



This Endorsement Changes Your Policy. Please Read It Carefully.

AUTO LOAN/LEASE COVERAGE

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

This coverage applies only to new vehicles.

A. Definitions

For the purpose of this coverage the following definitions are added:

1. "**New**" means not previously titled under the motor vehicle laws of any state.

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

1. The amount paid under Parts 7, 8 and 9 of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of the loss;
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

Application for Massachusetts Motor Vehicle Insurance

[Company Name]

Date: XX/XX/XXXX



ACTION REQUIRED:

Enclosed is a postage-paid envelope. Please sign, date and return all pages of the "Sign and Return" forms within 10 days to:

Liberty Mutual
Address
City State Zip
Fax



CONTACT US

For questions, please call us at <1-XXX-XXX-XXXX>

Sales Rep Name
Title
License Number

Sign & Return

SIGN AND RETURN



INSURANCE INFORMATION

Named Insured: First Last Name
First Last Name

Mailing Address: Street Name
City State Zip Code

Policy Number: 123-456-789012-34-5 6

Policy Effective From: mm/dd/yyyy to mm/dd/yyyy

Total [Policy Term] Premium:	\$1,631.00
This is not your auto insurance bill. You will be billed separately.	
Down Payment Amount: \$	

Coverage Information

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED:	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6
PARTS 1-12							
COMPULSORY INSURANCE							
1. Bodily Injury To Others	20000/40000						
2. Personal Injury Protection	8000						
Deductible							
Yourself							
Yourself & household members							
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20000/\$40000)	20000/40000						
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	25000						
OPTIONAL INSURANCE							
5. Optional Bodily Injury To Others: <Guest Occupant Exclusion for Motorcycle>	50000/100000 Yes						
6. Medical Payments	1000						
7. Collision	ACV						
Deductible							
Waiver of Deductible	<Yes>						
8. Limited Collision	ACV						
Deductible							
9. Comprehensive	ACV						
Deductible							
Deductible: Glass							
<Employee Parking Guard>							

Continue reading for additional policy information and to review and sign the Applicant Authorization & Acknowledgement.

Application for Massachusetts Motor Vehicle Insurance



Coverage Information *(continued)*

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED: PARTS 1-12	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6

OPTIONAL INSURANCE *(continued)*

10. Substitute Transportation	Up to \$ Each Day \$ Maximum	_____					
11. Towing And Labor	Up to \$ For Each Disablement	_____					
12. Bodily Injury Caused By An Underinsured Auto	20000/40000	_____					

ADDITIONAL OPTIONAL COVERAGE

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Insurance Coverages: Optional Bodily Injury To Others, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments at a limit up to \$ 5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor is available at the option of the Company.

Driver Information

DRIVER NAME	YEAR OF BIRTH	DATE FIRST LICENSED	
		Auto	Motorcycle
#1 First Last Name	YYYY	MM/YYYY	MM/YYYY

Please review drivers listed above to ensure all members of the household age 16+ are listed on the application. To ensure proper coverage, contact us to add drivers not listed.

Sign & Return

SIGN AND RETURN

Application for Massachusetts Motor Vehicle Insurance



Vehicles Covered by Your Policy

VEH	YEAR	MAKE	MODEL	ANNUAL MILEAGE	LIC. PLATE	VEHICLE ID NUMBER	GARAGING CITY, STATE	REGISTERED OWNER
#1								
#1								

Only the vehicles listed above have coverage under this policy. Each vehicle has the coverage indicated in the above coverage information chart. Each vehicle must be owned or leased by a named insured. To ensure proper coverage, please contact us to add vehicles not listed.

Trailer Coverage Information

YEAR	MAKE	MODEL	SERIAL NUMBER	NEW/USED	LIMIT

Prior Carrier Information

CARRIER NAME	EXPIRATION DATE

Sign & Return

SIGN AND RETURN

Application for Massachusetts Motor Vehicle Insurance



Customer Information

Explain all "yes" responses in the Remarks Section; on Questions 1-6 include the auto number.

- 1. Do any listed operators presently owe any motor vehicle premium, payable in the last twelve months? Yes No
- 2. Has any automobile insurance policy been cancelled or non-renewed for nonpayment or any other reason? If yes, explain in Remarks. Yes No
- 3. Is any auto used to transport (to or from work or school):
 - A. Fellow employees, passengers or students, for a fee? Yes No
 - B. Persons employed by you? Yes No
- 4. Is any auto used in business? (Type of business) Yes No
 <A. If van/pick-up, is it used to deliver/transport goods?> Yes No
- 5. Is gross vehicle weight 10,000 pounds or more? Yes No
- 6. If any auto(s) to be insured is titled with a salvage title issued by the Massachusetts Registry of Motor Vehicles, please indicate. (Salvage title vehicles are not eligible for coverage parts 7, 8 or 9)
 AUTO 1 AUTO 2 AUTO 3 AUTO 4 AUTO 5 AUTO 6

REMARKS:

Sign & Return

SIGN AND RETURN



Application for Massachusetts Motor Vehicle Insurance

Fair Credit Reporting Act

In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

Fraud Statement

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 knowingly gives us false, deceptive, misleading or incomplete information in this application 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. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4. 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 have required the payment of additional premium on your policy based on accurate information.

Declarations and Signatures

I declare that all the statements contained in this application are complete and true to the best of my knowledge as of this date. I understand that the company may exchange payment of premium information and accident or claim information with my previous automobile insurance company.

Coverage provided and underwritten by [COMPANY NAME], Boston MA.

Sign & Return

SIGN AND RETURN

SIGN & DATE

Signature of Named Insured 1

Date and Time

SIGN & DATE

Signature of Named Insured 2

Date and Time

TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name

Sales office 123A
Agent/Rep 1234
Distribution 1
110

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policy quotes for new business policies originating on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

LM General Insurance Company
Automobile Rating Manual

F6A – New-to-Liberty Vehicle Discount

A private passenger vehicle being listed on a policy in the Company for the first time qualifies for the New-to-Liberty Vehicle Discount. This includes all private passenger vehicles at new business, state transfers, added/substituted vehicles, or Massachusetts policyholders from Liberty Mutual Insurance Company who are newly independent. This discount decreases by up to two percentage points per policy term until the effective discount level is zero percent.

LM General Insurance Company
Automobile Rating Manual

F7I – New Move Discount

If the residential address is listed on a policy in the Company for the first time, the policy qualifies for the New Move Discount as of the date the Company is notified. This includes a new address due to a move at any time during a policy term, an address at new business, a state transfer, or Massachusetts policyholders from Liberty Mutual Insurance Company who are newly independent. Only one New Move Discount will apply at any given time. This discount decreases by up to two percentage points per policy term until the effective discount level is zero percent.

Massachusetts
Automobile Rating Manual
Policy Discount Factor

Enrollment	Full Months	Term	Factor
Yes	0	6 Months	1.0000
Yes	1	6 Months	0.9600
Yes	2	6 Months	0.9600
Yes	3	6 Months	0.9700
Yes	4	6 Months	0.9800
Yes	5	6 Months	0.9900
Yes	6	6 Months	1.0000
Yes	7	6 Months	1.0000
Yes	8	6 Months	1.0000
Yes	9	6 Months	1.0000
Yes	10	6 Months	1.0000
Yes	11	6 Months	1.0000
Yes	0	12 Months	1.0000
Yes	1	12 Months	0.9600
Yes	2	12 Months	0.9600
Yes	3	12 Months	0.9600
Yes	4	12 Months	0.9600
Yes	5	12 Months	0.9650
Yes	6	12 Months	0.9700
Yes	7	12 Months	0.9750
Yes	8	12 Months	0.9800
Yes	9	12 Months	0.9850
Yes	10	12 Months	0.9900
Yes	11	12 Months	1.0000
No	0	6 Months	1.0000
No	1	6 Months	1.0000
No	2	6 Months	1.0000
No	3	6 Months	1.0000
No	4	6 Months	1.0000
No	5	6 Months	1.0000
No	6	6 Months	1.0000
No	7	6 Months	1.0000
No	8	6 Months	1.0000
No	9	6 Months	1.0000

Massachusetts
Automobile Rating Manual
Policy Discount Factor

Enrollment	Full Months	Term	Factor
No	10	6 Months	1.0000
No	11	6 Months	1.0000
No	0	12 Months	1.0000
No	1	12 Months	1.0000
No	2	12 Months	1.0000
No	3	12 Months	1.0000
No	4	12 Months	1.0000
No	5	12 Months	1.0000
No	6	12 Months	1.0000
No	7	12 Months	1.0000
No	8	12 Months	1.0000
No	9	12 Months	1.0000
No	10	12 Months	1.0000
No	11	12 Months	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
002	2.0759	1.1602	1.1602	1.2025	1.3470	1.2025	1.1602	1.1602	1.0000
010	1.1035	1.1266	1.1266	1.3480	0.9120	1.3480	1.1266	1.1266	1.0000
011	0.8155	0.9297	0.9297	0.8631	0.9386	0.8631	0.9297	0.9297	1.0000
012	0.8638	1.1921	1.1921	1.1307	1.1071	1.1307	1.1921	1.1921	1.0000
013	0.8204	0.9000	0.9000	0.9838	1.0475	0.9838	0.9000	0.9000	1.0000
014	0.5695	0.8100	0.8100	0.9013	1.2197	0.9013	0.8100	0.8100	1.0000
015	1.0584	0.9724	0.9724	0.9434	1.0373	0.9434	0.9724	0.9724	1.0000
016	1.0573	0.9292	0.9292	0.7561	1.0845	0.7561	0.9292	0.9292	1.0000
017	1.2125	0.9062	0.9062	0.8543	0.8445	0.8543	0.9062	0.9062	1.0000
021	0.8730	0.8718	0.8718	0.8159	0.8354	0.8159	0.8718	0.8718	1.0000
030	0.8621	0.9679	0.9679	0.9668	1.2279	0.9668	0.9679	0.9679	1.0000
031	0.9225	1.3062	1.3062	1.2766	1.0791	1.2766	1.3062	1.3062	1.0000
032	0.8821	0.9543	0.9543	1.0984	0.9729	1.0984	0.9543	0.9543	1.0000
033	0.8729	1.2286	1.2286	1.2293	1.0629	1.2293	1.2286	1.2286	1.0000
034	0.6384	0.7956	0.7956	0.9301	0.8965	0.9301	0.7956	0.7956	1.0000
035	0.9354	1.2267	1.2267	1.1559	0.8917	1.1559	1.2267	1.2267	1.0000
036	0.6668	0.7190	0.7190	0.8020	0.9112	0.8020	0.7190	0.7190	1.0000
037	0.6640	0.6549	0.6549	0.9365	1.1620	0.9365	0.6549	0.6549	1.0000
038	0.9811	1.2351	1.2351	0.9570	1.0976	0.9570	1.2351	1.2351	1.0000
039	0.8471	1.1439	1.1439	1.1337	1.1569	1.1337	1.1439	1.1439	1.0000
040	0.8078	0.7815	0.7815	0.9556	0.9923	0.9556	0.7815	0.7815	1.0000
041	0.8284	1.1539	1.1539	1.0318	0.8807	1.0318	1.1539	1.1539	1.0000
042	0.8182	1.2120	1.2120	1.0497	1.1063	1.0497	1.2120	1.2120	1.0000
043	0.7143	0.7477	0.7477	0.7720	1.2283	0.7720	0.7477	0.7477	1.0000
044	0.8655	0.8674	0.8674	1.0633	0.9862	1.0633	0.8674	0.8674	1.0000
045	0.8806	1.1133	1.1133	0.8339	0.8975	0.8339	1.1133	1.1133	1.0000
050	0.7900	0.8702	0.8702	0.9420	1.0979	0.9420	0.8702	0.8702	1.0000
051	0.5259	0.8105	0.8105	0.9598	1.0303	0.9598	0.8105	0.8105	1.0000
052	0.9650	0.8336	0.8336	0.7010	0.6874	0.7010	0.8336	0.8336	1.0000
053	0.3299	0.5347	0.5347	0.6148	0.6380	0.6148	0.5347	0.5347	1.0000
054	0.6325	0.8601	0.8601	0.8787	0.8869	0.8787	0.8601	0.8601	1.0000
055	0.5522	0.5697	0.5697	0.7438	0.6128	0.7438	0.5697	0.5697	1.0000
056	0.2568	0.4881	0.4881	0.6144	0.6388	0.6144	0.4881	0.4881	1.0000
057	0.4492	0.6127	0.6127	0.6905	0.9502	0.6905	0.6127	0.6127	1.0000
058	0.5747	0.9104	0.9104	0.7348	0.7941	0.7348	0.9104	0.9104	1.0000
059	0.4889	0.8079	0.8079	0.5827	0.9077	0.5827	0.8079	0.8079	1.0000
060	0.6347	0.7148	0.7148	0.9050	1.0978	0.9050	0.7148	0.7148	1.0000
061	0.4492	0.6127	0.6127	0.6905	0.9502	0.6905	0.6127	0.6127	1.0000
062	0.8770	0.8253	0.8253	0.8849	0.6279	0.8849	0.8253	0.8253	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
070	1.0721	1.0440	1.0440	0.9404	0.7921	0.9404	1.0440	1.0440	1.0000
071	1.0165	0.9715	0.9715	0.9398	0.9458	0.9398	0.9715	0.9715	1.0000
080	0.5526	0.8272	0.8272	0.8204	0.6270	0.8204	0.8272	0.8272	1.0000
081	0.6497	1.0467	1.0467	1.4092	1.7812	1.4092	1.0467	1.0467	1.0000
082	0.5703	0.6732	0.6732	0.8915	0.7461	0.8915	0.6732	0.6732	1.0000
083	0.6497	1.0467	1.0467	1.4092	1.7812	1.4092	1.0467	1.0467	1.0000
084	0.6325	0.8601	0.8601	0.8787	0.8869	0.8787	0.8601	0.8601	1.0000
085	0.9718	0.9107	0.9107	0.8672	1.0253	0.8672	0.9107	0.9107	1.0000
086	0.2588	0.4553	0.4553	0.6752	1.1705	0.6752	0.4553	0.4553	1.0000
087	0.4479	0.5816	0.5816	0.7097	0.6724	0.7097	0.5816	0.5816	1.0000
088	0.3850	0.5706	0.5706	0.6896	0.6519	0.6896	0.5706	0.5706	1.0000
102	0.6120	0.6087	0.6087	0.6115	0.6116	0.6115	0.6087	0.6087	1.0000
110	0.4919	0.4977	0.4977	0.4895	0.6980	0.4895	0.4977	0.4977	1.0000
111	0.5702	0.7013	0.7013	1.2041	0.8567	1.2041	0.7013	0.7013	1.0000
112	0.4303	0.4790	0.4790	0.6990	0.6396	0.6990	0.4790	0.4790	1.0000
130	0.6123	0.5830	0.5830	0.7090	0.9357	0.7090	0.5830	0.5830	1.0000
131	0.4303	0.4790	0.4790	0.6990	0.6396	0.6990	0.4790	0.4790	1.0000
132	0.5063	0.6145	0.6145	0.7023	0.6615	0.7023	0.6145	0.6145	1.0000
133	0.4609	0.6233	0.6233	0.7437	0.6917	0.7437	0.6233	0.6233	1.0000
134	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
135	0.4702	0.6299	0.6299	0.6509	0.6207	0.6509	0.6299	0.6299	1.0000
136	0.5525	0.5605	0.5605	0.5765	0.5514	0.5765	0.5605	0.5605	1.0000
137	0.6286	0.7281	0.7281	0.7149	0.8116	0.7149	0.7281	0.7281	1.0000
138	0.5603	0.7280	0.7280	0.8063	0.7533	0.8063	0.7280	0.7280	1.0000
139	0.6028	0.7294	0.7294	1.1343	1.2540	1.1343	0.7294	0.7294	1.0000
140	0.3540	0.5938	0.5938	0.6334	0.6514	0.6334	0.5938	0.5938	1.0000
170	0.5702	0.7013	0.7013	1.2041	0.8567	1.2041	0.7013	0.7013	1.0000
171	0.5800	0.4826	0.4826	0.6917	0.9145	0.6917	0.4826	0.4826	1.0000
172	0.6399	0.8369	0.8369	0.7258	0.9550	0.7258	0.8369	0.8369	1.0000
173	0.5148	0.4679	0.4679	0.7488	0.7913	0.7488	0.4679	0.4679	1.0000
174	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
175	0.7027	1.1317	1.1317	1.4385	1.4554	1.4385	1.1317	1.1317	1.0000
176	0.6399	0.8369	0.8369	0.7258	0.9550	0.7258	0.8369	0.8369	1.0000
177	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
178	0.1927	0.4380	0.4380	0.6232	1.2412	0.6232	0.4380	0.4380	1.0000
179	0.7522	0.7118	0.7118	1.7338	1.3061	1.7338	0.7118	0.7118	1.0000
180	0.4609	0.6233	0.6233	0.7437	0.6917	0.7437	0.6233	0.6233	1.0000
181	0.3484	0.5307	0.5307	0.6954	0.8535	0.6954	0.5307	0.5307	1.0000
182	0.6435	0.5664	0.5664	0.7063	1.1596	0.7063	0.5664	0.5664	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
183	0.3269	0.4625	0.4625	0.7525	0.8901	0.7525	0.4625	0.4625	1.0000
184	0.4702	0.6299	0.6299	0.6509	0.6207	0.6509	0.6299	0.6299	1.0000
185	0.5800	0.4826	0.4826	0.6917	0.9145	0.6917	0.4826	0.4826	1.0000
186	0.6085	0.4986	0.4986	0.7493	0.4742	0.7493	0.4986	0.4986	1.0000
200	1.7556	1.0668	1.0668	0.9990	1.2140	0.9990	1.0668	1.0668	1.0000
201	1.4084	0.9035	0.9035	1.0351	1.1686	1.0351	0.9035	0.9035	1.0000
202	1.0872	1.0254	1.0254	0.9287	1.2102	0.9287	1.0254	1.0254	1.0000
210	0.9116	0.9248	0.9248	0.9258	0.9774	0.9258	0.9248	0.9248	1.0000
211	1.1017	0.9621	0.9621	1.0355	1.0157	1.0355	0.9621	0.9621	1.0000
212	1.1421	0.9802	0.9802	1.1210	1.0583	1.1210	0.9802	0.9802	1.0000
213	1.2718	0.9869	0.9869	0.8679	0.9931	0.8679	0.9869	0.9869	1.0000
214	0.8689	0.8569	0.8569	0.7387	0.9044	0.7387	0.8569	0.8569	1.0000
215	0.7371	0.9258	0.9258	0.8175	0.8269	0.8175	0.9258	0.9258	1.0000
230	0.9994	0.9245	0.9245	0.9459	0.8120	0.9459	0.9245	0.9245	1.0000
231	1.0153	1.0366	1.0366	1.1992	1.3049	1.1992	1.0366	1.0366	1.0000
232	0.7709	0.9008	0.9008	0.8653	0.9391	0.8653	0.9008	0.9008	1.0000
233	0.8190	0.6411	0.6411	0.9040	1.2736	0.9040	0.6411	0.6411	1.0000
234	0.8198	1.0993	1.0993	1.1758	1.3210	1.1758	1.0993	1.0993	1.0000
235	1.0776	1.0335	1.0335	0.9529	0.9951	0.9529	1.0335	1.0335	1.0000
236	1.2170	1.1149	1.1149	1.0526	0.9574	1.0526	1.1149	1.1149	1.0000
237	1.0979	1.0195	1.0195	0.9666	1.0534	0.9666	1.0195	1.0195	1.0000
238	1.4100	1.0354	1.0354	0.7887	0.9136	0.7887	1.0354	1.0354	1.0000
239	1.3072	1.1531	1.1531	1.1496	1.0174	1.1496	1.1531	1.1531	1.0000
240	0.8512	0.6788	0.6788	0.7736	1.0790	0.7736	0.6788	0.6788	1.0000
300	1.7087	1.1718	1.1718	1.2363	1.3148	1.2363	1.1718	1.1718	1.0000
302	1.0497	0.9325	0.9325	0.9834	1.0881	0.9834	0.9325	0.9325	1.0000
303	1.2136	0.9408	0.9408	1.0363	1.2913	1.0363	0.9408	0.9408	1.0000
304	1.1029	1.0944	1.0944	1.1432	1.1230	1.1432	1.0944	1.0944	1.0000
310	0.6840	0.8734	0.8734	0.8086	0.9708	0.8086	0.8734	0.8734	1.0000
311	0.9291	1.1013	1.1013	1.0409	0.9260	1.0409	1.1013	1.1013	1.0000
312	0.6796	0.9713	0.9713	0.8745	0.7848	0.8745	0.9713	0.9713	1.0000
313	0.6195	0.9454	0.9454	0.8807	0.7736	0.8807	0.9454	0.9454	1.0000
314	0.8216	0.9332	0.9332	1.0536	1.2421	1.0536	0.9332	0.9332	1.0000
315	0.7268	0.8487	0.8487	0.9224	0.9945	0.9224	0.8487	0.8487	1.0000
316	1.1520	1.5496	1.5496	1.2360	1.0694	1.2360	1.5496	1.5496	1.0000
317	0.9332	0.8507	0.8507	0.8508	0.9215	0.8508	0.8507	0.8507	1.0000
318	0.7731	0.9820	0.9820	0.8023	1.0216	0.8023	0.9820	0.9820	1.0000
319	0.8143	0.8181	0.8181	0.9795	0.9770	0.9795	0.8181	0.8181	1.0000
320	0.9879	1.1264	1.1264	1.0219	0.9330	1.0219	1.1264	1.1264	1.0000

