

## NGM INSURANCE COMPANY

### Exception Pages to AIB 2008 Massachusetts Private Passenger Automobile Insurance Manual

The following rules are replaced in their entirety.

#### **RULE 2. COVERAGES AND LIMITS**

The types of coverages available in the AIB Massachusetts Automobile Insurance Policy are:

##### **Compulsory Insurance Coverages**

###### **Part 1 - Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

###### **Part 2 - Personal Injury Protection**

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

###### **Part 3 - Bodily Injury Caused By An Uninsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

###### **Part 4 - Damage To Someone Else's Property**

The basic limit is \$5,000 each accident. Increased limits are available.

##### **Optional Insurance Coverages**

###### **Part 5 - Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

###### **Part 6 - Medical Payments**

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

###### **Part 7 - Collision**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

###### **Part 8 - Limited Collision**

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

###### **Part 9 - Comprehensive**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

###### **Part 10 - Substitute Transportation**

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

###### **Part 11 - Towing And Labor**

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

04/08

**Part 12 - Bodily Injury Caused By An Underinsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

The following Optional coverages are also available. This coverage is available to policies in which at least one vehicle has purchased both comprehensive and collision coverage. Refer to the Miscellaneous Rating Factors page for applicable premiums.

**Silver Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing and Roadside Assistance are provided.

**Gold Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience.

**Platinum Auto Elite**

Transportation expense is provided at \$50 per day (\$1,500 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience. The first accident is not included in the Merit Rating Plan. New auto and loan lease coverage is also included.

**RULE 11. PREMIUM CALCULATION RULE**

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate Category Factor under Rule 29 to the manual rate for Parts 1, 2, 4, 5, 7 and 9.
2. Apply the appropriate rating factor under Rule 24 to the premium developed in step 1 for Parts 7 and 9, if applicable.
3. Apply the appropriate rating factor under Rule 48 the premium developed in step 2 for Parts 7, 8 or 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 3. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) book transfer and (6) class 15. The discount shall be rounded to the nearest dollar after each application.

5. Apply the appropriate merit rating plan points to the premium developed in step 4.

**NOTE:** A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 5.

6. Add the rate associated with the Auto Elite Program under Rule 2, if applicable, to the premium developed.

**RULE 19. DISCOUNTS****A. Multi-Car**

04/08^

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

## **B. Public Transit**

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

**NOTE:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

### **2. Replaced Vehicles**

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

### **3. Application of Discount**

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

### **4. Qualifying Massachusetts Transit Systems**

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

## **C. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

## **D. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

## **E. Annual Mileage Discount**

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

### **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

### **3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a merit rating plan.

## **F. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

04/08

## G. Advanced Driver Training

[Reserved]

## H. Book Transfer Discount

A discount of the premiums paid for Parts 1 through 9 and Part 12 will be given to policyholders that are part of a qualified book transfer. The book transfer must be a qualified program meeting the underwriting rules established by the company. Refer to Miscellaneous Rating Factors page for applicable discount.

## RULE 29. CATEGORY FACTORS

The manual rates for Coverage Parts 1, 2, 4, 5, 7 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in Section K.

### A. Multi-policy

Multi-Policy	
No	1.000
Yes	0.998

### B. Coverage Package

Coverage Package	
Liability	1.003
Full	1.000
Mixed	1.000

Liability Purchases Liability on every vehicle and no Comp or Collision on any vehicle  
Full Purchases Liability on every vehicle and Comp or Collision on every vehicle  
Mixed All other combinations

### C. Good Student

Good Student		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.998
18	1.000	0.998
20	1.000	0.998
21	1.000	0.998
25	1.000	0.998
26	1.000	0.998
30	1.000	1.000

### D. Farm

Farm Use	
No	1.000
Yes	0.998

### E. Number of Drivers

04/08

Number Drivers	
1	1.000
2	0.998
3	1.000
4	1.000

**F. Student away at school**

Student Away at School		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.997
18	1.000	0.999
20	1.000	0.997
21	1.000	0.999
25	1.000	0.997
26	1.000	0.999
30	1.000	1.000

**H. Vehicle Age**

Vehicle Age		
Age	Liability	All Other
-1	0.999	1.000
0	0.999	1.000
1	1.000	1.000
2	1.000	1.000
3	1.000	1.000
4	1.000	1.000
5	0.999	1.000
6	0.999	1.000
7	0.999	1.000
8	0.998	1.000
9	0.998	1.000
10+	0.998	1.000

**I. SDIP by Class**

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
99	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.998
98	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
0	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
2	1.001	1.001	1.001	1.001	1.003	1.003	1.003	1.003	1.001
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
6	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
7	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001

