



MA Auto Supplemental Application

Please complete for the discount(s) requested. For the discount requested, please complete the appropriate section.

Named Insured: \_\_\_\_\_ Policy Number: \_\_\_\_\_

1. Companion Policy

Do you have other insurance with a Norfolk & Dedham Group company? ( ) Yes ( ) No

Do you have insurance with the Narragansett Bay Insurance Company? ( ) Yes ( ) No

If yes, type of policy: ( ) Homeowners ( ) Dwelling ( ) Commercial Auto ( ) ComPak ( ) WorkPak ( ) Commercial Package

Policy number: (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Named insured on policy: (1) \_\_\_\_\_ (2) \_\_\_\_\_

2. Advanced Driver Skills Development Program

Has any listed driver completed an Advanced Driver Skills Development Program as approved by the Registry of Motor Vehicles, currently either In Control Advanced Driver Training or Stevens Advance Driver Training, LLC? ( ) Yes ( ) No

If yes, name of driver: \_\_\_\_\_ Date of Certificate: \_\_\_\_\_

Name of program: \_\_\_\_\_ Please attach copy of certificate

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible to receive an Advanced Driver Training discount. Please note the discount does not apply for standard driver's education programs.

3. Good Student Discount

Is any driver (check all that apply):

- ( ) a. Licensed less than 6 years, and a full time student in high school, college, or home study group.
( ) b. In top 20% of his/her class
( ) c. Maintaining a grade point average of B or better.
( ) d. On Honor Roll or Deans List

If a, plus b., c., or d. apply, please attach verification.

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for a Good Student discount.

4. Student Away at School Discount (check all that apply):

- ( ) a. The student is licensed less than 6 years and attending at an educational institution that is over 100 road miles from the vehicle's principal place of garaging
( ) b. The student operates the vehicle no more than 150 days per calendar year while at the educational institution

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

Address of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for the Student Away from Home discount.

Insured Signature: \_\_\_\_\_ Date: \_\_\_\_\_



MA Auto Supplemental Application

Please complete for the discount(s) requested.

Named Insured: \_\_\_\_\_ Policy Number: \_\_\_\_\_

1. Companion Policy

Do you have other insurance with a Norfolk & Dedham Group company? ( ) Yes ( ) No

Do you have insurance with the Narragansett Bay Insurance Company? ( ) Yes ( ) No

If yes, type of policy: ( ) Homeowners ( ) Dwelling ( ) Commercial Auto
( ) ComPak ( ) WorkPak ( ) Commercial Package

Policy number: (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Named insured on policy: (1) \_\_\_\_\_ (2) \_\_\_\_\_

2. Advanced Driver Skills Development Program

Has any listed driver completed an Advanced Driver Skills Development Program as approved by the Registry of Motor Vehicles, currently either In Control Advanced Driver Training or Stevens Advance Driver Training, LLC? ( ) Yes ( ) No

If yes, name of driver: \_\_\_\_\_ Date of Certificate: \_\_\_\_\_

Name of program: \_\_\_\_\_ Please attach copy of certificate

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( ) c. Maintaining a grade point average of B or better.
( ) d. On Honor Roll or Deans List

If a, plus b., c., or d. apply, please attach verification.

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for a Good Student discount.

4. Student Away at School Discount (check all that apply):

- ( ) a. The student is licensed less than 6 years and residing at an educational institution that is over 100 road miles from the vehicle's principal place of garaging
( ) b. The student operates the vehicle no more than 15 days per calendar year while at the educational institution

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

Address of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for the Student Away from Home discount.

Insured Signature: \_\_\_\_\_ Date: \_\_\_\_\_



MA Auto Supplemental Renewal Application

Please complete for the discount(s) requested. For the discount requested, please complete the appropriate section.

Named Insured: \_\_\_\_\_ Policy Number: \_\_\_\_\_

1. Companion Policy

Do you have other insurance with a Norfolk & Dedham Group company? ( ) Yes ( ) No
Do you have insurance with the Narragansett Bay Insurance Company? ( ) Yes ( ) No

If yes, type of policy: ( ) Homeowners ( ) Dwelling ( ) Commercial Auto
( ) ComPak ( ) WorkPak ( ) Commercial Package

Policy number: (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Named insured on policy: (1) \_\_\_\_\_ (2) \_\_\_\_\_

We will attempt to add the appropriate discount to your MA Auto Policy at renewal. However, in the case we are unable to verify that you are eligible for the Companion Credit, we ask you to fill out this section.

2. Advanced Driver Skills Development Program

Has any listed driver completed an Advanced Driver Skills Development Program as approved by the Registry of Motor Vehicles, currently either In Control Advanced Driver Training or Stevens Advance Driver Training, LLC? ( ) Yes ( ) No

If yes, name of driver: \_\_\_\_\_ Date of Certificate: \_\_\_\_\_

Name of program: \_\_\_\_\_ Please attach copy of certificate

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible to receive an Advanced Driver Training discount. Please note the discount does not apply for standard driver's education programs.