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321	1.1924	1.0956	1.0956	1.1341	1.1262	1.1341	1.0956	1.0956	1.0000
322	1.2872	1.3565	1.3565	1.2421	1.5692	1.2421	1.3565	1.3565	1.0000
330	0.5480	0.8459	0.8459	1.0067	1.0743	1.0067	0.8459	0.8459	1.0000
331	0.5854	0.6539	0.6539	0.7275	0.8642	0.7275	0.6539	0.6539	1.0000
332	0.5741	0.7661	0.7661	0.8066	0.9324	0.8066	0.7661	0.7661	1.0000
333	0.6667	1.1090	1.1090	0.9551	0.6922	0.9551	1.1090	1.1090	1.0000
334	0.8609	1.2717	1.2717	1.3144	1.4534	1.3144	1.2717	1.2717	1.0000
335	0.5436	0.9253	0.9253	1.1430	1.2832	1.1430	0.9253	0.9253	1.0000
336	0.6321	0.8137	0.8137	0.8789	1.0371	0.8789	0.8137	0.8137	1.0000
337	0.8264	1.0816	1.0816	1.1155	0.8577	1.1155	1.0816	1.0816	1.0000
338	1.4611	1.4687	1.4687	1.5092	1.0465	1.5092	1.4687	1.4687	1.0000
339	0.8634	0.8508	0.8508	0.8539	1.0249	0.8539	0.8508	0.8508	1.0000
340	0.6836	1.0250	1.0250	1.0122	1.5014	1.0122	1.0250	1.0250	1.0000
341	0.8779	1.0118	1.0118	1.0073	1.3223	1.0073	1.0118	1.0118	1.0000
342	0.6246	0.6450	0.6450	0.7684	1.1171	0.7684	0.6450	0.6450	1.0000
343	0.5800	0.9986	0.9986	1.1044	0.8474	1.1044	0.9986	0.9986	1.0000
344	0.6574	0.8013	0.8013	0.8099	0.9953	0.8099	0.8013	0.8013	1.0000
370	0.6571	0.9920	0.9920	0.9852	1.2556	0.9852	0.9920	0.9920	1.0000
371	0.7350	0.7274	0.7274	0.9353	1.3313	0.9353	0.7274	0.7274	1.0000
400	1.8409	0.8997	0.8997	1.0511	1.1297	1.0511	0.8997	0.8997	1.0000
402	1.2099	0.7774	0.7774	0.7973	0.7222	0.7973	0.7774	0.7774	1.0000
403	1.2540	0.8110	0.8110	0.6965	0.6867	0.6965	0.8110	0.8110	1.0000
410	0.6638	0.5650	0.5650	0.7657	0.8071	0.7657	0.5650	0.5650	1.0000
411	0.8593	0.8109	0.8109	0.9667	0.8684	0.9667	0.8109	0.8109	1.0000
412	0.5016	0.5859	0.5859	0.9089	1.0330	0.9089	0.5859	0.5859	1.0000
420	1.3376	0.9919	0.9919	1.0342	0.7456	1.0342	0.9919	0.9919	1.0000
421	1.0922	0.8067	0.8067	0.7937	0.6958	0.7937	0.8067	0.8067	1.0000
422	0.8858	0.7841	0.7841	0.7232	0.7998	0.7232	0.7841	0.7841	1.0000
423	0.8683	0.7305	0.7305	0.8199	0.8893	0.8199	0.7305	0.7305	1.0000
424	1.1980	0.8682	0.8682	0.7244	0.6659	0.7244	0.8682	0.8682	1.0000
425	1.0821	0.7985	0.7985	0.8253	0.7823	0.8253	0.7985	0.7985	1.0000
430	0.2182	0.4197	0.4197	0.8481	1.0186	0.8481	0.4197	0.4197	1.0000
431	0.4006	0.4088	0.4088	0.9548	0.8906	0.9548	0.4088	0.4088	1.0000
432	0.4300	0.5162	0.5162	0.6425	0.7039	0.6425	0.5162	0.5162	1.0000
433	0.4208	0.4254	0.4254	0.7679	0.9601	0.7679	0.4254	0.4254	1.0000
434	0.5970	0.5226	0.5226	1.0345	1.1965	1.0345	0.5226	0.5226	1.0000
435	0.8780	0.8787	0.8787	0.8801	1.0745	0.8801	0.8787	0.8787	1.0000
436	0.5148	0.5200	0.5200	0.6763	0.7422	0.6763	0.5200	0.5200	1.0000
437	0.5148	0.5200	0.5200	0.6763	0.7422	0.6763	0.5200	0.5200	1.0000

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440	0.4864	0.3874	0.3874	0.7311	0.7846	0.7311	0.3874	0.3874	1.0000
441	0.8422	0.8110	0.8110	0.8621	0.7355	0.8621	0.8110	0.8110	1.0000
442	0.7772	0.9089	0.9089	0.7955	0.8016	0.7955	0.9089	0.9089	1.0000
443	0.8056	0.6810	0.6810	0.5183	0.5215	0.5183	0.6810	0.6810	1.0000
444	0.7779	0.7251	0.7251	0.9150	0.5664	0.9150	0.7251	0.7251	1.0000
445	0.8058	0.8119	0.8119	0.9265	0.8315	0.9265	0.8119	0.8119	1.0000
470	0.6430	0.7193	0.7193	0.9616	1.0251	0.9616	0.7193	0.7193	1.0000
471	0.3605	0.5276	0.5276	0.5871	0.8885	0.5871	0.5276	0.5276	1.0000
472	0.3907	0.3176	0.3176	0.5509	1.0854	0.5509	0.3176	0.3176	1.0000
473	0.4010	0.8053	0.8053	0.9238	1.0409	0.9238	0.8053	0.8053	1.0000
474	0.4750	0.5704	0.5704	0.5449	0.9207	0.5449	0.5704	0.5704	1.0000
475	0.3907	0.3176	0.3176	0.5509	1.0854	0.5509	0.3176	0.3176	1.0000
476	0.7711	0.8666	0.8666	1.2540	1.9728	1.2540	0.8666	0.8666	1.0000
477	0.6459	0.7768	0.7768	1.0881	0.8870	1.0881	0.7768	0.7768	1.0000
478	0.3605	0.5276	0.5276	0.5871	0.8885	0.5871	0.5276	0.5276	1.0000
479	0.9910	0.6356	0.6356	0.7135	1.2769	0.7135	0.6356	0.6356	1.0000
480	0.8037	0.7457	0.7457	0.9343	1.3322	0.9343	0.7457	0.7457	1.0000
481	0.9910	0.6356	0.6356	0.7135	1.2769	0.7135	0.6356	0.6356	1.0000
482	0.8124	1.0750	1.0750	1.7010	1.3143	1.7010	1.0750	1.0750	1.0000
483	0.3483	0.4331	0.4331	1.3257	1.3814	1.3257	0.4331	0.4331	1.0000
484	0.4044	0.3555	0.3555	0.6620	1.3506	0.6620	0.3555	0.3555	1.0000
490	0.5273	0.7558	0.7558	1.3934	1.6225	1.3934	0.7558	0.7558	1.0000
491	0.6335	0.7434	0.7434	0.8631	0.9552	0.8631	0.7434	0.7434	1.0000
492	0.4459	0.4449	0.4449	0.7803	0.8322	0.7803	0.4449	0.4449	1.0000
493	0.9342	0.9559	0.9559	1.1490	1.0284	1.1490	0.9559	0.9559	1.0000
494	0.4452	0.5184	0.5184	0.7683	0.8861	0.7683	0.5184	0.5184	1.0000
495	1.1980	0.8682	0.8682	0.7244	0.6659	0.7244	0.8682	0.8682	1.0000
496	0.4459	0.4449	0.4449	0.7803	0.8322	0.7803	0.4449	0.4449	1.0000
497	1.0985	0.7011	0.7011	0.9311	0.8302	0.9311	0.7011	0.7011	1.0000
510	0.7236	0.7185	0.7185	0.8328	0.8039	0.8328	0.7185	0.7185	1.0000
511	0.6989	0.7292	0.7292	0.7474	0.8570	0.7474	0.7292	0.7292	1.0000
512	1.0249	1.0085	1.0085	0.8963	0.8314	0.8963	1.0085	1.0085	1.0000
513	1.0447	0.8275	0.8275	0.8495	0.6949	0.8495	0.8275	0.8275	1.0000
514	0.6788	0.5486	0.5486	0.7843	0.6122	0.7843	0.5486	0.5486	1.0000
530	1.0994	0.9924	0.9924	1.0720	0.7716	1.0720	0.9924	0.9924	1.0000
531	0.6842	0.6395	0.6395	0.5902	0.5719	0.5902	0.6395	0.6395	1.0000
532	0.7211	0.9081	0.9081	0.7958	0.7066	0.7958	0.9081	0.9081	1.0000
533	0.5481	0.4130	0.4130	0.6638	0.6145	0.6638	0.4130	0.4130	1.0000
534	0.7408	0.7767	0.7767	0.8972	0.9999	0.8972	0.7767	0.7767	1.0000

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570	0.5712	0.6011	0.6011	1.0264	1.1995	1.0264	0.6011	0.6011	1.0000
571	0.4868	0.9164	0.9164	1.1737	0.9949	1.1737	0.9164	0.9164	1.0000
573	0.4973	0.7113	0.7113	0.9701	0.9446	0.9701	0.7113	0.7113	1.0000
574	0.9401	0.8006	0.8006	0.7533	1.0571	0.7533	0.8006	0.8006	1.0000
576	0.4147	0.4193	0.4193	0.8237	0.6854	0.8237	0.4193	0.4193	1.0000
577	0.7236	0.7185	0.7185	0.8328	0.8039	0.8328	0.7185	0.7185	1.0000
578	0.1795	0.2762	0.2762	0.4830	0.5424	0.4830	0.2762	0.2762	1.0000
580	0.6623	0.5742	0.5742	0.7390	0.6574	0.7390	0.5742	0.5742	1.0000
581	0.6989	0.7292	0.7292	0.7474	0.8570	0.7474	0.7292	0.7292	1.0000
582	0.4293	0.6376	0.6376	0.7346	0.8852	0.7346	0.6376	0.6376	1.0000
600	0.8245	1.0105	1.0105	0.9897	1.0977	0.9897	1.0105	1.0105	1.0000
601	1.2288	0.9982	0.9982	0.9146	0.9647	0.9146	0.9982	0.9982	1.0000
602	1.5838	1.4297	1.4297	1.5677	1.7005	1.5677	1.4297	1.4297	1.0000
603	1.7088	1.3809	1.3809	1.4298	1.1968	1.4298	1.3809	1.3809	1.0000
604	0.9530	1.1806	1.1806	1.1908	1.0036	1.1908	1.1806	1.1806	1.0000
605	0.8155	1.2104	1.2104	1.0644	0.8461	1.0644	1.2104	1.2104	1.0000
606	0.8168	0.9640	0.9640	1.0327	1.1322	1.0327	0.9640	0.9640	1.0000
607	0.7186	0.8651	0.8651	0.8999	0.8030	0.8999	0.8651	0.8651	1.0000
608	0.7894	0.9517	0.9517	0.9138	0.7445	0.9138	0.9517	0.9517	1.0000
610	0.8022	1.0092	1.0092	0.7735	0.7415	0.7735	1.0092	1.0092	1.0000
611	0.9258	1.2799	1.2799	0.9583	0.8251	0.9583	1.2799	1.2799	1.0000
612	0.8451	0.9232	0.9232	0.7906	0.7620	0.7906	0.9232	0.9232	1.0000
613	0.6372	1.1752	1.1752	0.9209	0.8280	0.9209	1.1752	1.1752	1.0000
614	0.8230	0.7693	0.7693	0.7953	1.0208	0.7953	0.7693	0.7693	1.0000
615	0.8250	1.0476	1.0476	0.9717	0.7405	0.9717	1.0476	1.0476	1.0000
616	0.6330	0.8963	0.8963	0.7608	0.7002	0.7608	0.8963	0.8963	1.0000
617	0.7837	1.2663	1.2663	1.0500	0.8056	1.0500	1.2663	1.2663	1.0000
618	0.6683	0.8031	0.8031	0.8223	0.6894	0.8223	0.8031	0.8031	1.0000
619	1.1329	1.2507	1.2507	1.0037	0.9094	1.0037	1.2507	1.2507	1.0000
620	0.5157	0.8959	0.8959	0.5368	0.7265	0.5368	0.8959	0.8959	1.0000
621	0.7386	1.0470	1.0470	0.8732	0.6699	0.8732	1.0470	1.0470	1.0000
622	0.7479	1.2765	1.2765	1.1012	1.0005	1.1012	1.2765	1.2765	1.0000
623	0.7867	1.1691	1.1691	1.0602	1.0041	1.0602	1.1691	1.1691	1.0000
624	0.7518	1.0246	1.0246	0.8500	1.1711	0.8500	1.0246	1.0246	1.0000
625	0.7460	1.2994	1.2994	1.0078	0.7714	1.0078	1.2994	1.2994	1.0000
626	0.8384	1.1908	1.1908	0.9832	0.8849	0.9832	1.1908	1.1908	1.0000
630	0.5318	0.9613	0.9613	0.9573	0.7706	0.9573	0.9613	0.9613	1.0000
631	0.9136	0.9928	0.9928	1.1240	1.0235	1.1240	0.9928	0.9928	1.0000
632	0.5588	0.8037	0.8037	0.7906	1.0017	0.7906	0.8037	0.8037	1.0000