04/08

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
8	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
9	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
10	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
11	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
12	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
13	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
14	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
15	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
16	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
17	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
18	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
19	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
20	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
21	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
22	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
23	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
24	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
25	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
26	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
27	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
28	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
29	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
30	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
31	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
32	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
33	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
34	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
35	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
36	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
37	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
38	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
39	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
40	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
41	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
42	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
43	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
44	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
45	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

**J. Category Assignment Table**

Category Assignment Table		
Category	From	To
1	-	0.9945
2	0.9946	0.9955
3	0.9956	0.9965
4	0.9966	0.9975
5	0.9976	0.9985

Category Assignment Table		
Category	From	To
6	0.9986	0.9995
7	0.9996	1.0005
8	1.0006	1.0015
9	1.0016	1.0025
10	1.0026	10.0000

**K. Category Factors**

1) Parts 1, 2 and 4

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	1.03	0.86	0.84	0.84	0.84	0.84	0.84	0.84	0.84
2	1.10	0.94	0.87	0.84	0.84	0.84	0.84	0.85	0.84
3	1.10	1.02	0.95	0.89	0.84	0.84	0.84	0.87	0.86
4	1.10	1.10	1.04	0.97	0.90	0.84	0.84	0.92	0.94
5	1.10	1.10	1.10	1.07	0.98	0.89	0.84	0.97	1.03
6	1.10	1.10	1.10	1.10	1.07	0.98	0.87	1.01	1.10
7	1.10	1.10	1.10	1.10	1.10	1.07	0.95	1.06	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	1.04	0.93	0.84	0.95	0.85	0.84	1.00	0.92	0.84	0.84
2	1.10	1.01	0.85	1.04	0.93	0.84	1.10	1.01	0.87	0.90
3	1.10	1.10	0.93	1.10	1.01	0.85	1.10	1.10	0.96	0.99
4	1.10	1.10	1.02	1.10	1.10	0.93	1.10	1.10	1.05	1.08
5	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
6	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

2) Part 5

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	0.95	0.79	0.73	0.70	0.70	0.70	0.70	0.71	0.70
2	1.04	0.86	0.80	0.75	0.70	0.70	0.70	0.73	0.72
3	1.10	0.94	0.88	0.82	0.76	0.70	0.70	0.77	0.79
4	1.10	1.03	0.96	0.90	0.83	0.75	0.70	0.83	0.86
5	1.10	1.10	1.05	0.98	0.90	0.82	0.73	0.90	0.94
6	1.10	1.10	1.10	1.07	0.99	0.90	0.80	0.96	1.03
7	1.10	1.10	1.10	1.10	1.08	0.98	0.87	1.02	1.10
8	1.10	1.10	1.10	1.10	1.10	1.07	0.96	1.06	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	0.96	0.85	0.71	0.88	0.78	0.70	0.92	0.85	0.73	0.76
2	1.05	0.93	0.78	0.96	0.85	0.71	1.01	0.93	0.80	0.83
3	1.10	1.02	0.85	1.05	0.93	0.78	1.10	1.01	0.88	0.91
4	1.10	1.10	0.93	1.10	1.02	0.86	1.10	1.10	0.96	0.99
5	1.10	1.10	1.02	1.10	1.10	0.94	1.10	1.10	1.05	1.08
6	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10



3) Part 7

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		0.96	0.80	0.76	0.76	0.76	0.76	0.76	0.76	0.76
2		1.05	0.88	0.82	0.76	0.76	0.76	0.76	0.77	0.76
3		1.10	0.96	0.89	0.83	0.77	0.76	0.76	0.79	0.80
4		1.10	1.05	0.98	0.91	0.84	0.76	0.76	0.82	0.88
5		1.10	1.10	1.07	1.00	0.92	0.84	0.76	0.91	0.96
6		1.10	1.10	1.10	1.09	1.01	0.91	0.81	0.95	1.05
7		1.10	1.10	1.10	1.10	1.10	1.00	0.89	1.03	1.10
8		1.10	1.10	1.10	1.10	1.10	1.09	0.97	1.06	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.06	1.09	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience		3	4	5	3	4	5	All	All	All	All
Category											
1		0.98	0.87	0.76	0.89	0.79	0.76	0.94	0.86	0.76	0.77
2		1.07	0.95	0.79	0.98	0.87	0.76	1.02	0.94	0.82	0.84
3		1.10	1.04	0.87	1.07	0.95	0.80	1.10	1.03	0.89	0.92
4		1.10	1.10	0.95	1.10	1.04	0.87	1.10	1.10	0.98	1.01
5		1.10	1.10	1.04	1.10	1.10	0.95	1.10	1.10	1.07	1.10
6		1.10	1.10	1.10	1.10	1.10	1.04	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