3. Good Student Discount

Is any driver (check all that apply):

- ( ) a. Licensed less than 6 years, and a full time student in high school, college, or home study group.
( ) b. In top 20% of his/her class
( ) c. Maintaining a grade point average of B or better.
( ) d. On Honor Roll or Deans List

If a. plus b., c., or d. apply, please attach verification.

Name of student: \_\_\_\_\_ Name of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for a Good Student discount.

4. Student Away at School Discount (check all that apply):

- ( ) a. The student is licensed less than 6 years and attending at an educational institution that is over 100 road miles from the vehicle's principal place of garaging
( ) b. The student operates the vehicle no more than 150 days per calendar year while at the educational institution.

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

Address of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for the Student Away from Home discount.

Insured Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**MA Auto Supplemental Renewal Application**

Please complete for the discount(s) requested.

Named Insured: \_\_\_\_\_ Policy Number: \_\_\_\_\_

**1. Companion Policy**

Do you have other insurance with a Norfolk & Dedham Group company? ( ) Yes ( ) No  
Do you have insurance with the Narragansett Bay Insurance Company? ( ) Yes ( ) No

If yes, type of policy: ( ) Homeowners ( ) Dwelling ( ) Commercial Auto  
( ) ComPak ( ) WorkPak ( ) Commercial Package

Policy number: (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Named insured on policy: (1) \_\_\_\_\_ (2) \_\_\_\_\_

We will attempt to add the appropriate discount to your MA Auto Policy at renewal. However, in the case we are unable to verify that you are eligible for the Companion Credit, we ask you to fill out this section.

**2. Advanced Driver Skills Development Program**

Has any listed driver completed an Advanced Driver Skills Development Program as approved by the Registry of Motor Vehicles, currently either In Control Advanced Driver Training or Stevens Advance Driver Training, LLC? ( ) Yes ( ) No

If yes, name of driver: \_\_\_\_\_ Date of Certificate: \_\_\_\_\_

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- ( ) d. On Honor Roll or Deans List

If a. plus b., c., or d. apply, please attach verification.

Name of student: \_\_\_\_\_ Name of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for a Good Student discount.

**4. Student Away at School Discount (check all that apply):**

- ( ) a. The student is licensed less than 6 years and residing at an educational institution that is over 100 road miles from the vehicle's principal place of garaging
- ( ) b. The student operates the vehicle no more than 15 days per calendar year while at the educational institution.

Name of student: \_\_\_\_\_

Name of school: \_\_\_\_\_

Address of school: \_\_\_\_\_

A discount of the premium paid for Parts 1, 2, 4, 5, 7, and 9 will be given to eligible policyholders on request, when the operator assigned to that auto is eligible for the Student Away from Home discount.

Insured Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**I. Student Away at School**

The Student Away at School Discount applies provided the following criteria are met:

**1. Eligibility**

- a. The rated operator is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26.
- b. The rated operator is a student ~~attending~~ residing at an educational institution over 100 road miles from the automobile's principal place of garaging.
- c. The student does not operate the covered vehicle while away at school more than 15 days per calendar year.

**2. Verification**

The company requires the producer of record to retain verification when the credit is requested indicating that the student has met the eligibility requirements of 1 above for the immediately preceding calendar year.

**3. Application of Discount**

- a. The discount will be applied to Coverage Parts 1, 2, 4, 5, 7, and 9. Discount must be requested again at each renewal. Refer to the Miscellaneous Rating Factors page for applicable discount.

**Rule 20. MODEL YEAR RATING**

**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**B. Rating of Model Years Not Shown on Rate Pages**

**1. 1990 and Later Model Years:**

Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

**2. 1989 and Earlier Model Years:**

- a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
- b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

COMPREHENSIVE				COLLISION			
SYMBOL	FACTOR	SYMBOL	FACTOR	SYMBOL	FACTOR	SYMBOL	FACTOR
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

**I. Student Away at School**

The Student Away at School Discount applies provided the following criteria are met:

**1. Eligibility**

- a. The rated operator is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26.
- b. The rated operator is a student residing at an educational institution over 100 road miles from the automobile's principal place of garaging.
- c. The student does not operate the covered vehicle while away at school more than 15 days per calendar year.

**2. Verification**

The company requires the producer of record to retain verification when the credit is requested indicating that the student has met the eligibility requirements of 1 above for the immediately preceding calendar year.

**3. Application of Discount**

- a. The discount will be applied to Coverage Parts 1, 2, 4, 5, 7, and 9. Discount must be requested again at each renewal. Refer to the Miscellaneous Rating Factors page for applicable discount.

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**B. Rating of Model Years Not Shown on Rate Pages**

**1. 1990 and Later Model Years:**

Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

**2. 1989 and Earlier Model Years:**

- a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.

- b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

COMPREHENSIVE				COLLISION			
SYMBOL	FACTOR	SYMBOL	FACTOR	SYMBOL	FACTOR	SYMBOL	FACTOR
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57