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633	0.6902	0.9792	0.9792	0.8570	0.6886	0.8570	0.9792	0.9792	1.0000
634	0.7610	1.0047	1.0047	0.9195	0.7990	0.9195	1.0047	1.0047	1.0000
635	0.5960	1.1980	1.1980	0.9709	0.8998	0.9709	1.1980	1.1980	1.0000
636	0.5622	0.9159	0.9159	1.2006	1.0491	1.2006	0.9159	0.9159	1.0000
637	0.8377	1.1465	1.1465	1.1064	0.8732	1.1064	1.1465	1.1465	1.0000
638	0.5593	0.8875	0.8875	0.9498	0.9860	0.9498	0.8875	0.8875	1.0000
639	0.6454	0.9015	0.9015	0.8876	0.5569	0.8876	0.9015	0.9015	1.0000
640	0.5898	0.6980	0.6980	0.7867	0.9588	0.7867	0.6980	0.6980	1.0000
641	0.8680	0.9758	0.9758	0.9613	1.1061	0.9613	0.9758	0.9758	1.0000
642	0.4759	0.6321	0.6321	0.7440	0.9564	0.7440	0.6321	0.6321	1.0000
643	0.5678	0.7806	0.7806	1.0829	0.9618	1.0829	0.7806	0.7806	1.0000
644	0.6699	0.9098	0.9098	0.7875	0.6353	0.7875	0.9098	0.9098	1.0000
645	0.7331	1.0210	1.0210	1.0154	0.8544	1.0154	1.0210	1.0210	1.0000
646	0.9396	1.0331	1.0331	0.9642	0.8825	0.9642	1.0331	1.0331	1.0000
647	0.5556	0.7455	0.7455	0.7508	0.9385	0.7508	0.7455	0.7455	1.0000
648	0.6167	0.8972	0.8972	0.8759	0.8919	0.8759	0.8972	0.8972	1.0000
649	0.7380	1.5540	1.5540	1.1552	0.9155	1.1552	1.5540	1.5540	1.0000
650	0.5232	0.9644	0.9644	0.7842	0.8645	0.7842	0.9644	0.9644	1.0000
651	0.6286	1.2260	1.2260	1.1322	0.8196	1.1322	1.2260	1.2260	1.0000
652	0.9247	1.2581	1.2581	1.0130	1.1932	1.0130	1.2581	1.2581	1.0000
670	0.5873	0.6382	0.6382	0.8093	0.7574	0.8093	0.6382	0.6382	1.0000
671	0.4964	0.9923	0.9923	0.9021	0.7626	0.9021	0.9923	0.9923	1.0000
672	0.4711	0.9551	0.9551	0.8446	0.8949	0.8446	0.9551	0.9551	1.0000
673	0.5946	0.6970	0.6970	0.8280	0.7709	0.8280	0.6970	0.6970	1.0000
674	1.0237	1.2979	1.2979	1.2941	0.8924	1.2941	1.2979	1.2979	1.0000
702	0.8761	1.0480	1.0480	0.8971	0.7749	0.8971	1.0480	1.0480	1.0000
703	1.2141	1.1306	1.1306	1.2188	1.1710	1.2188	1.1306	1.1306	1.0000
710	0.8043	1.0807	1.0807	0.9903	0.9320	0.9903	1.0807	1.0807	1.0000
711	1.0367	1.1121	1.1121	1.0875	1.0657	1.0875	1.1121	1.1121	1.0000
712	0.9881	0.9858	0.9858	0.9595	1.1055	0.9595	0.9858	0.9858	1.0000
713	0.6226	0.8689	0.8689	0.8337	0.8014	0.8337	0.8689	0.8689	1.0000
714	1.3945	1.0550	1.0550	1.0128	1.1223	1.0128	1.0550	1.0550	1.0000
715	0.8035	1.1084	1.1084	0.8784	0.7238	0.8784	1.1084	1.1084	1.0000
716	0.9258	0.9830	0.9830	0.8474	0.8581	0.8474	0.9830	0.9830	1.0000
717	1.8217	1.1856	1.1856	1.1921	1.1655	1.1921	1.1856	1.1856	1.0000
718	1.2098	1.0424	1.0424	1.0199	0.9691	1.0199	1.0424	1.0424	1.0000
719	0.8999	1.0846	1.0846	0.9536	0.8812	0.9536	1.0846	1.0846	1.0000
720	0.6263	0.9956	0.9956	0.9297	0.7416	0.9297	0.9956	0.9956	1.0000
721	1.0003	1.1359	1.1359	1.0486	1.0638	1.0486	1.1359	1.1359	1.0000

Massachusetts
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Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
730	1.3562	0.9631	0.9631	0.8244	0.7894	0.8244	0.9631	0.9631	1.0000
731	0.6889	0.8111	0.8111	0.8707	0.9235	0.8707	0.8111	0.8111	1.0000
732	0.8149	1.1892	1.1892	1.1307	1.0475	1.1307	1.1892	1.1892	1.0000
733	0.8695	1.2913	1.2913	1.1927	0.9913	1.1927	1.2913	1.2913	1.0000
734	0.8480	1.0933	1.0933	0.8214	0.7355	0.8214	1.0933	1.0933	1.0000
735	1.3586	1.2202	1.2202	1.2738	1.0682	1.2738	1.2202	1.2202	1.0000
736	0.6966	1.0038	1.0038	0.9408	0.7804	0.9408	1.0038	1.0038	1.0000
737	0.6402	0.9144	0.9144	0.8244	0.7416	0.8244	0.9144	0.9144	1.0000
738	0.5863	0.9064	0.9064	0.7099	0.6670	0.7099	0.9064	0.9064	1.0000
739	0.6546	0.9525	0.9525	0.8540	0.8936	0.8540	0.9525	0.9525	1.0000
740	0.8185	0.8222	0.8222	0.9233	1.0574	0.9233	0.8222	0.8222	1.0000
741	0.7955	1.2147	1.2147	1.0708	1.1493	1.0708	1.2147	1.2147	1.0000
742	1.1165	1.3804	1.3804	1.3645	1.0410	1.3645	1.3804	1.3804	1.0000
743	0.6706	0.8060	0.8060	0.9906	0.9533	0.9906	0.8060	0.8060	1.0000
802	1.9868	1.3606	1.3606	1.6413	2.4050	1.6413	1.3606	1.3606	1.0000
803	1.7977	1.3328	1.3328	1.6821	1.5673	1.6821	1.3328	1.3328	1.0000
810	1.2788	1.1842	1.1842	1.3679	1.1733	1.3679	1.1842	1.1842	1.0000
815	1.4668	1.4461	1.4461	1.3194	1.1066	1.3194	1.4461	1.4461	1.0000
816	1.9074	1.2166	1.2166	1.3582	1.4068	1.3582	1.2166	1.2166	1.0000
817	1.5011	1.0736	1.0736	1.2002	1.4932	1.2002	1.0736	1.0736	1.0000
818	2.2538	1.3548	1.3548	1.5085	1.9161	1.5085	1.3548	1.3548	1.0000
819	2.6065	1.3907	1.3907	1.7270	2.1610	1.7270	1.3907	1.3907	1.0000
820	3.0505	1.4065	1.4065	1.7865	2.5641	1.7865	1.4065	1.4065	1.0000
821	0.9606	0.8777	0.8777	1.0352	1.3016	1.0352	0.8777	0.8777	1.0000
822	0.8686	1.1116	1.1116	1.2175	1.1757	1.2175	1.1116	1.1116	1.0000
823	1.2213	1.4981	1.4981	1.4940	1.6011	1.4940	1.4981	1.4981	1.0000
824	1.4050	1.0830	1.0830	1.3674	1.9143	1.3674	1.0830	1.0830	1.0000
824	1.4050	1.0830	1.0830	1.3674	1.9143	1.3674	1.0830	1.0830	1.0000
900	1.0965	0.9711	0.9711	1.0694	1.1138	1.0694	0.9711	0.9711	1.0000
902	0.7577	0.7529	0.7529	0.8406	0.7703	0.8406	0.7529	0.7529	1.0000
910	0.4607	0.6545	0.6545	0.8051	1.0093	0.8051	0.6545	0.6545	1.0000
911	0.7755	0.9102	0.9102	0.7543	1.0190	0.7543	0.9102	0.9102	1.0000
912	0.5942	0.7438	0.7438	0.7197	0.6916	0.7197	0.7438	0.7438	1.0000
913	0.9619	1.1564	1.1564	1.0170	1.0535	1.0170	1.1564	1.1564	1.0000
914	0.7021	0.7180	0.7180	0.7599	0.7460	0.7599	0.7180	0.7180	1.0000
915	0.5391	0.7540	0.7540	0.9733	0.9175	0.9733	0.7540	0.7540	1.0000
916	0.6559	0.9156	0.9156	1.1206	0.9677	1.1206	0.9156	0.9156	1.0000
917	0.6114	0.8534	0.8534	0.8352	0.7908	0.8352	0.8534	0.8534	1.0000
918	0.8403	1.2954	1.2954	1.1099	0.8171	1.1099	1.2954	1.2954	1.0000

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Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
919	0.6458	0.7041	0.7041	0.8802	0.9333	0.8802	0.7041	0.7041	1.0000
920	0.8060	1.0319	1.0319	1.1845	0.7616	1.1845	1.0319	1.0319	1.0000
921	0.6906	0.7911	0.7911	0.8211	0.8123	0.8211	0.7911	0.7911	1.0000
922	0.8188	0.7700	0.7700	0.8099	0.9548	0.8099	0.7700	0.7700	1.0000
923	0.5655	1.0240	1.0240	0.8391	0.6192	0.8391	1.0240	1.0240	1.0000
924	0.6958	0.5979	0.5979	0.6647	0.6990	0.6647	0.5979	0.5979	1.0000
930	0.4829	0.8942	0.8942	0.8944	0.8945	0.8944	0.8942	0.8942	1.0000
931	0.6815	0.8951	0.8951	0.9464	0.9282	0.9464	0.8951	0.8951	1.0000
932	0.4611	0.5562	0.5562	0.9506	0.8503	0.9506	0.5562	0.5562	1.0000
933	0.6436	0.9854	0.9854	0.7170	0.8730	0.7170	0.9854	0.9854	1.0000
934	0.8463	1.1592	1.1592	1.0310	0.9490	1.0310	1.1592	1.1592	1.0000
935	0.6952	0.6837	0.6837	1.0478	0.9957	1.0478	0.6837	0.6837	1.0000
936	0.5793	0.7778	0.7778	1.1105	0.9050	1.1105	0.7778	0.7778	1.0000
937	0.7292	0.7767	0.7767	0.8665	0.8074	0.8665	0.7767	0.7767	1.0000
938	0.6515	0.9023	0.9023	0.8683	0.8175	0.8683	0.9023	0.9023	1.0000
939	0.7798	0.9096	0.9096	0.8660	0.7028	0.8660	0.9096	0.9096	1.0000
940	0.8278	0.9694	0.9694	0.9220	0.7067	0.9220	0.9694	0.9694	1.0000
941	0.7235	0.9941	0.9941	0.8066	0.8420	0.8066	0.9941	0.9941	1.0000
942	0.4778	0.6029	0.6029	0.8381	0.8973	0.8381	0.6029	0.6029	1.0000
943	0.8485	0.8458	0.8458	0.9887	1.0305	0.9887	0.8458	0.8458	1.0000
944	0.7583	0.8835	0.8835	0.7459	0.8865	0.7459	0.8835	0.8835	1.0000
945	0.5507	0.7304	0.7304	0.7711	0.6518	0.7711	0.7304	0.7304	1.0000
946	0.7692	1.0440	1.0440	0.9228	0.8052	0.9228	1.0440	1.0440	1.0000
947	0.5671	0.5829	0.5829	0.6627	0.7390	0.6627	0.5829	0.5829	1.0000
948	0.6463	0.8058	0.8058	0.8102	0.7965	0.8102	0.8058	0.8058	1.0000
949	0.5782	0.7374	0.7374	0.7696	0.7314	0.7696	0.7374	0.7374	1.0000
950	0.7430	0.8439	0.8439	0.9099	0.8596	0.9099	0.8439	0.8439	1.0000
951	0.8781	0.8477	0.8477	1.0437	0.8268	1.0437	0.8477	0.8477	1.0000
952	0.6714	1.1131	1.1131	0.9834	0.6263	0.9834	1.1131	1.1131	1.0000
953	0.7031	0.6382	0.6382	0.8939	1.0789	0.8939	0.6382	0.6382	1.0000
954	0.8158	0.6786	0.6786	0.8781	1.0568	0.8781	0.6786	0.6786	1.0000
955	0.7182	0.7897	0.7897	0.8339	0.9321	0.8339	0.7897	0.7897	1.0000
956	0.5372	0.5180	0.5180	0.6516	0.9238	0.6516	0.5180	0.5180	1.0000
957	0.4507	0.6754	0.6754	0.7691	0.8192	0.7691	0.6754	0.6754	1.0000
958	0.5268	0.6765	0.6765	0.7577	0.8061	0.7577	0.6765	0.6765	1.0000
959	0.3511	0.7441	0.7441	0.8321	0.7095	0.8321	0.7441	0.7441	1.0000
960	0.5841	0.8582	0.8582	1.0084	0.7311	1.0084	0.8582	0.8582	1.0000
961	0.6035	0.6779	0.6779	0.7654	0.7273	0.7654	0.6779	0.6779	1.0000
970	0.6107	0.9115	0.9115	0.9333	0.8135	0.9333	0.9115	0.9115	1.0000

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Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
971	0.6577	0.9052	0.9052	0.8113	0.8822	0.8113	0.9052	0.9052	1.0000
973	0.5730	0.6553	0.6553	0.6816	0.8018	0.6816	0.6553	0.6553	1.0000
974	0.5292	0.8769	0.8769	1.0804	1.0815	1.0804	0.8769	0.8769	1.0000
975	0.5436	0.5817	0.5817	0.8022	0.7467	0.8022	0.5817	0.5817	1.0000
976	0.7482	0.7472	0.7472	0.8887	0.8391	0.8887	0.7472	0.7472	1.0000
977	0.7407	0.7388	0.7388	1.0456	1.0498	1.0456	0.7388	0.7388	1.0000
978	0.8248	0.4848	0.4848	1.0112	0.9561	1.0112	0.4848	0.4848	1.0000
979	0.4607	0.6545	0.6545	0.8051	1.0093	0.8051	0.6545	0.6545	1.0000
980	0.6452	0.9704	0.9704	1.3429	1.1040	1.3429	0.9704	0.9704	1.0000
981	0.8079	0.7480	0.7480	0.9441	0.9705	0.9441	0.7480	0.7480	1.0000
No Information	3.0505	1.5540	1.5540	1.7865	2.5641	1.7865	1.5540	1.5540	1.0000