4) Part 9

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		1.00	0.84	0.83	0.83	0.83	0.83	0.83	0.83	0.83
2		1.10	0.91	0.85	0.83	0.83	0.83	0.83	0.83	0.83
3		1.10	1.00	0.93	0.87	0.83	0.83	0.83	0.85	0.84
4		1.10	1.09	1.02	0.95	0.88	0.83	0.83	0.88	0.91
5		1.10	1.10	1.10	1.04	0.96	0.87	0.83	0.95	1.00
6		1.10	1.10	1.10	1.10	1.05	0.95	0.85	0.98	1.09
7		1.10	1.10	1.10	1.10	1.10	1.04	0.93	1.04	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.01	1.08	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience		3	4	5	3	4	5	All	All	All	All
Category											
1		1.02	0.90	0.83	0.93	0.83	0.83	0.98	0.90	0.83	0.83
2		1.10	0.99	0.83	1.02	0.91	0.83	1.07	0.98	0.85	0.88
3		1.10	1.08	0.91	1.10	0.99	0.83	1.10	1.07	0.93	0.96
4		1.10	1.10	0.99	1.10	1.08	0.91	1.10	1.10	1.02	1.05
5		1.10	1.10	1.08	1.10	1.10	0.99	1.10	1.10	1.10	1.10
6		1.10	1.10	1.10	1.10	1.10	1.09	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

## G. Advanced Driver Training

[Reserved]

## H. Book Transfer Discount

A discount of the premiums paid for Parts 1 through 9 and Part 12 will be given to policyholders that are part of a qualified book transfer. The book transfer must be a qualified program meeting the underwriting rules established by the company. Refer to Miscellaneous Rating Factors page for applicable discount.

## **RULE 29. CATEGORY FACTORS**

The manual rates for Coverage Parts 1, 2, 4, 5, 7, 8 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in Section K.

### A. Multi-policy

A multi-policy exists if the policyholder has a homeowners (owners, renter or condominium) or umbrella policy with any subsidiary of The Main Street America Group.

Multi-Policy	
No	1.000
Yes	0.998

### B. Coverage Package

The following define the terms in the table:

Full	Purchases Liability on every vehicle and Comp or Collision on every vehicle
Liability	Purchases Liability on every vehicle and no Comp or Collision on any vehicle
Mixed	All other combinations

Coverage Package	
Liability	1.003
Full	1.000
Mixed	1.000

### C. Good Student

The Good Student status applies provided:

1. The Owner or Operator is at least 16 years of age and a full time high school, college or university student.
2. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - a. Is in the upper 20% of his/her class scholastically, maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - b. When in a school maintaining a numerical grade, must have at least a 3 in a 4,3,2,1 point system or its equivalent.
  - c. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

04/08^

Good Student		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.998
18	1.000	0.998
20	1.000	0.998
21	1.000	0.998
25	1.000	0.998
26	1.000	0.998
30	1.000	1.000

**D. Farm**

FARM USE means the auto is principally garaged on a farm or ranch, and It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and is not customarily used in any occupation other than farming or ranching.

Farm Use	
No	1.000
Yes	0.998

**E. Number of Drivers**

The total number of drivers listed on the policy

Number of Drivers	
1	1.000
2	0.998
3	1.000
4+	1.000

**F. Student away at school**

An operator who resides at an educational institution over 100 road-miles from the auto's place of principal garaging and does not have possession of any motor vehicle listed on the policy.

Student Away at School		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.997
18	1.000	0.999
20	1.000	0.997
21	1.000	0.999
25	1.000	0.997
26	1.000	0.999
30	1.000	1.000

**H. Vehicle Age**

The vehicle age will be calculated by subtracting the vehicle model year from the current calendar year.

