

**2010  
MASSACHUSETTS  
PRIVATE PASSENGER  
AUTOMOBILE INSURANCE MANUAL**



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**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY  
222 AMES STREET, DEDHAM, MASSACHUSETTS 02026**

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**2009**  
**MEMORANDUM OF CHANGES**

Adopted all AIB changes to their 2009 MA PPA Manual

In addition, the following changes were made:

**RULE 19. DISCOUNTS**

Increased credit and/or modified eligibility for:

- A. Multi Car
- F. Companion Policy
- H. Hybrid Vehicle

Added new credit for:

- I. Student Away at School

**RULE 24. DRIVER/CAR MATRIX**

**RULE 35. DrivePak<sup>1</sup>**

Changed language for several coverages  
Limit Loan / Lease Coverage to max \$5,000 over ACV  
Increase Pet Injury from \$500 to \$1,500

<sup>1</sup>Formerly listed as AutoPak

**RULE 57. MERIT RATING PLAN**

Same as 2008 Plan with increased discount for merit rating codes 99 & 98's. Factors now apply to OBI (Part 5) and comprehensive (Part 9).

## SECTION I - GENERAL RULES

### **RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY**

All individually owned vehicles registered under the Massachusetts compulsory motor vehicle law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the compulsory law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

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

The types of coverages available in the 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 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 of 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.

**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.

**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

**RULE 4. STANDARD PROCEDURES**

**A. Renewals**

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.” The full amount due includes any applicable late fees and installment fees.

**B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

### **C. New Business**

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

### **D. Transfer of Existing Insurance Coverage to another Carrier**

1. The producer of record must provide information necessary for the new company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting all necessary information to the new company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the new carrier, the producer of record must immediately notify the former producer of record, if known, or if not known, the former carrier. The notification must include:
  - a. the name and address of the insured;
  - b. a description of the vehicle(s);
  - c. the name of the former agent;
  - d. the former policy number; and
  - e. the effective date of the new coverage.

The notification must be signed by the producer of record and certified by affixing the company stamp of the new carrier. The stamp and/or notice may be in electronic format. The notice may be issued on the new company letterhead if issued by the new insurer.

3. Upon receipt of transfer notification of insurer, the former carrier shall:
  - a. discontinue coverage as of the date shown on the notification;
  - b. compute the return premium, if any, as of the date shown on the notification; and
  - c. if not previously notified, notify the former producer, if any, of the change in carrier.

No notice of cancellation is required.

**EXCEPTION** - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a book of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. The producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

### **E. Cancellation (Other Than Transfer of Insurer)**

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

**RULE 6. OUT-OF-STATE GARAGING**

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

**RULE 7. POLICY PERIOD**

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.



PERCENTAGES FOR SHORT TERM POLICIES				
DATE INTERVAL <sup>1</sup>				PERCENT OF ANNUAL RATES
ALL OTHER		MOTORCYCLE		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

<sup>1</sup>All dates inclusive

**RULE 8. CHANGES**

A. All mid-term changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

**RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES**

The specific insurance certification requirements under the Massachusetts compulsory motor vehicle insurance law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the compulsory law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the compulsory law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

## **RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

### **A. Application**

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

#### **1. Owners**

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

#### **2. Non-Owners**

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

### **B. Additional Premium Percentages**

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% premium adjustment is applicable if the certificate is required for any other cause whatsoever.
4. Premium adjustments are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

#### **RULE 11. PREMIUM CALCULATION RULE**

##### **Liability Coverages:**

**Bodily Injury Liability (Part 1) and Personal Injury Protection (Part 2); Property Damage Liability (Part 3); Bodily Injury caused by an Underinsured Motorist (Part 4) and Optional Bodily Injury (Part 5); Medical Payments Coverage (Part 6); and Bodily Injury caused by an Uninsured Motorist (Part 12).**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium based upon the territory, classification, and/or amount of coverage selected for each coverage part.
4. Multiply the base premium determined above by any other applicable factors.

##### **Physical Damage Coverages:**

##### **Collision (Part 7)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Refer to Rule 20. to determine the model year of the auto.
4. Refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
5. Determine the base premium from the manual rate page based upon the territory, classification, model year and symbol.
6. Refer to Rule 20. to determine the base premium for rating vehicles for which a model year is not displayed on the rate pages.
7. Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages.
8. Multiply the base premium determined above by any other applicable rating factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Limited Collision (Part 8)**

Follow instructions for rating collision coverage above and charge 6% of the Collision base premium for the same model year and symbol for the \$500 deductible option. The cost to reduce the deductible is shown on the rate page by territory.