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Town Code	Territory
ABINGTON	010
ACTON	630
ACUSHNET	230
ADAMS	110
AGAWAM	420
ALFORD	170
AMESBURY	310
AMHERST	510
ANDOVER	311
ARLINGTON	610
ASHBURNHAM	930
ASHBY	670
ASHFIELD	470
ASHLAND	631
ATHOL	910
ATTLEBORO	210
AUBURN	931
AVON	730
AYER	632
BARNSTABLE	021
BARRE	932
BECKET	171
BEDFORD	633
BELCHERTOWN	530
BELLINGHAM	731
BELMONT	611
BERKLEY	231
BERLIN	933
BERNARDSTON	471
BEVERLY	312
BILLERICA	634
BLACKSTONE	934
BLANDFORD	490
BOLTON	970
BOSTON CENTRAL	821
BOURNE	050
BOXBOROUGH	671
BOXFORD	370
BOYLSTON	971
BRAINTREE	710
BREWSTER	080
BRIDGEWATER	011
BRIGHTON	822
BRIMFIELD	491
BROCKTON	002
BROOKFIELD	935
BROOKLINE	702
BUCKLAND	430
BURLINGTON	635
CAMBRIDGE	600
CANTON	711

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Town Code	Territory
CARLISLE	672
CARVER	030
CHARLEMONT	472
CHARLESTOWN	824
CHARLTON	936
CHATHAM	051
CHELMSFORD	612
CHELSEA	802
CHESHIRE	130
CHESTER	440
CHESTERFIELD	570
CHICOPEE	402
CHILMARK	081
CLARKSBURG	131
CLINTON	911
COHASSET	732
COLRAIN	431
CONCORD	613
CONWAY	473
CUMMINGTON	571
DALTON	132
DANVERS	313
DARTMOUTH	211
DEDHAM	712
DEERFIELD	432
DENNIS	052
DIGHTON	232
DORCHESTER	819
DOUGLAS	937
DOVER	733
DRACUT	614
DUDLEY	938
DUNSTABLE	673
DUXBURY	031
EAST BOSTON	824
EAST BRIDGEWATER	032
EAST BROOKFIELD	973
EAST LONGMEADOW	441
EASTHAM	082
EASTHAMPTON	511
EASTON	212
EDGARTOWN	053
EGREMONT	172
ERVING	433
ESSEX	330
EVERETT	602
FAIRHAVEN	213
FALL RIVER	201
FALMOUTH	054
FITCHBURG	902
FLORIDA	173

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Town Code	Territory
FOXBOROUGH	734
FRAMINGHAM	615
FRANKLIN	713
FREETOWN	233
GARDNER	912
GAY HEAD	083
GEORGETOWN	331
GILL	474
GLOUCESTER	314
GOSHEN	573
GOSNOLD	084
GRAFTON	913
GRANBY	574
GRANVILLE	492
GREAT BARRINGTON	111
GREENFIELD	410
GROTON	636
GROVELAND	332
HADLEY	531
HALIFAX	070
HAMILTON	333
HAMPDEN	493
HANCOCK	174
HANOVER	033
HANSON	034
HARDWICK	939
HARVARD	974
HARWICH	055
HATFIELD	532
HAVERHILL	302
HAWLEY	475
HEATH	476
HINGHAM	012
HINSDALE	133
HOLBROOK	735
HOLDEN	940
HOLLAND	494
HOLLISTON	637
HOLYOKE	403
HOPEDALE	941
HOPKINTON	638
HUBBARDSTON	942
HUDSON	616
HULL	035
HUNTINGTON	533
HYDE PARK	818
IPSWICH	315
JAMAICA PLAIN	817
KINGSTON	036
LAKEVILLE	037
LANCASTER	943

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Town Code	Territory
LANESBOROUGH	134
LAWRENCE	303
LEE	135
LEICESTER	944
LENOX	136
LEOMINSTER	914
LEVERETT	477
LEXINGTON	617
LEYDEN	478
LINCOLN	639
LITTLETON	640
LONGMEADOW	442
LOWELL	601
LUDLOW	421
LUNENBURG	945
LYNN	300
LYNNFIELD	334
MALDEN	603
MANCHESTER	335
MANSFIELD	214
MARBLEHEAD	316
MARION	038
MARLBOROUGH	618
MARSHFIELD	039
MASHPEE	085
MATTAPOISETT	040
MAYNARD	620
MEDFIELD	736
MEDFORD	604
MEDWAY	737
MELROSE	619
MENDON	946
MERRIMAC	336
METHUEN	317
MIDDLEBOROUGH	013
MIDDLEFIELD	576
MIDDLETON	337
MILFORD	915
MILLBURY	916
MILLIS	738
MILLVILLE	947
MILTON	714
MONROE	479
MONSON	422
MONTAGUE	411
MONTEREY	175
MONTGOMERY	495
MOUNT WASHINGTON	176
NAHANT	338
NANTUCKET	056
NATICK	621

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Town Code	Territory
NEEDHAM	715
NEW ASHFORD	177
NEW BEDFORD	200
NEW BRAINTREE	975
NEW MARLBOROUGH	178
NEW SALEM	480
NEWBURY	339
NEWBURYPORT	318
NEWTON	605
NORFOLK	739
NORTH ADAMS	112
NORTH ANDOVER	319
NORTH ATTLEBORO	215
NORTH BROOKFIELD	948
NORTH DORCHESTER	819
NORTH READING	641
NORTHAMPTON	512
NORTHBOROUGH	949
NORTHBRIDGE	917
NORTHFIELD	434
NORTON	234
NORWELL	041
NORWOOD	716
OAK BLUFFS	057
OAKHAM	976
ORANGE	412
ORLEANS	058
OTIS	179
OXFORD	950
PALMER	423
PAXTON	977
PEABODY	320
PELHAM	577
PEMBROKE	042
PEPPERELL	642
PERU	180
PETERSHAM	978
PHILLIPSTON	979
PITTSFIELD	102
PLAINFIELD	578
PLAINVILLE	740
PLYMOUTH	014
PLYMPTON	071
PRINCETON	980
PROVINCETOWN	059
QUINCY	703
RANDOLPH	717
RAYNHAM	235
READING	622
REHOBOTH	236
REVERE	803

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Town Code	Territory
RICHMOND	181
ROCHESTER	043
ROCKLAND	015
ROCKPORT	340
ROSLINDALE	816
ROWE	481
ROWLEY	341
ROXBURY	820
ROYALSTON	981
RUSSELL	443
RUTLAND	951
SALEM	304
SALISBURY	342
SANDISFIELD	182
SANDWICH	060
SAUGUS	321
SAVOY	183
SCITUATE	044
SEEKONK	237
SHARON	741
SHEFFIELD	137
SHELBURNE	435
SHERBORN	674
SHIRLEY	643
SHREWSBURY	918
SHUTESBURY	482
SOMERSET	238
SOMERVILLE	606
SOUTH BOSTON	823
SOUTH HADLEY	513
SOUTHAMPTON	580
SOUTHBOROUGH	952
SOUTHBRIDGE	919
SOUTHWICK	444
SPENCER	920
SPRINGFIELD	400
STERLING	953
STOCKBRIDGE	138
STONEHAM	623
STOUGHTON	718
STOW	644
STURBRIDGE	954
SUDBURY	645
SUNDERLAND	436
SUTTON	955
SWAMPSCOTT	322
SWANSEA	239
TAUNTON	202
TEMPLETON	956
TEWKSBURY	646
TISBURY	061

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TOLLAND	496
TOPSFIELD	371
TOWNSEND	647
TRURO	086
TYNGSBOROUGH	648
TYRINGHAM	184
UPTON	957
UXBRIDGE	921
WAKEFIELD	624
WALES	497
WALPOLE	719
WALTHAM	607
WARE	514
WAREHAM	016
WARREN	958
WARWICK	483
WASHINGTON	185
WATERTOWN	608
WAYLAND	649
WEBSTER	922
WELLESLEY	720
WELLFLEET	087
WENDELL	484
WENHAM	343
WEST BOYLSTON	959
WEST BRIDGEWATER	045
WEST BROOKFIELD	960
WEST NEWBURY	344
WEST ROXBURY	815
WEST SPRINGFIELD	425
WEST STOCKBRIDGE	139
WEST TISBURY	088
WESTBOROUGH	923
WESTFIELD	424
WESTFORD	650
WESTHAMPTON	581
WESTMINSTER	961
WESTON	651
WESTPORT	240
WESTWOOD	742
WEYMOUTH	721
WHATELY	437
WHITMAN	017
WILBRAHAM	445
WILLIAMSBURG	534
WILLIAMSTOWN	140
WILMINGTON	652
WINCHENDON	924
WINCHESTER	625
WINDSOR	186
WINTHROP	810

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Town Code	Territory
WOBURN	626
WORCESTER	900
WORTHINGTON	582
WRENTHAM	743
YARMOUTH	062

codes are further defined below:

Boston Central (821) - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)

Brighton (822) - (Zip Codes 02134, 02135, 02163)

Charlestown/East Boston (824) - (Zip Codes 02128, 02129)

Dorchester - (North/South Dorchester) (819) - (Zip Codes 02122, 02124, 02125, 02126)

Hyde Park (818) - (Zip Codes 02136, 02137)

Jamaica Plain (817) - (Zip Code 02130)

Roslindale (816) - (Zip Code 02131)

Roxbury (820) - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)

South Boston (823) - (Zip Code 02127)

West Roxbury (815) - (Zip Code 02132)

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 818) 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.

This Endorsement Changes Your Policy. Please Read It Carefully.

AUTO LOAN/LEASE COVERAGE

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

This coverage applies only to new vehicles.

A. Definitions

For the purpose of this coverage the following definitions are added:

1. "**New**" means not previously titled under the motor vehicle laws of any state.

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

1. The amount paid under Parts 7, 8 and 9 of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of the loss;
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

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Automobile Rating Manual
Policy Discount Factor

Enrollment	Full Months	Term	Factor
Yes	0	6 Months	1.0000
Yes	1	6 Months	0.9600
Yes	2	6 Months	0.9600
Yes	3	6 Months	0.9700
Yes	4	6 Months	0.9800
Yes	5	6 Months	0.9900
Yes	6	6 Months	1.0000
Yes	7	6 Months	1.0000
Yes	8	6 Months	1.0000
Yes	9	6 Months	1.0000
Yes	10	6 Months	1.0000
Yes	11	6 Months	1.0000
Yes	0	12 Months	1.0000
Yes	1	12 Months	0.9600
Yes	2	12 Months	0.9600
Yes	3	12 Months	0.9600
Yes	4	12 Months	0.9600
Yes	5	12 Months	0.9650
Yes	6	12 Months	0.9700
Yes	7	12 Months	0.985 0.975
Yes	8	12 Months	0.9800
Yes	9	12 Months	0.9850
Yes	10	12 Months	0.9900
Yes	11	12 Months	1.0000
No	0	6 Months	1.0000
No	1	6 Months	1.0000
No	2	6 Months	1.0000
No	3	6 Months	1.0000
No	4	6 Months	1.0000
No	5	6 Months	1.0000
No	6	6 Months	1.0000
No	7	6 Months	1.0000
No	8	6 Months	1.0000
No	9	6 Months	1.0000

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Automobile Rating Manual
Policy Discount Factor

Enrollment	Full Months	Term	Factor
No	10	6 Months	1.0000
No	11	6 Months	1.0000
No	0	12 Months	1.0000
No	1	12 Months	1.0000
No	2	12 Months	1.0000
No	3	12 Months	1.0000
No	4	12 Months	1.0000
No	5	12 Months	1.0000
No	6	12 Months	1.0000
No	7	12 Months	1.0000
No	8	12 Months	1.0000
No	9	12 Months	1.0000
No	10	12 Months	1.0000
No	11	12 Months	1.0000

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Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
020 002	2.0759	1.1602	1.1602	1.2025	1.3470	1.2025	1.1602	1.1602	1.0000
010	1.1035	1.1266	1.1266	1.3480	0.9120	1.3480	1.1266	1.1266	1.0000
011	0.8155	0.9297	0.9297	0.8631	0.9386	0.8631	0.9297	0.9297	1.0000
012	0.8638	1.1921	1.1921	1.1307	1.1071	1.1307	1.1921	1.1921	1.0000
013	0.8204	0.9000	0.9000	0.9838	1.0475	0.9838	0.9000	0.9000	1.0000
014	0.5695	0.8100	0.8100	0.9013	1.2197	0.9013	0.8100	0.8100	1.0000
015	1.0584	0.9724	0.9724	0.9434	1.0373	0.9434	0.9724	0.9724	1.0000
016	1.0573	0.9292	0.9292	0.7561	1.0845	0.7561	0.9292	0.9292	1.0000
017	1.2125	0.9062	0.9062	0.8543	0.8445	0.8543	0.9062	0.9062	1.0000
021	0.8730	0.8718	0.8718	0.8159	0.8354	0.8159	0.8718	0.8718	1.0000
030	0.8621	0.9679	0.9679	0.9668	1.2279	0.9668	0.9679	0.9679	1.0000
031	0.9225	1.3062	1.3062	1.2766	1.0791	1.2766	1.3062	1.3062	1.0000
032	0.8821	0.9543	0.9543	1.0984	0.9729	1.0984	0.9543	0.9543	1.0000
033	0.8729	1.2286	1.2286	1.2293	1.0629	1.2293	1.2286	1.2286	1.0000
034	0.6384	0.7956	0.7956	0.9301	0.8965	0.9301	0.7956	0.7956	1.0000
035	0.9354	1.2267	1.2267	1.1559	0.8917	1.1559	1.2267	1.2267	1.0000
036	0.6668	0.7190	0.7190	0.8020	0.9112	0.8020	0.7190	0.7190	1.0000
037	0.6640	0.6549	0.6549	0.9365	1.1620	0.9365	0.6549	0.6549	1.0000
038	0.9811	1.2351	1.2351	0.9570	1.0976	0.9570	1.2351	1.2351	1.0000
039	0.8471	1.1439	1.1439	1.1337	1.1569	1.1337	1.1439	1.1439	1.0000
040	0.8078	0.7815	0.7815	0.9556	0.9923	0.9556	0.7815	0.7815	1.0000
041	0.8284	1.1539	1.1539	1.0318	0.8807	1.0318	1.1539	1.1539	1.0000
042	0.8182	1.2120	1.2120	1.0497	1.1063	1.0497	1.2120	1.2120	1.0000
043	0.7143	0.7477	0.7477	0.7720	1.2283	0.7720	0.7477	0.7477	1.0000
044	0.8655	0.8674	0.8674	1.0633	0.9862	1.0633	0.8674	0.8674	1.0000
045	0.8806	1.1133	1.1133	0.8339	0.8975	0.8339	1.1133	1.1133	1.0000
050	0.7900	0.8702	0.8702	0.9420	1.0979	0.9420	0.8702	0.8702	1.0000
051	0.5259	0.8105	0.8105	0.9598	1.0303	0.9598	0.8105	0.8105	1.0000
052	0.9650	0.8336	0.8336	0.7010	0.6874	0.7010	0.8336	0.8336	1.0000
053	0.3299	0.5347	0.5347	0.6148	0.6380	0.6148	0.5347	0.5347	1.0000
054	0.6325	0.8601	0.8601	0.8787	0.8869	0.8787	0.8601	0.8601	1.0000
055	0.5522	0.5697	0.5697	0.7438	0.6128	0.7438	0.5697	0.5697	1.0000
056	0.2568	0.4881	0.4881	0.6144	0.6388	0.6144	0.4881	0.4881	1.0000
057	0.4492	0.6127	0.6127	0.6905	0.9502	0.6905	0.6127	0.6127	1.0000
058	0.5747	0.9104	0.9104	0.7348	0.7941	0.7348	0.9104	0.9104	1.0000
059	0.4889	0.8079	0.8079	0.5827	0.9077	0.5827	0.8079	0.8079	1.0000
060	0.6347	0.7148	0.7148	0.9050	1.0978	0.9050	0.7148	0.7148	1.0000
061	0.4492	0.6127	0.6127	0.6905	0.9502	0.6905	0.6127	0.6127	1.0000
062	0.8770	0.8253	0.8253	0.8849	0.6279	0.8849	0.8253	0.8253	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
070	1.0721	1.0440	1.0440	0.9404	0.7921	0.9404	1.0440	1.0440	1.0000
071	1.0165	0.9715	0.9715	0.9398	0.9458	0.9398	0.9715	0.9715	1.0000
080	0.5526	0.8272	0.8272	0.8204	0.6270	0.8204	0.8272	0.8272	1.0000
081	0.6497	1.0467	1.0467	1.4092	1.7812	1.4092	1.0467	1.0467	1.0000
082	0.5703	0.6732	0.6732	0.8915	0.7461	0.8915	0.6732	0.6732	1.0000
083	0.6497	1.0467	1.0467	1.4092	1.7812	1.4092	1.0467	1.0467	1.0000
084	0.6325	0.8601	0.8601	0.8787	0.8869	0.8787	0.8601	0.8601	1.0000
085	0.9718	0.9107	0.9107	0.8672	1.0253	0.8672	0.9107	0.9107	1.0000
086	0.2588	0.4553	0.4553	0.6752	1.1705	0.6752	0.4553	0.4553	1.0000
087	0.4479	0.5816	0.5816	0.7097	0.6724	0.7097	0.5816	0.5816	1.0000
088	0.3850	0.5706	0.5706	0.6896	0.6519	0.6896	0.5706	0.5706	1.0000
102	0.6120	0.6087	0.6087	0.6115	0.6116	0.6115	0.6087	0.6087	1.0000
110	0.4919	0.4977	0.4977	0.4895	0.6980	0.4895	0.4977	0.4977	1.0000
111	0.5702	0.7013	0.7013	1.2041	0.8567	1.2041	0.7013	0.7013	1.0000
112	0.4303	0.4790	0.4790	0.6990	0.6396	0.6990	0.4790	0.4790	1.0000
130	0.6123	0.5830	0.5830	0.7090	0.9357	0.7090	0.5830	0.5830	1.0000
131	0.4303	0.4790	0.4790	0.6990	0.6396	0.6990	0.4790	0.4790	1.0000
132	0.5063	0.6145	0.6145	0.7023	0.6615	0.7023	0.6145	0.6145	1.0000
133	0.4609	0.6233	0.6233	0.7437	0.6917	0.7437	0.6233	0.6233	1.0000
134	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
135	0.4702	0.6299	0.6299	0.6509	0.6207	0.6509	0.6299	0.6299	1.0000
136	0.5525	0.5605	0.5605	0.5765	0.5514	0.5765	0.5605	0.5605	1.0000
137	0.6286	0.7281	0.7281	0.7149	0.8116	0.7149	0.7281	0.7281	1.0000
138	0.5603	0.7280	0.7280	0.8063	0.7533	0.8063	0.7280	0.7280	1.0000
139	0.6028	0.7294	0.7294	1.1343	1.2540	1.1343	0.7294	0.7294	1.0000
140	0.3540	0.5938	0.5938	0.6334	0.6514	0.6334	0.5938	0.5938	1.0000
170	0.5702	0.7013	0.7013	1.2041	0.8567	1.2041	0.7013	0.7013	1.0000
171	0.5800	0.4826	0.4826	0.6917	0.9145	0.6917	0.4826	0.4826	1.0000
172	0.6399	0.8369	0.8369	0.7258	0.9550	0.7258	0.8369	0.8369	1.0000
173	0.5148	0.4679	0.4679	0.7488	0.7913	0.7488	0.4679	0.4679	1.0000
174	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
175	0.7027	1.1317	1.1317	1.4385	1.4554	1.4385	1.1317	1.1317	1.0000
176	0.6399	0.8369	0.8369	0.7258	0.9550	0.7258	0.8369	0.8369	1.0000
177	0.6328	0.6154	0.6154	0.7255	0.5524	0.7255	0.6154	0.6154	1.0000
178	0.1927	0.4380	0.4380	0.6232	1.2412	0.6232	0.4380	0.4380	1.0000
179	0.7522	0.7118	0.7118	1.7338	1.3061	1.7338	0.7118	0.7118	1.0000
180	0.4609	0.6233	0.6233	0.7437	0.6917	0.7437	0.6233	0.6233	1.0000
181	0.3484	0.5307	0.5307	0.6954	0.8535	0.6954	0.5307	0.5307	1.0000
182	0.6435	0.5664	0.5664	0.7063	1.1596	0.7063	0.5664	0.5664	1.0000