Vehicle Age		
Age	Liability	All Other
-1	0.999	1.000
0	0.999	1.000
1	1.000	1.000
2	1.000	1.000
3	1.000	1.000
4	1.000	1.000
5	0.999	1.000
6	0.999	1.000
7	0.999	1.000
8	0.998	1.000
9	0.998	1.000
10+	0.998	1.000

**I. SDIP by Class**

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
99	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.998
98	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
0	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
2	1.001	1.001	1.001	1.001	1.003	1.003	1.003	1.003	1.001
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
6	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
7	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
8	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
9	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
10	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
11	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
12	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
13	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
14	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
15	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
16	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
17	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
18	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
19	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
20	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
21	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
22	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
23	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
24	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
25	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
26	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
27	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
28	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
29	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
30	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
31	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
32	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
33	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
34	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
35	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
36	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
37	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
38	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
39	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
40	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
41	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
42	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
43	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
44	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
45	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

**J. Category Assignment Table**

Category Assignment Table		
Category	From	To
1	-	0.9945
2	0.9946	0.9955
3	0.9956	0.9965
4	0.9966	0.9975
5	0.9976	0.9985

Category Assignment Table		
Category	From	To
6	0.9986	0.9995
7	0.9996	1.0005
8	1.0006	1.0015
9	1.0016	1.0025
10	1.0026	10.0000

04/08^

**K. Category Factors**

1) Parts 1, 2 and 4

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	1.03	0.86	0.84	0.84	0.84	0.84	0.84	0.84	0.84
2	1.10	0.94	0.87	0.84	0.84	0.84	0.84	0.85	0.84
3	1.10	1.02	0.95	0.89	0.84	0.84	0.84	0.87	0.86
4	1.10	1.10	1.04	0.97	0.90	0.84	0.84	0.92	0.94
5	1.10	1.10	1.10	1.07	0.98	0.89	0.84	0.97	1.03
6	1.10	1.10	1.10	1.10	1.07	0.98	0.87	1.01	1.10
7	1.10	1.10	1.10	1.10	1.10	1.07	0.95	1.06	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	1.04	0.93	0.84	0.95	0.85	0.84	1.00	0.92	0.84	0.84
2	1.10	1.01	0.85	1.04	0.93	0.84	1.10	1.01	0.87	0.90
3	1.10	1.10	0.93	1.10	1.01	0.85	1.10	1.10	0.96	0.99
4	1.10	1.10	1.02	1.10	1.10	0.93	1.10	1.10	1.05	1.08
5	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
6	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

2) Part 5

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	0.95	0.79	0.73	0.70	0.70	0.70	0.70	0.71	0.70
2	1.04	0.86	0.80	0.75	0.70	0.70	0.70	0.73	0.72
3	1.10	0.94	0.88	0.82	0.76	0.70	0.70	0.77	0.79
4	1.10	1.03	0.96	0.90	0.83	0.75	0.70	0.83	0.86
5	1.10	1.10	1.05	0.98	0.90	0.82	0.73	0.90	0.94
6	1.10	1.10	1.10	1.07	0.99	0.90	0.80	0.96	1.03
7	1.10	1.10	1.10	1.10	1.08	0.98	0.87	1.02	1.10
8	1.10	1.10	1.10	1.10	1.10	1.07	0.96	1.06	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	0.96	0.85	0.71	0.88	0.78	0.70	0.92	0.85	0.73	0.76
2	1.05	0.93	0.78	0.96	0.85	0.71	1.01	0.93	0.80	0.83
3	1.10	1.02	0.85	1.05	0.93	0.78	1.10	1.01	0.88	0.91
4	1.10	1.10	0.93	1.10	1.02	0.86	1.10	1.10	0.96	0.99
5	1.10	1.10	1.02	1.10	1.10	0.94	1.10	1.10	1.05	1.08
6	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

04/08^

3) Part 7

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		0.96	0.80	0.76	0.76	0.76	0.76	0.76	0.76	0.76
2		1.05	0.88	0.82	0.76	0.76	0.76	0.76	0.77	0.76
3		1.10	0.96	0.89	0.83	0.77	0.76	0.76	0.79	0.80
4		1.10	1.05	0.98	0.91	0.84	0.76	0.76	0.82	0.88
5		1.10	1.10	1.07	1.00	0.92	0.84	0.76	0.91	0.96
6		1.10	1.10	1.10	1.09	1.01	0.91	0.81	0.95	1.05
7		1.10	1.10	1.10	1.10	1.10	1.00	0.89	1.03	1.10
8		1.10	1.10	1.10	1.10	1.10	1.09	0.97	1.06	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.06	1.09	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience											
Category											
1		0.98	0.87	0.76	0.89	0.79	0.76	0.94	0.86	0.76	0.77
2		1.07	0.95	0.79	0.98	0.87	0.76	1.02	0.94	0.82	0.84
3		1.10	1.04	0.87	1.07	0.95	0.80	1.10	1.03	0.89	0.92
4		1.10	1.10	0.95	1.10	1.04	0.87	1.10	1.10	0.98	1.01
5		1.10	1.10	1.04	1.10	1.10	0.95	1.10	1.10	1.07	1.10
6		1.10	1.10	1.10	1.10	1.10	1.04	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

4) Part 9

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		1.00	0.84	0.83	0.83	0.83	0.83	0.83	0.83	0.83
2		1.10	0.91	0.85	0.83	0.83	0.83	0.83	0.83	0.83
3		1.10	1.00	0.93	0.87	0.83	0.83	0.83	0.85	0.84
4		1.10	1.09	1.02	0.95	0.88	0.83	0.83	0.88	0.91
5		1.10	1.10	1.10	1.04	0.96	0.87	0.83	0.95	1.00
6		1.10	1.10	1.10	1.10	1.05	0.95	0.85	0.98	1.09
7		1.10	1.10	1.10	1.10	1.10	1.04	0.93	1.04	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.01	1.08	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience											
Category											
1		1.02	0.90	0.83	0.93	0.83	0.83	0.98	0.90	0.83	0.83
2		1.10	0.99	0.83	1.02	0.91	0.83	1.07	0.98	0.85	0.88
3		1.10	1.08	0.91	1.10	0.99	0.83	1.10	1.07	0.93	0.96
4		1.10	1.10	0.99	1.10	1.08	0.91	1.10	1.10	1.02	1.05
5		1.10	1.10	1.08	1.10	1.10	0.99	1.10	1.10	1.10	1.10
6		1.10	1.10	1.10	1.10	1.10	1.09	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

04/08^

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
NGM INSURANCE COMPANY

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$62	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

<b>DISCOUNTS (RULE 19)</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12
Book Transfer:	5% on Parts 1 - 9 and 12 for the 1 <sup>st</sup> year; 2.5% on Parts 1 - 9 and 12 for the 2 <sup>nd</sup> year

<b>MODEL YEAR RATING (RULE 20)</b>																
<b>Rating Factors for Model Year Rates Not Shown in the Rate Section</b>																
<b>Collision</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1998	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
1997	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91
1990-96	0.83	0.83	0.83	0.83	0.82	0.82	0.82	0.82	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.80
<b>Comprehensive</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1998	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
1997	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1990-96	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

Apply the factor above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.  
For 1989 and prior model year vehicles, see Rule 20.

<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

<b>PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)</b>							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 NGM INSURANCE COMPANY

**Miscellaneous Rating Factors**

<b>Auto Elite (Rule 2)</b>			
Silver	\$25 per vehicle		
Gold	\$40 per vehicle		
Platinum	\$80 per vehicle		
<b>TOWING AND LABOR (RULE 33)</b>			
	\$50 per Disablement	\$100 per Disablement	
Private Passenger and Motorcycle:	\$8	\$16	
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>			
Apply a rate of \$4 to each \$100 of valuation.			
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>			
Refer to Rule 47			
<b>ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)</b>			
Applies to private passenger vehicles as defined in Rule 27.			
	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05
Comprehensive coverage is subject to a \$1.00 minimum premium.			

**NGM INSURANCE COMPANY**

**Exception Pages to AIB 2008 Massachusetts  
Private Passenger Automobile Insurance Manual**

**Rule Explanatory Memorandum**

The following Rules to AIB 2008 Massachusetts Private Passenger Automobile Insurance Manual are being modified for use by NGM Insurance Company.

**RULE 2. COVERAGES AND LIMITS**

Three new endorsements are being added.

**RULE 11. PREMIUM CALCULATION RULE**

The premium calculation rule needs to be modified due to the addition of a new discount, the introduction of Category Factors and the new endorsements

**RULE 29. CATEGORY FACTORS**

NGM Insurance Company is introducing Category Factors based upon objective criteria. These Category Factors will be used to modify the base premiums and are developed through the use of a multivariate analysis of various rating elements.

**NGM Insurance Company is modifying its rule for the Auto Elite Platinum endorsement as we inadvertently placed the incorrect limit for transportation expense in the rule.**

**Part 12 - Bodily Injury Caused By An Underinsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

The following Optional coverages are also available. This coverage is available to policies in which at least one vehicle has purchased both comprehensive and collision coverage. Refer to the Miscellaneous Rating Factors page for applicable premiums.

**Silver Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing and Roadside Assistance are provided.

**Gold Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience.

**Platinum Auto Elite**

Transportation expense is provided at \$450 per day (\$1,250 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience. The first accident is not included in the Merit Rating Plan. New auto and loan lease coverage is also included.