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Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
183	0.3269	0.4625	0.4625	0.7525	0.8901	0.7525	0.4625	0.4625	1.0000
184	0.4702	0.6299	0.6299	0.6509	0.6207	0.6509	0.6299	0.6299	1.0000
185	0.5800	0.4826	0.4826	0.6917	0.9145	0.6917	0.4826	0.4826	1.0000
186	0.6085	0.4986	0.4986	0.7493	0.4742	0.7493	0.4986	0.4986	1.0000
200	1.7556	1.0668	1.0668	0.9990	1.2140	0.9990	1.0668	1.0668	1.0000
201	1.4084	0.9035	0.9035	1.0351	1.1686	1.0351	0.9035	0.9035	1.0000
202	1.0872	1.0254	1.0254	0.9287	1.2102	0.9287	1.0254	1.0254	1.0000
210	0.9116	0.9248	0.9248	0.9258	0.9774	0.9258	0.9248	0.9248	1.0000
211	1.1017	0.9621	0.9621	1.0355	1.0157	1.0355	0.9621	0.9621	1.0000
212	1.1421	0.9802	0.9802	1.1210	1.0583	1.1210	0.9802	0.9802	1.0000
213	1.2718	0.9869	0.9869	0.8679	0.9931	0.8679	0.9869	0.9869	1.0000
214	0.8689	0.8569	0.8569	0.7387	0.9044	0.7387	0.8569	0.8569	1.0000
215	0.7371	0.9258	0.9258	0.8175	0.8269	0.8175	0.9258	0.9258	1.0000
230	0.9994	0.9245	0.9245	0.9459	0.8120	0.9459	0.9245	0.9245	1.0000
231	1.0153	1.0366	1.0366	1.1992	1.3049	1.1992	1.0366	1.0366	1.0000
232	0.7709	0.9008	0.9008	0.8653	0.9391	0.8653	0.9008	0.9008	1.0000
233	0.8190	0.6411	0.6411	0.9040	1.2736	0.9040	0.6411	0.6411	1.0000
234	0.8198	1.0993	1.0993	1.1758	1.3210	1.1758	1.0993	1.0993	1.0000
235	1.0776	1.0335	1.0335	0.9529	0.9951	0.9529	1.0335	1.0335	1.0000
236	1.2170	1.1149	1.1149	1.0526	0.9574	1.0526	1.1149	1.1149	1.0000
237	1.0979	1.0195	1.0195	0.9666	1.0534	0.9666	1.0195	1.0195	1.0000
238	1.4100	1.0354	1.0354	0.7887	0.9136	0.7887	1.0354	1.0354	1.0000
239	1.3072	1.1531	1.1531	1.1496	1.0174	1.1496	1.1531	1.1531	1.0000
240	0.8512	0.6788	0.6788	0.7736	1.0790	0.7736	0.6788	0.6788	1.0000
300	1.7087	1.1718	1.1718	1.2363	1.3148	1.2363	1.1718	1.1718	1.0000
302	1.0497	0.9325	0.9325	0.9834	1.0881	0.9834	0.9325	0.9325	1.0000
303	1.2136	0.9408	0.9408	1.0363	1.2913	1.0363	0.9408	0.9408	1.0000
304	1.1029	1.0944	1.0944	1.1432	1.1230	1.1432	1.0944	1.0944	1.0000
310	0.6840	0.8734	0.8734	0.8086	0.9708	0.8086	0.8734	0.8734	1.0000
311	0.9291	1.1013	1.1013	1.0409	0.9260	1.0409	1.1013	1.1013	1.0000
312	0.6796	0.9713	0.9713	0.8745	0.7848	0.8745	0.9713	0.9713	1.0000
313	0.6195	0.9454	0.9454	0.8807	0.7736	0.8807	0.9454	0.9454	1.0000
314	0.8216	0.9332	0.9332	1.0536	1.2421	1.0536	0.9332	0.9332	1.0000
315	0.7268	0.8487	0.8487	0.9224	0.9945	0.9224	0.8487	0.8487	1.0000
316	1.1520	1.5496	1.5496	1.2360	1.0694	1.2360	1.5496	1.5496	1.0000
317	0.9332	0.8507	0.8507	0.8508	0.9215	0.8508	0.8507	0.8507	1.0000
318	0.7731	0.9820	0.9820	0.8023	1.0216	0.8023	0.9820	0.9820	1.0000
319	0.8143	0.8181	0.8181	0.9795	0.9770	0.9795	0.8181	0.8181	1.0000
320	0.9879	1.1264	1.1264	1.0219	0.9330	1.0219	1.1264	1.1264	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
321	1.1924	1.0956	1.0956	1.1341	1.1262	1.1341	1.0956	1.0956	1.0000
322	1.2872	1.3565	1.3565	1.2421	1.5692	1.2421	1.3565	1.3565	1.0000
330	0.5480	0.8459	0.8459	1.0067	1.0743	1.0067	0.8459	0.8459	1.0000
331	0.5854	0.6539	0.6539	0.7275	0.8642	0.7275	0.6539	0.6539	1.0000
332	0.5741	0.7661	0.7661	0.8066	0.9324	0.8066	0.7661	0.7661	1.0000
333	0.6667	1.1090	1.1090	0.9551	0.6922	0.9551	1.1090	1.1090	1.0000
334	0.8609	1.2717	1.2717	1.3144	1.4534	1.3144	1.2717	1.2717	1.0000
335	0.5436	0.9253	0.9253	1.1430	1.2832	1.1430	0.9253	0.9253	1.0000
336	0.6321	0.8137	0.8137	0.8789	1.0371	0.8789	0.8137	0.8137	1.0000
337	0.8264	1.0816	1.0816	1.1155	0.8577	1.1155	1.0816	1.0816	1.0000
338	1.4611	1.4687	1.4687	1.5092	1.0465	1.5092	1.4687	1.4687	1.0000
339	0.8634	0.8508	0.8508	0.8539	1.0249	0.8539	0.8508	0.8508	1.0000
340	0.6836	1.0250	1.0250	1.0122	1.5014	1.0122	1.0250	1.0250	1.0000
341	0.8779	1.0118	1.0118	1.0073	1.3223	1.0073	1.0118	1.0118	1.0000
342	0.6246	0.6450	0.6450	0.7684	1.1171	0.7684	0.6450	0.6450	1.0000
343	0.5800	0.9986	0.9986	1.1044	0.8474	1.1044	0.9986	0.9986	1.0000
344	0.6574	0.8013	0.8013	0.8099	0.9953	0.8099	0.8013	0.8013	1.0000
370	0.6571	0.9920	0.9920	0.9852	1.2556	0.9852	0.9920	0.9920	1.0000
371	0.7350	0.7274	0.7274	0.9353	1.3313	0.9353	0.7274	0.7274	1.0000
400	1.8409	0.8997	0.8997	1.0511	1.1297	1.0511	0.8997	0.8997	1.0000
402	1.2099	0.7774	0.7774	0.7973	0.7222	0.7973	0.7774	0.7774	1.0000
403	1.2540	0.8110	0.8110	0.6965	0.6867	0.6965	0.8110	0.8110	1.0000
410	0.6638	0.5650	0.5650	0.7657	0.8071	0.7657	0.5650	0.5650	1.0000
411	0.8593	0.8109	0.8109	0.9667	0.8684	0.9667	0.8109	0.8109	1.0000
412	0.5016	0.5859	0.5859	0.9089	1.0330	0.9089	0.5859	0.5859	1.0000
420	1.3376	0.9919	0.9919	1.0342	0.7456	1.0342	0.9919	0.9919	1.0000
421	1.0922	0.8067	0.8067	0.7937	0.6958	0.7937	0.8067	0.8067	1.0000
422	0.8858	0.7841	0.7841	0.7232	0.7998	0.7232	0.7841	0.7841	1.0000
423	0.8683	0.7305	0.7305	0.8199	0.8893	0.8199	0.7305	0.7305	1.0000
424	1.1980	0.8682	0.8682	0.7244	0.6659	0.7244	0.8682	0.8682	1.0000
425	1.0821	0.7985	0.7985	0.8253	0.7823	0.8253	0.7985	0.7985	1.0000
430	0.2182	0.4197	0.4197	0.8481	1.0186	0.8481	0.4197	0.4197	1.0000
431	0.4006	0.4088	0.4088	0.9548	0.8906	0.9548	0.4088	0.4088	1.0000
432	0.4300	0.5162	0.5162	0.6425	0.7039	0.6425	0.5162	0.5162	1.0000
433	0.4208	0.4254	0.4254	0.7679	0.9601	0.7679	0.4254	0.4254	1.0000
434	0.5970	0.5226	0.5226	1.0345	1.1965	1.0345	0.5226	0.5226	1.0000
435	0.8780	0.8787	0.8787	0.8801	1.0745	0.8801	0.8787	0.8787	1.0000
436	0.5148	0.5200	0.5200	0.6763	0.7422	0.6763	0.5200	0.5200	1.0000
437	0.5148	0.5200	0.5200	0.6763	0.7422	0.6763	0.5200	0.5200	1.0000

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Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
440	0.4864	0.3874	0.3874	0.7311	0.7846	0.7311	0.3874	0.3874	1.0000
441	0.8422	0.8110	0.8110	0.8621	0.7355	0.8621	0.8110	0.8110	1.0000
442	0.7772	0.9089	0.9089	0.7955	0.8016	0.7955	0.9089	0.9089	1.0000
443	0.8056	0.6810	0.6810	0.5183	0.5215	0.5183	0.6810	0.6810	1.0000
444	0.7779	0.7251	0.7251	0.9150	0.5664	0.9150	0.7251	0.7251	1.0000
445	0.8058	0.8119	0.8119	0.9265	0.8315	0.9265	0.8119	0.8119	1.0000
470	0.6430	0.7193	0.7193	0.9616	1.0251	0.9616	0.7193	0.7193	1.0000
471	0.3605	0.5276	0.5276	0.5871	0.8885	0.5871	0.5276	0.5276	1.0000
472	0.3907	0.3176	0.3176	0.5509	1.0854	0.5509	0.3176	0.3176	1.0000
473	0.4010	0.8053	0.8053	0.9238	1.0409	0.9238	0.8053	0.8053	1.0000
474	0.4750	0.5704	0.5704	0.5449	0.9207	0.5449	0.5704	0.5704	1.0000
475	0.3907	0.3176	0.3176	0.5509	1.0854	0.5509	0.3176	0.3176	1.0000
476	0.7711	0.8666	0.8666	1.2540	1.9728	1.2540	0.8666	0.8666	1.0000
477	0.6459	0.7768	0.7768	1.0881	0.8870	1.0881	0.7768	0.7768	1.0000
478	0.3605	0.5276	0.5276	0.5871	0.8885	0.5871	0.5276	0.5276	1.0000
479	0.9910	0.6356	0.6356	0.7135	1.2769	0.7135	0.6356	0.6356	1.0000
480	0.8037	0.7457	0.7457	0.9343	1.3322	0.9343	0.7457	0.7457	1.0000
481	0.9910	0.6356	0.6356	0.7135	1.2769	0.7135	0.6356	0.6356	1.0000
482	0.8124	1.0750	1.0750	1.7010	1.3143	1.7010	1.0750	1.0750	1.0000
483	0.3483	0.4331	0.4331	1.3257	1.3814	1.3257	0.4331	0.4331	1.0000
484	0.4044	0.3555	0.3555	0.6620	1.3506	0.6620	0.3555	0.3555	1.0000
490	0.5273	0.7558	0.7558	1.3934	1.6225	1.3934	0.7558	0.7558	1.0000
491	0.6335	0.7434	0.7434	0.8631	0.9552	0.8631	0.7434	0.7434	1.0000
492	0.4459	0.4449	0.4449	0.7803	0.8322	0.7803	0.4449	0.4449	1.0000
493	0.9342	0.9559	0.9559	1.1490	1.0284	1.1490	0.9559	0.9559	1.0000
494	0.4452	0.5184	0.5184	0.7683	0.8861	0.7683	0.5184	0.5184	1.0000
495	1.1980	0.8682	0.8682	0.7244	0.6659	0.7244	0.8682	0.8682	1.0000
496	0.4459	0.4449	0.4449	0.7803	0.8322	0.7803	0.4449	0.4449	1.0000
497	1.0985	0.7011	0.7011	0.9311	0.8302	0.9311	0.7011	0.7011	1.0000
510	0.7236	0.7185	0.7185	0.8328	0.8039	0.8328	0.7185	0.7185	1.0000
511	0.6989	0.7292	0.7292	0.7474	0.8570	0.7474	0.7292	0.7292	1.0000
512	1.0249	1.0085	1.0085	0.8963	0.8314	0.8963	1.0085	1.0085	1.0000
513	1.0447	0.8275	0.8275	0.8495	0.6949	0.8495	0.8275	0.8275	1.0000
514	0.6788	0.5486	0.5486	0.7843	0.6122	0.7843	0.5486	0.5486	1.0000
530	1.0994	0.9924	0.9924	1.0720	0.7716	1.0720	0.9924	0.9924	1.0000
531	0.6842	0.6395	0.6395	0.5902	0.5719	0.5902	0.6395	0.6395	1.0000
532	0.7211	0.9081	0.9081	0.7958	0.7066	0.7958	0.9081	0.9081	1.0000
533	0.5481	0.4130	0.4130	0.6638	0.6145	0.6638	0.4130	0.4130	1.0000
534	0.7408	0.7767	0.7767	0.8972	0.9999	0.8972	0.7767	0.7767	1.0000

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570	0.5712	0.6011	0.6011	1.0264	1.1995	1.0264	0.6011	0.6011	1.0000
571	0.4868	0.9164	0.9164	1.1737	0.9949	1.1737	0.9164	0.9164	1.0000
573	0.4973	0.7113	0.7113	0.9701	0.9446	0.9701	0.7113	0.7113	1.0000
574	0.9401	0.8006	0.8006	0.7533	1.0571	0.7533	0.8006	0.8006	1.0000
576	0.4147	0.4193	0.4193	0.8237	0.6854	0.8237	0.4193	0.4193	1.0000
577	0.7236	0.7185	0.7185	0.8328	0.8039	0.8328	0.7185	0.7185	1.0000
578	0.1795	0.2762	0.2762	0.4830	0.5424	0.4830	0.2762	0.2762	1.0000
580	0.6623	0.5742	0.5742	0.7390	0.6574	0.7390	0.5742	0.5742	1.0000
581	0.6989	0.7292	0.7292	0.7474	0.8570	0.7474	0.7292	0.7292	1.0000
582	0.4293	0.6376	0.6376	0.7346	0.8852	0.7346	0.6376	0.6376	1.0000
600	0.8245	1.0105	1.0105	0.9897	1.0977	0.9897	1.0105	1.0105	1.0000
601	1.2288	0.9982	0.9982	0.9146	0.9647	0.9146	0.9982	0.9982	1.0000
602	1.5838	1.4297	1.4297	1.5677	1.7005	1.5677	1.4297	1.4297	1.0000
603	1.7088	1.3809	1.3809	1.4298	1.1968	1.4298	1.3809	1.3809	1.0000
604	0.9530	1.1806	1.1806	1.1908	1.0036	1.1908	1.1806	1.1806	1.0000
605	0.8155	1.2104	1.2104	1.0644	0.8461	1.0644	1.2104	1.2104	1.0000
606	0.8168	0.9640	0.9640	1.0327	1.1322	1.0327	0.9640	0.9640	1.0000
607	0.7186	0.8651	0.8651	0.8999	0.8030	0.8999	0.8651	0.8651	1.0000
608	0.7894	0.9517	0.9517	0.9138	0.7445	0.9138	0.9517	0.9517	1.0000
610	0.8022	1.0092	1.0092	0.7735	0.7415	0.7735	1.0092	1.0092	1.0000
611	0.9258	1.2799	1.2799	0.9583	0.8251	0.9583	1.2799	1.2799	1.0000
612	0.8451	0.9232	0.9232	0.7906	0.7620	0.7906	0.9232	0.9232	1.0000
613	0.6372	1.1752	1.1752	0.9209	0.8280	0.9209	1.1752	1.1752	1.0000
614	0.8230	0.7693	0.7693	0.7953	1.0208	0.7953	0.7693	0.7693	1.0000
615	0.8250	1.0476	1.0476	0.9717	0.7405	0.9717	1.0476	1.0476	1.0000
616	0.6330	0.8963	0.8963	0.7608	0.7002	0.7608	0.8963	0.8963	1.0000
617	0.7837	1.2663	1.2663	1.0500	0.8056	1.0500	1.2663	1.2663	1.0000
618	0.6683	0.8031	0.8031	0.8223	0.6894	0.8223	0.8031	0.8031	1.0000
619	1.1329	1.2507	1.2507	1.0037	0.9094	1.0037	1.2507	1.2507	1.0000
620	0.5157	0.8959	0.8959	0.5368	0.7265	0.5368	0.8959	0.8959	1.0000
621	0.7386	1.0470	1.0470	0.8732	0.6699	0.8732	1.0470	1.0470	1.0000
622	0.7479	1.2765	1.2765	1.1012	1.0005	1.1012	1.2765	1.2765	1.0000
623	0.7867	1.1691	1.1691	1.0602	1.0041	1.0602	1.1691	1.1691	1.0000
624	0.7518	1.0246	1.0246	0.8500	1.1711	0.8500	1.0246	1.0246	1.0000
625	0.7460	1.2994	1.2994	1.0078	0.7714	1.0078	1.2994	1.2994	1.0000
626	0.8384	1.1908	1.1908	0.9832	0.8849	0.9832	1.1908	1.1908	1.0000
630	0.5318	0.9613	0.9613	0.9573	0.7706	0.9573	0.9613	0.9613	1.0000
631	0.9136	0.9928	0.9928	1.1240	1.0235	1.1240	0.9928	0.9928	1.0000
632	0.5588	0.8037	0.8037	0.7906	1.0017	0.7906	0.8037	0.8037	1.0000

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633	0.6902	0.9792	0.9792	0.8570	0.6886	0.8570	0.9792	0.9792	1.0000
634	0.7610	1.0047	1.0047	0.9195	0.7990	0.9195	1.0047	1.0047	1.0000
635	0.5960	1.1980	1.1980	0.9709	0.8998	0.9709	1.1980	1.1980	1.0000
636	0.5622	0.9159	0.9159	1.2006	1.0491	1.2006	0.9159	0.9159	1.0000
637	0.8377	1.1465	1.1465	1.1064	0.8732	1.1064	1.1465	1.1465	1.0000
638	0.5593	0.8875	0.8875	0.9498	0.9860	0.9498	0.8875	0.8875	1.0000
639	0.6454	0.9015	0.9015	0.8876	0.5569	0.8876	0.9015	0.9015	1.0000
640	0.5898	0.6980	0.6980	0.7867	0.9588	0.7867	0.6980	0.6980	1.0000
641	0.8680	0.9758	0.9758	0.9613	1.1061	0.9613	0.9758	0.9758	1.0000
642	0.4759	0.6321	0.6321	0.7440	0.9564	0.7440	0.6321	0.6321	1.0000
643	0.5678	0.7806	0.7806	1.0829	0.9618	1.0829	0.7806	0.7806	1.0000
644	0.6699	0.9098	0.9098	0.7875	0.6353	0.7875	0.9098	0.9098	1.0000
645	0.7331	1.0210	1.0210	1.0154	0.8544	1.0154	1.0210	1.0210	1.0000
646	0.9396	1.0331	1.0331	0.9642	0.8825	0.9642	1.0331	1.0331	1.0000
647	0.5556	0.7455	0.7455	0.7508	0.9385	0.7508	0.7455	0.7455	1.0000
648	0.6167	0.8972	0.8972	0.8759	0.8919	0.8759	0.8972	0.8972	1.0000
649	0.7380	1.5540	1.5540	1.1552	0.9155	1.1552	1.5540	1.5540	1.0000
650	0.5232	0.9644	0.9644	0.7842	0.8645	0.7842	0.9644	0.9644	1.0000
651	0.6286	1.2260	1.2260	1.1322	0.8196	1.1322	1.2260	1.2260	1.0000
652	0.9247	1.2581	1.2581	1.0130	1.1932	1.0130	1.2581	1.2581	1.0000
670	0.5873	0.6382	0.6382	0.8093	0.7574	0.8093	0.6382	0.6382	1.0000
671	0.4964	0.9923	0.9923	0.9021	0.7626	0.9021	0.9923	0.9923	1.0000
672	0.4711	0.9551	0.9551	0.8446	0.8949	0.8446	0.9551	0.9551	1.0000
673	0.5946	0.6970	0.6970	0.8280	0.7709	0.8280	0.6970	0.6970	1.0000
674	1.0237	1.2979	1.2979	1.2941	0.8924	1.2941	1.2979	1.2979	1.0000
702	0.8761	1.0480	1.0480	0.8971	0.7749	0.8971	1.0480	1.0480	1.0000
703	1.2141	1.1306	1.1306	1.2188	1.1710	1.2188	1.1306	1.1306	1.0000
710	0.8043	1.0807	1.0807	0.9903	0.9320	0.9903	1.0807	1.0807	1.0000
711	1.0367	1.1121	1.1121	1.0875	1.0657	1.0875	1.1121	1.1121	1.0000
712	0.9881	0.9858	0.9858	0.9595	1.1055	0.9595	0.9858	0.9858	1.0000
713	0.6226	0.8689	0.8689	0.8337	0.8014	0.8337	0.8689	0.8689	1.0000
714	1.3945	1.0550	1.0550	1.0128	1.1223	1.0128	1.0550	1.0550	1.0000
715	0.8035	1.1084	1.1084	0.8784	0.7238	0.8784	1.1084	1.1084	1.0000
716	0.9258	0.9830	0.9830	0.8474	0.8581	0.8474	0.9830	0.9830	1.0000
717	1.8217	1.1856	1.1856	1.1921	1.1655	1.1921	1.1856	1.1856	1.0000
718	1.2098	1.0424	1.0424	1.0199	0.9691	1.0199	1.0424	1.0424	1.0000
719	0.8999	1.0846	1.0846	0.9536	0.8812	0.9536	1.0846	1.0846	1.0000
720	0.6263	0.9956	0.9956	0.9297	0.7416	0.9297	0.9956	0.9956	1.0000
721	1.0003	1.1359	1.1359	1.0486	1.0638	1.0486	1.1359	1.1359	1.0000

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730	1.3562	0.9631	0.9631	0.8244	0.7894	0.8244	0.9631	0.9631	1.0000
731	0.6889	0.8111	0.8111	0.8707	0.9235	0.8707	0.8111	0.8111	1.0000
732	0.8149	1.1892	1.1892	1.1307	1.0475	1.1307	1.1892	1.1892	1.0000
733	0.8695	1.2913	1.2913	1.1927	0.9913	1.1927	1.2913	1.2913	1.0000
734	0.8480	1.0933	1.0933	0.8214	0.7355	0.8214	1.0933	1.0933	1.0000
735	1.3586	1.2202	1.2202	1.2738	1.0682	1.2738	1.2202	1.2202	1.0000
736	0.6966	1.0038	1.0038	0.9408	0.7804	0.9408	1.0038	1.0038	1.0000
737	0.6402	0.9144	0.9144	0.8244	0.7416	0.8244	0.9144	0.9144	1.0000
738	0.5863	0.9064	0.9064	0.7099	0.6670	0.7099	0.9064	0.9064	1.0000
739	0.6546	0.9525	0.9525	0.8540	0.8936	0.8540	0.9525	0.9525	1.0000
740	0.8185	0.8222	0.8222	0.9233	1.0574	0.9233	0.8222	0.8222	1.0000
741	0.7955	1.2147	1.2147	1.0708	1.1493	1.0708	1.2147	1.2147	1.0000
742	1.1165	1.3804	1.3804	1.3645	1.0410	1.3645	1.3804	1.3804	1.0000
743	0.6706	0.8060	0.8060	0.9906	0.9533	0.9906	0.8060	0.8060	1.0000
802	1.9868	1.3606	1.3606	1.6413	2.4050	1.6413	1.3606	1.3606	1.0000
803	1.7977	1.3328	1.3328	1.6821	1.5673	1.6821	1.3328	1.3328	1.0000
810	1.2788	1.1842	1.1842	1.3679	1.1733	1.3679	1.1842	1.1842	1.0000
815	1.4668	1.4461	1.4461	1.3194	1.1066	1.3194	1.4461	1.4461	1.0000
816	1.9074	1.2166	1.2166	1.3582	1.4068	1.3582	1.2166	1.2166	1.0000
817	1.5011	1.0736	1.0736	1.2002	1.4932	1.2002	1.0736	1.0736	1.0000
818	2.2538	1.3548	1.3548	1.5085	1.9161	1.5085	1.3548	1.3548	1.0000
819	2.6065	1.3907	1.3907	1.7270	2.1610	1.7270	1.3907	1.3907	1.0000
820	3.0505	1.4065	1.4065	1.7865	2.5641	1.7865	1.4065	1.4065	1.0000
821	0.9606	0.8777	0.8777	1.0352	1.3016	1.0352	0.8777	0.8777	1.0000
822	0.8686	1.1116	1.1116	1.2175	1.1757	1.2175	1.1116	1.1116	1.0000
823	1.2213	1.4981	1.4981	1.4940	1.6011	1.4940	1.4981	1.4981	1.0000
824	1.4050	1.0830	1.0830	1.3674	1.9143	1.3674	1.0830	1.0830	1.0000
824	1.4050	1.0830	1.0830	1.3674	1.9143	1.3674	1.0830	1.0830	1.0000
900	1.0965	0.9711	0.9711	1.0694	1.1138	1.0694	0.9711	0.9711	1.0000
902	0.7577	0.7529	0.7529	0.8406	0.7703	0.8406	0.7529	0.7529	1.0000
910	0.4607	0.6545	0.6545	0.8051	1.0093	0.8051	0.6545	0.6545	1.0000
911	0.7755	0.9102	0.9102	0.7543	1.0190	0.7543	0.9102	0.9102	1.0000
912	0.5942	0.7438	0.7438	0.7197	0.6916	0.7197	0.7438	0.7438	1.0000
913	0.9619	1.1564	1.1564	1.0170	1.0535	1.0170	1.1564	1.1564	1.0000
914	0.7021	0.7180	0.7180	0.7599	0.7460	0.7599	0.7180	0.7180	1.0000
915	0.5391	0.7540	0.7540	0.9733	0.9175	0.9733	0.7540	0.7540	1.0000
916	0.6559	0.9156	0.9156	1.1206	0.9677	1.1206	0.9156	0.9156	1.0000
917	0.6114	0.8534	0.8534	0.8352	0.7908	0.8352	0.8534	0.8534	1.0000
918	0.8403	1.2954	1.2954	1.1099	0.8171	1.1099	1.2954	1.2954	1.0000