Massachusetts Private Passenger Automobile  
 Auto Elite Endorsements  
 Private Passenger Vehicle Types<sup>1/</sup>  
 NGM Insurance Company

Auto Elite Endorsements

Three separate endorsements will be offered as follows:

		<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>
Transportation Expense		\$40/1200	\$40/1200	\$50/1500
Trip interruption		No	Yes	Yes
Disappearing deductible		No	Yes	Yes
Personal clothing		Yes	Yes	Yes
Roadside Assistance		Yes	Yes	Yes
Accident forgiveness		No	No	Yes
New auto/Loan Lease		No	No	Yes
Cost (Per Vehicle)		\$25	\$40	\$80

**MAIN STREET AMERICA GROUP  
COUNTRYWIDE  
PERSONAL AUTOMOBILE**

**AUTO ELITE ENDORSEMENT - - Per Vehicle Annual Pricing**

**Proposed  
Annual  
Premium  
Per Auto**

**Estimated a la carte  
Annual Prem per auto**

				Estimated a la carte Annual Prem per auto	Proposed Annual Premium Per Auto
<b>Silver</b>					
<b>(1) Roadside Assistance</b>				<b>10</b>	
<p>\$13.20 per policy annual cost, per Product Assume avg of 1.3 vehicles per policy.</p>					
<b>(2) Transportation Expenses</b>				<b>20</b>	
Limit	Current Rate	ISO Loss Cost	Calculated Rate		
\$40/1200	14.6	14.20	21.19		
67.0% = Collision ELR					
<b>(3) \$500 Personal Property</b>				<b>2</b>	
				Package Discount Factor	
<b>Silver</b>	<b>Subtotal</b>	<b>32</b>		80%	25.6
					<b>Silver 25</b>
<b>Gold</b>					
<b>(4) Disappearing Collision Deductible</b>				<b>25</b>	
<p>Allstate calculates as 6.1% If total prem = 400, then .061*400 = 25</p>					
<b>(5) Trip Interruption coverage</b>				<b>14</b>	
Limit	Current Rate	ISO Loss Cost	Calculated Rate		
600	N/A	9.24	13.79		
				Package Discount Factor	
<b>Gold</b>	<b>Subtotal</b>	<b>71</b>		65%	46.15
					<b>Gold 40</b>
<b>Platinum</b>					
<b>(6) Accident Forgiveness</b>				<b>19</b>	
<p>Allstate calculates as 2.3% of total prem If total prem = 800, then .023*800 = 18.4</p>					
<b>(7) Transportation Expenses Increased Limit</b>				<b>8</b>	
Limit	Current Rate	ISO Loss Cost	Calculated Rate		
\$50/1500	21.2	19.60	29.25		
<b>(8) Loan/Lease Gap</b>				<b>21</b>	
<p>Currently charge ISO rate of 7% of phys dam premium for Loan/Lease Gap coverage. If phys dam prem = 300, then .07*300 = 21</p>					
<b>with New Auto Replacement</b>				<b>10</b>	
				Package Discount Factor	
<b>Platinum</b>	<b>Subtotal</b>	<b>129</b>		65%	83.85
					<b>Platinum 80</b>

**Part 12 - Bodily Injury Caused By An Underinsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

The following Optional coverages are also available. This coverage is available to policies in which at least one vehicle has purchased both comprehensive and collision coverage. Refer to the Miscellaneous Rating Factors page for applicable premiums.

**Silver Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing and Roadside Assistance are provided.

**Gold Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience.

**Platinum Auto Elite**

Transportation expense is provided at \$40 per day (\$1,200 maximum), personal clothing, Roadside Assistance, trip interruption coverage and a disappearing collision deductible are provided. The collision deductible is reduced \$50 for every 6 months of claim free experience. The first accident is not included in the Merit Rating Plan. New auto and loan lease coverage is also included.

**RULE 11. PREMIUM CALCULATION RULE**

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate Category Factor under Rule 29 to the manual rate for Parts 1, 2, 4, 5, 7 and 9.
2. Apply the appropriate rating factor under Rule 24 to the premium developed in step 1 for Parts 7 and 9, if applicable.
3. Apply the appropriate rating factor under Rule 48 the premium developed in step 2 for Parts 7, 8 or 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 3. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) book transfer and (6) class 15. The discount shall be rounded to the nearest dollar after each application.

5. Apply the appropriate merit rating plan points to the premium developed in step 4.

**NOTE:** A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 5.

6. Add the rate associated with the Auto Elite Program under Rule 2, if applicable, to the premium developed.

**RULE 19. DISCOUNTS****A. Multi-Car**

04/08

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

## **B. Public Transit**

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

**NOTE:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

### **2. Replaced Vehicles**

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

### **3. Application of Discount**

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

### **4. Qualifying Massachusetts Transit Systems**

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

## **C. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

## **D. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

## **E. Annual Mileage Discount**

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

### **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

### **3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a merit rating plan.

## **F. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

04/08



## G. Advanced Driver Training

[Reserved]

## H. Book Transfer Discount

A discount of the premiums paid for Parts 1 through 9 and Part 12 will be given to policyholders that are part of a qualified book transfer. The book transfer must be a qualified program meeting the underwriting rules established by the company. Refer to Miscellaneous Rating Factors page for applicable discount.

## RULE 29. CATEGORY FACTORS

The manual rates for Coverage Parts 1, 2, 4, 5, 7 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in Section K.

### A. Multi-policy

Multi-Policy	
No	1.000
Yes	0.998

### B. Coverage Package

Coverage Package	
Liability	1.003
Full	1.000
Mixed	1.000

Liability Purchases Liability on every vehicle and no Comp or Collision on any vehicle  
Full Purchases Liability on every vehicle and Comp or Collision on every vehicle  
Mixed All other combinations

### C. Good Student

Good Student		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.998
18	1.000	0.998
20	1.000	0.998
21	1.000	0.998
25	1.000	0.998
26	1.000	0.998
30	1.000	1.000

### D. Farm

Farm Use	
No	1.000
Yes	0.998

### E. Number of Drivers

04/08

Number Drivers	
1	1.000
2	0.998
3	1.000
4	1.000

**F. Student away at school**

Student Away at School		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.997
18	1.000	0.999
20	1.000	0.997
21	1.000	0.999
25	1.000	0.997
26	1.000	0.999
30	1.000	1.000

**H. Vehicle Age**

Vehicle Age		
Age	Liability	All Other
-1	0.999	1.000
0	0.999	1.000
1	1.000	1.000
2	1.000	1.000
3	1.000	1.000
4	1.000	1.000
5	0.999	1.000
6	0.999	1.000
7	0.999	1.000
8	0.998	1.000
9	0.998	1.000
10+	0.998	1.000

**I. SDIP by Class**

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
99	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.998
98	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
0	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
2	1.001	1.001	1.001	1.001	1.003	1.003	1.003	1.003	1.001
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
6	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
7	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001

04/08

SDIP Points	Operator Class								
	10	15	17	18	20	21	25	26	30
8	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
9	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
10	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
11	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
12	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
13	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
14	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
15	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
16	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
17	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
18	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
19	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
20	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
21	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
22	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
23	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
24	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
25	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
26	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
27	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
28	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
29	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
30	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
31	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
32	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
33	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
34	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
35	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
36	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
37	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
38	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
39	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
40	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
41	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
42	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
43	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
44	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
45	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

**J. Category Assignment Table**

Category Assignment Table		
Category	From	To
1	-	0.9945
2	0.9946	0.9955
3	0.9956	0.9965
4	0.9966	0.9975
5	0.9976	0.9985

Category Assignment Table		
Category	From	To
6	0.9986	0.9995
7	0.9996	1.0005
8	1.0006	1.0015
9	1.0016	1.0025
10	1.0026	10.0000

**K. Category Factors**

1) Parts 1, 2 and 4

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	1.03	0.86	0.84	0.84	0.84	0.84	0.84	0.84	0.84
2	1.10	0.94	0.87	0.84	0.84	0.84	0.84	0.85	0.84
3	1.10	1.02	0.95	0.89	0.84	0.84	0.84	0.87	0.86
4	1.10	1.10	1.04	0.97	0.90	0.84	0.84	0.92	0.94
5	1.10	1.10	1.10	1.07	0.98	0.89	0.84	0.97	1.03
6	1.10	1.10	1.10	1.10	1.07	0.98	0.87	1.01	1.10
7	1.10	1.10	1.10	1.10	1.10	1.07	0.95	1.06	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	1.04	0.93	0.84	0.95	0.85	0.84	1.00	0.92	0.84	0.84
2	1.10	1.01	0.85	1.04	0.93	0.84	1.10	1.01	0.87	0.90
3	1.10	1.10	0.93	1.10	1.01	0.85	1.10	1.10	0.96	0.99
4	1.10	1.10	1.02	1.10	1.10	0.93	1.10	1.10	1.05	1.08
5	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
6	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