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919	0.6458	0.7041	0.7041	0.8802	0.9333	0.8802	0.7041	0.7041	1.0000
920	0.8060	1.0319	1.0319	1.1845	0.7616	1.1845	1.0319	1.0319	1.0000
921	0.6906	0.7911	0.7911	0.8211	0.8123	0.8211	0.7911	0.7911	1.0000
922	0.8188	0.7700	0.7700	0.8099	0.9548	0.8099	0.7700	0.7700	1.0000
923	0.5655	1.0240	1.0240	0.8391	0.6192	0.8391	1.0240	1.0240	1.0000
924	0.6958	0.5979	0.5979	0.6647	0.6990	0.6647	0.5979	0.5979	1.0000
930	0.4829	0.8942	0.8942	0.8944	0.8945	0.8944	0.8942	0.8942	1.0000
931	0.6815	0.8951	0.8951	0.9464	0.9282	0.9464	0.8951	0.8951	1.0000
932	0.4611	0.5562	0.5562	0.9506	0.8503	0.9506	0.5562	0.5562	1.0000
933	0.6436	0.9854	0.9854	0.7170	0.8730	0.7170	0.9854	0.9854	1.0000
934	0.8463	1.1592	1.1592	1.0310	0.9490	1.0310	1.1592	1.1592	1.0000
935	0.6952	0.6837	0.6837	1.0478	0.9957	1.0478	0.6837	0.6837	1.0000
936	0.5793	0.7778	0.7778	1.1105	0.9050	1.1105	0.7778	0.7778	1.0000
937	0.7292	0.7767	0.7767	0.8665	0.8074	0.8665	0.7767	0.7767	1.0000
938	0.6515	0.9023	0.9023	0.8683	0.8175	0.8683	0.9023	0.9023	1.0000
939	0.7798	0.9096	0.9096	0.8660	0.7028	0.8660	0.9096	0.9096	1.0000
940	0.8278	0.9694	0.9694	0.9220	0.7067	0.9220	0.9694	0.9694	1.0000
941	0.7235	0.9941	0.9941	0.8066	0.8420	0.8066	0.9941	0.9941	1.0000
942	0.4778	0.6029	0.6029	0.8381	0.8973	0.8381	0.6029	0.6029	1.0000
943	0.8485	0.8458	0.8458	0.9887	1.0305	0.9887	0.8458	0.8458	1.0000
944	0.7583	0.8835	0.8835	0.7459	0.8865	0.7459	0.8835	0.8835	1.0000
945	0.5507	0.7304	0.7304	0.7711	0.6518	0.7711	0.7304	0.7304	1.0000
946	0.7692	1.0440	1.0440	0.9228	0.8052	0.9228	1.0440	1.0440	1.0000
947	0.5671	0.5829	0.5829	0.6627	0.7390	0.6627	0.5829	0.5829	1.0000
948	0.6463	0.8058	0.8058	0.8102	0.7965	0.8102	0.8058	0.8058	1.0000
949	0.5782	0.7374	0.7374	0.7696	0.7314	0.7696	0.7374	0.7374	1.0000
950	0.7430	0.8439	0.8439	0.9099	0.8596	0.9099	0.8439	0.8439	1.0000
951	0.8781	0.8477	0.8477	1.0437	0.8268	1.0437	0.8477	0.8477	1.0000
952	0.6714	1.1131	1.1131	0.9834	0.6263	0.9834	1.1131	1.1131	1.0000
953	0.7031	0.6382	0.6382	0.8939	1.0789	0.8939	0.6382	0.6382	1.0000
954	0.8158	0.6786	0.6786	0.8781	1.0568	0.8781	0.6786	0.6786	1.0000
955	0.7182	0.7897	0.7897	0.8339	0.9321	0.8339	0.7897	0.7897	1.0000
956	0.5372	0.5180	0.5180	0.6516	0.9238	0.6516	0.5180	0.5180	1.0000
957	0.4507	0.6754	0.6754	0.7691	0.8192	0.7691	0.6754	0.6754	1.0000
958	0.5268	0.6765	0.6765	0.7577	0.8061	0.7577	0.6765	0.6765	1.0000
959	0.3511	0.7441	0.7441	0.8321	0.7095	0.8321	0.7441	0.7441	1.0000
960	0.5841	0.8582	0.8582	1.0084	0.7311	1.0084	0.8582	0.8582	1.0000
961	0.6035	0.6779	0.6779	0.7654	0.7273	0.7654	0.6779	0.6779	1.0000
970	0.6107	0.9115	0.9115	0.9333	0.8135	0.9333	0.9115	0.9115	1.0000

Massachusetts
Automobile Rating Manual
Territory Factor

Territory	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
971	0.6577	0.9052	0.9052	0.8113	0.8822	0.8113	0.9052	0.9052	1.0000
973	0.5730	0.6553	0.6553	0.6816	0.8018	0.6816	0.6553	0.6553	1.0000
974	0.5292	0.8769	0.8769	1.0804	1.0815	1.0804	0.8769	0.8769	1.0000
975	0.5436	0.5817	0.5817	0.8022	0.7467	0.8022	0.5817	0.5817	1.0000
976	0.7482	0.7472	0.7472	0.8887	0.8391	0.8887	0.7472	0.7472	1.0000
977	0.7407	0.7388	0.7388	1.0456	1.0498	1.0456	0.7388	0.7388	1.0000
978	0.8248	0.4848	0.4848	1.0112	0.9561	1.0112	0.4848	0.4848	1.0000
979	0.4607	0.6545	0.6545	0.8051	1.0093	0.8051	0.6545	0.6545	1.0000
980	0.6452	0.9704	0.9704	1.3429	1.1040	1.3429	0.9704	0.9704	1.0000
981	0.8079	0.7480	0.7480	0.9441	0.9705	0.9441	0.7480	0.7480	1.0000
No Information	3.0505	1.5540	1.5540	1.7865	2.5641	1.7865	1.5540	1.5540	1.0000

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
ABINGTON	010
ACTON	630
ACUSHNET	230
ADAMS	110
AGAWAM	420
ALFORD	170
AMESBURY	310
AMHERST	510
ANDOVER	311
ARLINGTON	610
ASHBURNHAM	930
ASHBY	670
ASHFIELD	470
ASHLAND	631
ATHOL	910
ATTLEBORO	210
AUBURN	931
AVON	730
AYER	632
BARNSTABLE	021
BARRE	932
BECKET	171
BEDFORD	633
BELCHERTOWN	530
BELLINGHAM	731
BELMONT	611
BERKLEY	231
BERLIN	933
BERNARDSTON	471
BEVERLY	312
BILLERICA	634
BLACKSTONE	934
BLANDFORD	490
BOLTON	970
BOSTON CENTRAL	821
BOURNE	050
BOXBOROUGH	671
BOXFORD	370
BOYLSTON	971
BRAINTREE	710
BREWSTER	080
BRIDGEWATER	011
BRIGHTON	822
BRIMFIELD	491
BROCKTON	020 002
BROOKFIELD	935
BROOKLINE	702
BUCKLAND	430
BURLINGTON	635
CAMBRIDGE	600
CANTON	711

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
CARLISLE	672
CARVER	030
CHARLEMONT	472
CHARLESTOWN	824
CHARLTON	936
CHATHAM	051
CHELMSFORD	612
CHELSEA	802
CHESHIRE	130
CHESTER	440
CHESTERFIELD	570
CHICOPEE	402
CHILMARK	081
CLARKSBURG	131
CLINTON	911
COHASSET	732
COLRAIN	431
CONCORD	613
CONWAY	473
CUMMINGTON	571
DALTON	132
DANVERS	313
DARTMOUTH	211
DEDHAM	712
DEERFIELD	432
DENNIS	052
DIGHTON	232
DORCHESTER	819
DOUGLAS	937
DOVER	733
DRACUT	614
DUDLEY	938
DUNSTABLE	673
DUXBURY	031
EAST BOSTON	824
EAST BRIDGEWATER	032
EAST BROOKFIELD	973
EAST LONGMEADOW	441
EASTHAM	082
EASTHAMPTON	511
EASTON	212
EDGARTOWN	053
EGREMONT	172
ERVING	433
ESSEX	330
EVERETT	602
FAIRHAVEN	213
FALL RIVER	201
FALMOUTH	054
FITCHBURG	902
FLORIDA	173

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Town Code	Territory
FOXBOROUGH	734
FRAMINGHAM	615
FRANKLIN	713
FREETOWN	233
GARDNER	912
GAY HEAD	083
GEORGETOWN	331
GILL	474
GLOUCESTER	314
GOSHEN	573
GOSNOLD	084
GRAFTON	913
GRANBY	574
GRANVILLE	492
GREAT BARRINGTON	111
GREENFIELD	410
GROTON	636
GROVELAND	332
HADLEY	531
HALIFAX	070
HAMILTON	333
HAMPDEN	493
HANCOCK	174
HANOVER	033
HANSON	034
HARDWICK	939
HARVARD	974
HARWICH	055
HATFIELD	532
HAVERHILL	302
HAWLEY	475
HEATH	476
HINGHAM	012
HINSDALE	133
HOLBROOK	735
HOLDEN	940
HOLLAND	494
HOLLISTON	637
HOLYOKE	403
HOPEDALE	941
HOPKINTON	638
HUBBARDSTON	942
HUDSON	616
HULL	035
HUNTINGTON	533
HYDE PARK	818
IPSWICH	315
JAMAICA PLAIN	817
KINGSTON	036
LAKEVILLE	037
LANCASTER	943

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
LANESBOROUGH	134
LAWRENCE	303
LEE	135
LEICESTER	944
LENOX	136
LEOMINSTER	914
LEVERETT	477
LEXINGTON	617
LEYDEN	478
LINCOLN	639
LITTLETON	640
LONGMEADOW	442
LOWELL	601
LUDLOW	421
LUNENBURG	945
LYNN	300
LYNNFIELD	334
MALDEN	603
MANCHESTER	335
MANSFIELD	214
MARBLEHEAD	316
MARION	038
MARLBOROUGH	618
MARSHFIELD	039
MASHPEE	085
MATTAPOISETT	040
MAYNARD	620
MEDFIELD	736
MEDFORD	604
MEDWAY	737
MELROSE	619
MENDON	946
MERRIMAC	336
METHUEN	317
MIDDLEBOROUGH	013
MIDDLEFIELD	576
MIDDLETON	337
MILFORD	915
MILLBURY	916
MILLIS	738
MILLVILLE	947
MILTON	714
MONROE	479
MONSON	422
MONTAGUE	411
MONTEREY	175
MONTGOMERY	495
MOUNT WASHINGTON	176
NAHANT	338
NANTUCKET	056
NATICK	621

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
NEEDHAM	715
NEW ASHFORD	177
NEW BEDFORD	200
NEW BRAINTREE	975
NEW MARLBOROUGH	178
NEW SALEM	480
NEWBURY	339
NEWBURYPORT	318
NEWTON	605
NORFOLK	739
NORTH ADAMS	112
NORTH ANDOVER	319
NORTH ATTLEBORO	215
NORTH BROOKFIELD	948
NORTH DORCHESTER	819
NORTH READING	641
NORTHAMPTON	512
NORTHBOROUGH	949
NORTHBRIDGE	917
NORTHFIELD	434
NORTON	234
NORWELL	041
NORWOOD	716
OAK BLUFFS	057
OAKHAM	976
ORANGE	412
ORLEANS	058
OTIS	179
OXFORD	950
PALMER	423
PAXTON	977
PEABODY	320
PELHAM	577
PEMBROKE	042
PEPPERELL	642
PERU	180
PETERSHAM	978
PHILLIPSTON	979
PITTSFIELD	102
PLAINFIELD	578
PLAINVILLE	740
PLYMOUTH	014
PLYMPTON	071
PRINCETON	980
PROVINCETOWN	059
QUINCY	703
RANDOLPH	717
RAYNHAM	235
READING	622
REHOBOTH	236
REVERE	803

Massachusetts
Automobile Rating Manual
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Town Code	Territory
RICHMOND	181
ROCHESTER	043
ROCKLAND	015
ROCKPORT	340
ROSLINDALE	816
ROWE	481
ROWLEY	341
ROXBURY	820
ROYALSTON	981
RUSSELL	443
RUTLAND	951
SALEM	304
SALISBURY	342
SANDISFIELD	182
SANDWICH	060
SAUGUS	321
SAVOY	183
SCITUATE	044
SEEKONK	237
SHARON	741
SHEFFIELD	137
SHELBURNE	435
SHERBORN	674
SHIRLEY	643
SHREWSBURY	918
SHUTESBURY	482
SOMERSET	238
SOMERVILLE	606
SOUTH BOSTON	823
SOUTH HADLEY	513
SOUTHAMPTON	580
SOUTHBOROUGH	952
SOUTHBRIDGE	919
SOUTHWICK	444
SPENCER	920
SPRINGFIELD	400
STERLING	953
STOCKBRIDGE	138
STONEHAM	623
STOUGHTON	718
STOW	644
STURBRIDGE	954
SUDBURY	645
SUNDERLAND	436
SUTTON	955
SWAMPSCOTT	322
SWANSEA	239
TAUNTON	202
TEMPLETON	956
TEWKSBURY	646
TISBURY	061

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
TOLLAND	496
TOPSFIELD	371
TOWNSEND	647
TRURO	086
TYNGSBOROUGH	648
TYRINGHAM	184
UPTON	957
UXBRIDGE	921
WAKEFIELD	624
WALES	497
WALPOLE	719
WALTHAM	607
WARE	514
WAREHAM	016
WARREN	958
WARWICK	483
WASHINGTON	185
WATERTOWN	608
WAYLAND	649
WEBSTER	922
WELLESLEY	720
WELLFLEET	087
WENDELL	484
WENHAM	343
WEST BOYLSTON	959
WEST BRIDGEWATER	045
WEST BROOKFIELD	960
WEST NEWBURY	344
WEST ROXBURY	815
WEST SPRINGFIELD	425
WEST STOCKBRIDGE	139
WEST TISBURY	088
WESTBOROUGH	923
WESTFIELD	424
WESTFORD	650
WESTHAMPTON	581
WESTMINSTER	961
WESTON	651
WESTPORT	240
WESTWOOD	742
WEYMOUTH	721
WHATELY	437
WHITMAN	017
WILBRAHAM	445
WILLIAMSBURG	534
WILLIAMSTOWN	140
WILMINGTON	652
WINCHENDON	924
WINCHESTER	625
WINDSOR	186
WINTHROP	810

Massachusetts
Automobile Rating Manual
Territory Mapping

Town Code	Territory
WOBURN	626
WORCESTER	900
WORTHINGTON	582
WRENTHAM	743
YARMOUTH	062

codes are further defined below:

Boston Central (821) - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)

Brighton (822) - (Zip Codes 02134, 02135, 02163)

Charlestown/East Boston (824) - (Zip Codes 02128, 02129)

Dorchester - (North/South Dorchester) (819) - (Zip Codes 02122, 02124, 02125, 02126)

Hyde Park (818) - (Zip Codes 02136, 02137)

Jamaica Plain (817) - (Zip Code 02130)

Roslindale (816) - (Zip Code 02131)

Roxbury (820) - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)

South Boston (823) - (Zip Code 02127)

West Roxbury (815) - (Zip Code 02132)

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 818) 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.

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policy quotes for new business policies originating on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

LM General Insurance Company
Automobile Rating Manual

F6A – New-to-Liberty Vehicle Discount

A private passenger vehicle being listed on a policy in the Company for the first time qualifies for the New-to-Liberty Vehicle Discount. This includes all private passenger vehicles at new business, state transfers, ~~or~~ added/substituted vehicles, ~~or~~ Massachusetts policyholders from Liberty Mutual Insurance Company who are newly independent. This discount decreases by up to two percentage points per policy term until the effective discount level is zero percent.

LM General Insurance Company
Automobile Rating Manual

F7I – New Move Discount

If the residential address is listed on a policy in the Company for the first time, the policy qualifies for the New Move Discount as of the date the Company is notified. This includes a new address due to a move at any time during a policy term, an address at new business, ~~or a state transfer,~~ or Massachusetts policyholders from Liberty Mutual Insurance Company who are newly independent. Only one New Move Discount will apply at any given time. This discount decreases by up to two percentage points per policy term until the effective discount level is zero percent.

Application for Massachusetts Motor Vehicle Insurance

[Company Name]

Date: XX/XX/XXXX



ACTION REQUIRED:

Enclosed is a postage-paid envelope. Please sign, date and return all pages of the "Sign and Return" forms within 10 days to:

Liberty Mutual
Address
City State Zip
Fax



CONTACT US

For questions, please call us at <1-XXX-XXX-XXXX>

Sales Rep Name
Title
License Number

Sign & Return

SIGN AND RETURN



INSURANCE INFORMATION

Named Insured: First Last Name
First Last Name

Mailing Address: Street Name
City State Zip Code

Policy Number: 123-456-789012-34-5 6

Policy Effective From: mm/dd/yyyy to mm/dd/yyyy

Total [Policy Term] Premium:	\$1,631.00
This is not your auto insurance bill. You will be billed separately.	
Down Payment Amount: \$	

Coverage Information

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED:	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6
PARTS 1-12							
<input checked="" type="checkbox"/>							
COMPULSORY INSURANCE							
1. Bodily Injury To Others	20000/40000						
2. Personal Injury Protection	8000						
Deductible							
Yourself							
Yourself & household members							
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits)	20000/40000						
Limits	\$20000/\$40000						
	\$20/\$40						
<input checked="" type="checkbox"/> 4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	25000						
OPTIONAL INSURANCE							
5. Optional Bodily Injury To Others: <Guest Occupant Exclusion for Motorcycle>	50000/100000 Yes						
6. Medical Payments	1000						
7. Collision	ACV						
Deductible							
Waiver of Deductible	<Yes>						
8. Limited Collision	ACV						
Deductible							
9. Comprehensive	ACV						
Deductible							
Deductible: Glass							
<Employee Parking Guard>							

Continue reading for additional policy information and to review and sign the Applicant Authorization & Acknowledgement.

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX



Application for Massachusetts Motor Vehicle Insurance

Coverage Information (continued)

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED:	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6
PARTS 1-12							

OPTIONAL INSURANCE (continued)

10. Substitute Transportation	Up to	
	\$ Each Day	
	\$ Maximum	
11. Towing And Labor	Up to	
	\$ For Each	
	Disablement	
12. Bodily Injury Caused By An Underinsured Auto	20000/40000	

ADDITIONAL OPTIONAL COVERAGE

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Insurance Coverages: Optional Bodily Injury To Others, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments at a limit up to \$ 5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor is available at the option of the Company.

Driver Information

DRIVER NAME	YEAR OF BIRTH	DATE FIRST LICENSED	
		Auto	Motorcycle
#1 First Last Name	YYYY	MM/YYYY	MM/YYYY

Please review drivers listed above to ensure all members of the household age 16+ are listed on the application. To ensure proper coverage, contact us to add drivers not listed.

~~COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused By An Underinsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$ 5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.~~

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Sign & Return

SIGN AND RETURN

Application for Massachusetts Motor Vehicle Insurance



Vehicles Covered by Your Policy

VEH	YEAR	MAKE	MODEL	ANNUAL MILEAGE	LIC. PLATE	VEHICLE ID NUMBER	GARAGING CITY, STATE	REGISTERED OWNER
-----	------	------	-------	----------------	------------	-------------------	----------------------	------------------

#1
#1

Only the vehicles listed above have coverage under this policy. Each vehicle has the coverage indicated in the above coverage information chart. Each vehicle must be owned or leased by a named insured. To ensure proper coverage, please contact us to add vehicles not listed.

Trailer Coverage Information

YEAR	MAKE	MODEL	SERIAL NUMBER	NEW/USED	LIMIT
------	------	-------	---------------	----------	-------

Prior Carrier Information

CARRIER NAME	EXPIRATION DATE
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Sign & Return

SIGN AND RETURN

Sales office 123A
Agent/Rep 1234
Distribution 1
110

~~AUTO 4985 12 12~~
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Application for Massachusetts Motor Vehicle Insurance



6-11

Customer Information

Explain all "yes" responses in the Remarks Section; on Questions 1-6 include the auto number.

- 1. Do any listed operators presently owe any motor vehicle premium, payable in the last twelve months? Yes No
- 2. Has any automobile insurance policy been cancelled or non-renewed for nonpayment or any other reason? If yes, explain in Remarks. Yes No
- 3. Is any auto used to transport (to or from work or school):
 - A. Fellow employees, passengers or students, for a fee? Yes No
 - B. Persons employed by you? Yes No
- 4. Is any auto used in business? (Type of business) Yes No
 <A. If van/pick-up, is it used to deliver/transport goods?> Yes No
- 5. Is gross vehicle weight 10,000 pounds or more? Yes No
- 6. If any auto(s) to be insured is titled with a salvage title issued by the Massachusetts Registry of Motor Vehicles, please indicate. (Salvage title vehicles are not eligible for coverage parts 7, 8 or 9)
 AUTO 1 AUTO 2 AUTO 3 AUTO 4 AUTO 5 AUTO 6

REMARKS:

- 1. During the last six years have you or any listed operator been involved in any motor vehicle accident or been found guilty of any moving violation? Yes No
 - 2. During the last six years have you or any listed operator been convicted of vehicular homicide, auto related fraud, auto theft, or driving under the influence of alcohol or drugs? Yes No
 - 3. Have you or anyone in the household had his or her license suspended or revoked in the last six years? Yes No
 - 4. Have you or any listed operator had two or more total fire or total theft claims in the last six years? Yes No
 - 5. Have you or any listed operator received payment from an insurance company for any comprehensive claim in the last six years? Yes No
 - 6. Do you presently owe any motor vehicle premium, payable in the last twelve months? Yes No
 - 7. Has your automobile insurance policy been cancelled or non-renewed for any reason in the last three years? Yes No

Sign & Return

SIGN AND RETURN

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX



Application for Massachusetts Motor Vehicle Insurance

Fair Credit Reporting Act

In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

Fraud Statement

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 knowingly gives us false, deceptive, misleading or incomplete information in this application 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. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4. 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 have required the payment of additional premium on your policy based on accurate information.

Declarations and Signatures

I declare that all the statements contained in this application are complete and true to the best of my knowledge as of this date. I understand that the company may exchange payment of premium information and accident or claim information with my previous automobile insurance company.

Coverage provided and underwritten by [COMPANY NAME], Boston MA.

Sign & Return

SIGN AND RETURN



Signature of Named Insured 1 _____
Date and Time



Signature of Named Insured 2 _____
Date and Time

TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent _____
Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Application for Massachusetts Motor Vehicle Insurance

[Company Name]

Date: XX/XX/XXXX



INSURANCE INFORMATION

Named Insured: First Last Name
First Last Name

Mailing Address: Street Name
City State Zip Code

Policy Number: 123-456-789012-34-5 6

Policy Effective From: mm/dd/yyyy to mm/dd/yyyy

Total [Policy Term] Premium:	\$1,631.00
This is not your auto insurance bill. You will be billed separately.	
Down Payment Amount: \$	



ACTION REQUIRED:

Enclosed is a postage-paid envelope. Please sign, date and return all pages of the "Sign and Return" forms within 10 days to:

Liberty Mutual
Address
City State Zip
Fax



CONTACT US

For questions, please call us at <1-XXX-XXX-XXXX>

Sales Rep Name
Title
License Number

Sign & Return

Coverage Information

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED:	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6
PARTS 1-12							
COMPULSORY INSURANCE							
1. Bodily Injury to Others	20000/40000						
2. Personal Injury Protection	8000						
Deductible							
Yourself							
Yourself & household members							
3. Bodily Injury Caused by an Uninsured Auto (Compulsory Limits \$20/\$40)	20000/40000						
4. Damage to Someone Else's Property (Compulsory Limit \$5,000)	25000						
OPTIONAL INSURANCE							
5. Optional Bodily Injury to Others: <Guest Occupant Exclusion for Motorcycle>	50000/100000 Yes						
6. Medical Payments	1000						
7. Collision	ACV						
Deductible							
Waiver of Deductible	<Yes>						
8. Limited Collision	ACV						
Deductible							
9. Comprehensive	ACV						
Deductible							
Deductible: Glass							
<Employee Parking Guard>							

Continue reading for additional policy information and to review and sign the Applicant Authorization & Acknowledgement.

SIGN AND RETURN

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Application for Massachusetts Motor Vehicle Insurance



Coverage Information (continued)

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED: PARTS 1-12	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6

OPTIONAL INSURANCE (continued)

10. Substitute Transportation	Up to \$ Each Day \$ Maximum	_____					
11. Towing and Labor	Up to \$ For Each Disablement	_____					
12. Bodily Injury Caused by an Underinsured Auto	20000/40000	_____					

ADDITIONAL OPTIONAL COVERAGE

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$ 80,000 each accident, Medical Payments Coverage up to \$ 5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

Driver Information

DRIVER NAME	YEAR OF BIRTH	DATE FIRST LICENSED	
		Auto	Motorcycle
#1 First Last Name	YYYY	MM/YYYY	MM/YYYY

Please review drivers listed above to ensure all members of the household age 16+ are listed on the application. To ensure proper coverage, contact us to add drivers not listed.

Sign & Return

SIGN AND RETURN

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Application for Massachusetts Motor Vehicle Insurance



Vehicles Covered by Your Policy

VEH	YEAR	MAKE	MODEL	ANNUAL MILEAGE	LIC. PLATE	VEHICLE ID NUMBER	GARAGING CITY, STATE	REGISTERED OWNER
-----	------	------	-------	----------------	------------	-------------------	----------------------	------------------

#1
#1

Only the vehicles listed above have coverage under this policy. Each vehicle has the coverage indicated in the above coverage information chart. Each vehicle must be owned or leased by a named insured. To ensure proper coverage, please contact us to add vehicles not listed.

Trailer Coverage Information

YEAR	MAKE	MODEL	SERIAL NUMBER	NEW/USED	LIMIT
------	------	-------	---------------	----------	-------

Prior Carrier Information

CARRIER NAME	EXPIRATION DATE
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Sign & Return

SIGN AND RETURN

Sales office 123A
Agent/Rep 1234
Distribution 1
110

~~AUTO 4985 12 12~~
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

Application for Massachusetts Motor Vehicle Insurance



6-11

Customer Information

Explain all "yes" responses in the Remarks Section; on Questions 1-6 include the auto number.

- 1. Do any listed operators presently owe any motor vehicle premium, payable in the last twelve months? Yes No
- 2. Has any automobile insurance policy been cancelled or non-renewed for nonpayment or any other reason? If yes, explain in Remarks. Yes No
- 3. Is any auto used to transport (to or from work or school):
 - A. Fellow employees, passengers or students, for a fee? Yes No
 - B. Persons employed by you? Yes No
- 4. Is any auto used in business? (Type of business) Yes No
 <A. If van/pick-up, is it used to deliver/transport goods?> Yes No
- 5. Is gross vehicle weight 10,000 pounds or more? Yes No
- 6. If any auto(s) to be insured is titled with a salvage title issued by the Massachusetts Registry of Motor Vehicles, please indicate. (Salvage title vehicles are not eligible for coverage parts 7, 8 or 9)
 AUTO 1 AUTO 2 AUTO 3 AUTO 4 AUTO 5 AUTO 6

REMARKS:

- 1. During the last six years have you or any listed operator been involved in any motor vehicle accident or been found guilty of any moving violation? Yes No
 - 2. During the last six years have you or any listed operator been convicted of vehicular homicide, auto related fraud, auto theft, or driving under the influence of alcohol or drugs? Yes No
 - 3. Have you or anyone in the household had his or her license suspended or revoked in the last six years? Yes No
 - 4. Have you or any listed operator had two or more total fire or total theft claims in the last six years? Yes No
 - 5. Have you or any listed operator received payment from an insurance company for any comprehensive claim in the last six years? Yes No
 - 6. Do you presently owe any motor vehicle premium, payable in the last twelve months? Yes No
 - 7. Has your automobile insurance policy been cancelled or non-renewed for any reason in the last three years? Yes No

Sign & Return

SIGN AND RETURN

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX



Application for Massachusetts Motor Vehicle Insurance

Fair Credit Reporting Act

In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

Fraud Statement

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 knowingly gives us false, deceptive, misleading or incomplete information in this application 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. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4. 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 have required the payment of additional premium on your policy based on accurate information.

Declarations and Signatures

I declare that all the statements contained in this application are complete and true to the best of my knowledge as of this date. I understand that the company may exchange payment of premium information and accident or claim information with my previous automobile insurance company.

Coverage provided and underwritten by [COMPANY NAME], Boston MA.

Sign & Return

SIGN AND RETURN



Signature of Named Insured 1

Date and Time



Signature of Named Insured 2

Date and Time

TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name

Sales office 123A
Agent/Rep 1234
Distribution 1
110

AUTO 4985 12 12
AUTO 4985 06 13

First Last Name
First Last Name

Policy Number: XXX-XXX-XXXXXX-XX-X X
Policy Effective From XX/XX/XXXX-XX/XX/XXXX

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policy quotes originating on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policy quotes originating on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.



This Endorsement Changes Your Policy. Please Read It Carefully.

AUTO LOAN/LEASE COVERAGE

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

This coverage applies only to new vehicles.

A. Definitions

For the purpose of this coverage the following definitions are added:

1. **"New"** means not previously titled under the motor vehicle laws of any state.

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

1. The amount paid under Parts 7, 8 and 9 of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of the loss;
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

Application for Massachusetts Motor Vehicle Insurance

[Company Name]

Date: XX/XX/XXXX



ACTION REQUIRED:

Enclosed is a postage-paid envelope. Please sign, date and return all pages of the "Sign and Return" forms within 10 days to:

Liberty Mutual
Address
City State Zip
Fax



CONTACT US

For questions, please call us at <1-XXX-XXX-XXXX>

Sales Rep Name
Title
License Number

Sign & Return

SIGN AND RETURN



INSURANCE INFORMATION

Named Insured: First Last Name
First Last Name

Mailing Address: Street Name
City State Zip Code

Policy Number: 123-456-789012-34-5 6

Policy Effective From: mm/dd/yyyy to mm/dd/yyyy

Total [Policy Term] Premium:	\$1,631.00
This is not your auto insurance bill. You will be billed separately.	
Down Payment Amount: \$	

Coverage Information

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED:	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6
PARTS 1-12							
COMPULSORY INSURANCE							
1. Bodily Injury to Others	20000/40000						
2. Personal Injury Protection	8000						
Deductible							
Yourself							
Yourself & household members							
3. Bodily Injury Caused by an Uninsured Auto (Compulsory Limits \$20/\$40)	20000/40000						
4. Damage to Someone Else's Property (Compulsory Limit \$5,000)	25000						
OPTIONAL INSURANCE							
5. Optional Bodily Injury to Others: <Guest Occupant Exclusion for Motorcycle>	50000/100000 Yes						
6. Medical Payments	1000						
7. Collision	ACV						
Deductible							
Waiver of Deductible	<Yes>						
8. Limited Collision	ACV						
Deductible							
9. Comprehensive	ACV						
Deductible							
Deductible: Glass							
<Employee Parking Guard>							

Continue reading for additional policy information and to review and sign the Applicant Authorization & Acknowledgement.

Application for Massachusetts Motor Vehicle Insurance



Coverage Information (continued)

The • in the chart below represents the coverages you have purchased.

COVERAGE SELECTED: PARTS 1-12	LIMITS	VEH 1	VEH 2	VEH 3	VEH 4	VEH 5	VEH 6

OPTIONAL INSURANCE (continued)

10. Substitute Transportation	Up to \$ Each Day \$ Maximum	_____					
11. Towing and Labor	Up to \$ For Each Disablement	_____					
12. Bodily Injury Caused by an Underinsured Auto	20000/40000	_____					

ADDITIONAL OPTIONAL COVERAGE

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$ 80,000 each accident, Medical Payments Coverage up to \$ 5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

Driver Information

DRIVER NAME	YEAR OF BIRTH	DATE FIRST LICENSED	
		Auto	Motorcycle
#1 First Last Name	YYYY	MM/YYYY	MM/YYYY

Please review drivers listed above to ensure all members of the household age 16+ are listed on the application. To ensure proper coverage, contact us to add drivers not listed.

Sign & Return

SIGN AND RETURN

Application for Massachusetts Motor Vehicle Insurance



Vehicles Covered by Your Policy

VEH	YEAR	MAKE	MODEL	ANNUAL MILEAGE	LIC. PLATE	VEHICLE ID NUMBER	GARAGING CITY, STATE	REGISTERED OWNER
#1								
#1								

Only the vehicles listed above have coverage under this policy. Each vehicle has the coverage indicated in the above coverage information chart. Each vehicle must be owned or leased by a named insured. To ensure proper coverage, please contact us to add vehicles not listed.

Trailer Coverage Information

YEAR	MAKE	MODEL	SERIAL NUMBER	NEW/USED	LIMIT

Prior Carrier Information

CARRIER NAME	EXPIRATION DATE

Sign & Return

SIGN AND RETURN

Application for Massachusetts Motor Vehicle Insurance



Customer Information

Explain all "yes" responses in the Remarks Section; on Questions 1-6 include the auto number.

- 1. Do any listed operators presently owe any motor vehicle premium, payable in the last twelve months? Yes No
- 2. Has any automobile insurance policy been cancelled or non-renewed for nonpayment or any other reason? If yes, explain in Remarks. Yes No
- 3. Is any auto used to transport (to or from work or school):
 - A. Fellow employees, passengers or students, for a fee? Yes No
 - B. Persons employed by you? Yes No
- 4. Is any auto used in business? (Type of business) Yes No
 <A. If van/pick-up, is it used to deliver/transport goods?> Yes No
- 5. Is gross vehicle weight 10,000 pounds or more? Yes No
- 6. If any auto(s) to be insured is titled with a salvage title issued by the Massachusetts Registry of Motor Vehicles, please indicate. (Salvage title vehicles are not eligible for coverage parts 7, 8 or 9)
 AUTO 1 AUTO 2 AUTO 3 AUTO 4 AUTO 5 AUTO 6

REMARKS:

Sign & Return

SIGN AND RETURN



Application for Massachusetts Motor Vehicle Insurance

Fair Credit Reporting Act

In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

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Declarations and Signatures

I declare that all the statements contained in this application are complete and true to the best of my knowledge as of this date. I understand that the company may exchange payment of premium information and accident or claim information with my previous automobile insurance company.

Coverage provided and underwritten by [COMPANY NAME], Boston MA.

Sign & Return

SIGN AND RETURN

SIGN & DATE

Signature of Named Insured 1

Date and Time

SIGN & DATE

Signature of Named Insured 2

Date and Time

TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name

Sales office 123A
Agent/Rep 1234
Distribution 1
110

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policies effective on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

LM General Insurance Company
Automobile Rating Manual

G1. Application of Manual

This manual applies to new policies effective on or after 6/17/2013 and their subsequent renewals. All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.