2) Part 5

Years of Driving Experience	Category Factor								
	10							15	30
	6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category									
1	0.95	0.79	0.73	0.70	0.70	0.70	0.70	0.71	0.70
2	1.04	0.86	0.80	0.75	0.70	0.70	0.70	0.73	0.72
3	1.10	0.94	0.88	0.82	0.76	0.70	0.70	0.77	0.79
4	1.10	1.03	0.96	0.90	0.83	0.75	0.70	0.83	0.86
5	1.10	1.10	1.05	0.98	0.90	0.82	0.73	0.90	0.94
6	1.10	1.10	1.10	1.07	0.99	0.90	0.80	0.96	1.03
7	1.10	1.10	1.10	1.10	1.08	0.98	0.87	1.02	1.10
8	1.10	1.10	1.10	1.10	1.10	1.07	0.96	1.06	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.09	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Years of Driving Experience	17			18			20	21	25	26
	3	4	5	3	4	5	All	All	All	All
	Category									
1	0.96	0.85	0.71	0.88	0.78	0.70	0.92	0.85	0.73	0.76
2	1.05	0.93	0.78	0.96	0.85	0.71	1.01	0.93	0.80	0.83
3	1.10	1.02	0.85	1.05	0.93	0.78	1.10	1.01	0.88	0.91
4	1.10	1.10	0.93	1.10	1.02	0.86	1.10	1.10	0.96	0.99
5	1.10	1.10	1.02	1.10	1.10	0.94	1.10	1.10	1.05	1.08
6	1.10	1.10	1.10	1.10	1.10	1.02	1.10	1.10	1.10	1.10
7	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

04/08

3) Part 7

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		0.96	0.80	0.76	0.76	0.76	0.76	0.76	0.76	0.76
2		1.05	0.88	0.82	0.76	0.76	0.76	0.76	0.77	0.76
3		1.10	0.96	0.89	0.83	0.77	0.76	0.76	0.79	0.80
4		1.10	1.05	0.98	0.91	0.84	0.76	0.76	0.82	0.88
5		1.10	1.10	1.07	1.00	0.92	0.84	0.76	0.91	0.96
6		1.10	1.10	1.10	1.09	1.01	0.91	0.81	0.95	1.05
7		1.10	1.10	1.10	1.10	1.10	1.00	0.89	1.03	1.10
8		1.10	1.10	1.10	1.10	1.10	1.09	0.97	1.06	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.06	1.09	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience		3	4	5	3	4	5	All	All	All	All
Category											
1		0.98	0.87	0.76	0.89	0.79	0.76	0.94	0.86	0.76	0.77
2		1.07	0.95	0.79	0.98	0.87	0.76	1.02	0.94	0.82	0.84
3		1.10	1.04	0.87	1.07	0.95	0.80	1.10	1.03	0.89	0.92
4		1.10	1.10	0.95	1.10	1.04	0.87	1.10	1.10	0.98	1.01
5		1.10	1.10	1.04	1.10	1.10	0.95	1.10	1.10	1.07	1.10
6		1.10	1.10	1.10	1.10	1.10	1.04	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

4) Part 9

		Category Factor								
		10						15	30	
Years of Driving Experience		6 - 7	8 - 11	12 - 16	17 - 22	23 - 29	30 - 37	38+	All	All
Category										
1		1.00	0.84	0.83	0.83	0.83	0.83	0.83	0.83	0.83
2		1.10	0.91	0.85	0.83	0.83	0.83	0.83	0.83	0.83
3		1.10	1.00	0.93	0.87	0.83	0.83	0.83	0.85	0.84
4		1.10	1.09	1.02	0.95	0.88	0.83	0.83	0.88	0.91
5		1.10	1.10	1.10	1.04	0.96	0.87	0.83	0.95	1.00
6		1.10	1.10	1.10	1.10	1.05	0.95	0.85	0.98	1.09
7		1.10	1.10	1.10	1.10	1.10	1.04	0.93	1.04	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.01	1.08	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10

		17			18			20	21	25	26
		3	4	5	3	4	5	All	All	All	All
Years of Driving Experience		3	4	5	3	4	5	All	All	All	All
Category											
1		1.02	0.90	0.83	0.93	0.83	0.83	0.98	0.90	0.83	0.83
2		1.10	0.99	0.83	1.02	0.91	0.83	1.07	0.98	0.85	0.88
3		1.10	1.08	0.91	1.10	0.99	0.83	1.10	1.07	0.93	0.96
4		1.10	1.10	0.99	1.10	1.08	0.91	1.10	1.10	1.02	1.05
5		1.10	1.10	1.08	1.10	1.10	0.99	1.10	1.10	1.10	1.10
6		1.10	1.10	1.10	1.10	1.10	1.09	1.10	1.10	1.10	1.10
7		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
9		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
10		1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10