### **Comprehensive (Part 9)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 20. to determine the model year of the auto.
3. Refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
4. Determine the base premium from the manual rate page based upon the territory, model year and symbol.
5. Refer to Rule 20. to determine the base premium for rating vehicles for which a model year is not displayed on the rate pages.
6. Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages.
7. Multiply the base premium determined above by any other applicable rating debit and credit factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Substitute Transportation (Part 10) and Towing and Labor (Part 11)**

1. Refer to Miscellaneous rate pages to determine base premium. The charge is per vehicle for automobiles and motorcycles based upon the desired coverage limit.
2. Multiply the base premium determined above by any other applicable rating factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Exceptions:**

See Rule 32. and Miscellaneous rate pages for premium calculation of Non-Symbolled Pickups.

See Rule 34. and Miscellaneous rate pages for premium calculation of Trailers.

See Rule 39. and Miscellaneous rate pages for premium calculation of Motor Homes.

See Rule 40. and Miscellaneous rate pages for premium calculation of Antique Motor Cars and Motorcycles.

See Rule 46. and Miscellaneous rate pages for premium calculation of Excess Electronic Equipment Coverage.

See Rule 49. Named Non Owner.

See Rule 50. Use of Other Automobiles.

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

4. Apply the appropriate merit rating adjustment to the premium developed in step 3.

Coverage Parts may be subject to more than one discount. In such case, the order of the discounts shall be (1) annual mileage, (2) multi-car, (3) category, (4) years licensed, (5) anti-theft, (6) advanced driver training, (7) companion policy, (8) good student, (9) hybrid vehicle, (10) student away at school, (11) driver/car matrix, (12) class 15. The discount shall be rounded to the nearest dollar after each application.

#### **RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**NOTE:** The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

#### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

#### **RULE 14. DEPOSIT PREMIUM RULE**

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

#### **RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

#### **RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

#### **RULE 17. SUBSTITUTE TRANSPORTATION**

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

#### **RULE 18. TERMINATION OF INSURANCE**

##### **A. Cancellations**

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
- b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
- c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return amount of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return amount shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

**B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the

Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

**C. Reinstatement**

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles under Long Term Contract**

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

**F. Instructions for Use of Pro Rata or Short Rate Table**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

**NOTE:** As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term                            547  
 No. of days in effect                                    425  
 $425 \div 547 = .777$  pro rata factor  
 $.777 \times \text{total premium} = \text{earned premium}$

Instructions for Short Rate Table:

- 1. Determine the pro rata earned premium in accordance with the previous instructions.
- 2. Add that factor to the following factor:

POLICY PERIOD		FACTORS
MONTHS IN EFFECT		
IN EXCESS OF	BUT LESS THAN	
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

- 3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

**Example:**

Pro rata premium in example                    .214  
 Short rate factor (policy in effect 2-3 months)    .050  
     .264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio
Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr	
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio
Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr	
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(RULE 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES  
 PERCENTAGES OF POLICY PREMIUMS TO BE RETAINED BY INSURANCE COMPANY  
 POLICY EFFECTIVE DATE

NO. OF DAYS IN FORCE	JAN.	FEB.	MAR.	APR.	MAY	JUN	JULY	AUGUST		SEPTEMBER		OCTOBER		NOVEMBER		DECEMBER	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
								1-10	9	9	10	11	13	15	16	17	18
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1  
 (Motorcycles with Registration  
 Expiration of December 31)

NO. OF DAYS IN FORCE	DEC.	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY		AUGUST		SEPTEMBER		OCTOBER		NOVEMBER	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
								1-10	9	9	10	11	13	15	16	17	18
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2  
 (All Vehicles with Registration  
 Expiration of November 30)

**RULE 19. DISCOUNTS**

**A. Multi-Car**

An individual (or lawfully married individual residing in the same household) 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. Anti-Theft Device**

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

**C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. 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.

**D. 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 three 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.

**E. Advanced Driver Training**

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.

**1. Eligibility**

- a. The operator has a completion certificate, certifying that he or she has successfully completed a Driver Skills Development Program as defined by the Massachusetts Registry of Motor Vehicles.
- b. The course was successfully completed within the 60 month period immediately preceding the inception date of a new policy, or the effective date of a renewal policy.

**2. Verification**

The company requires the producer of record to retain a copy of the completion certificate as proof of eligibility.

**3. Application of Discount**

- a. The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, model year and symbol prior to the application of points under the merit rating plan.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- d. A classification change resulting from the successful completion of a Driver Skills Development Program may be effected between anniversary dates of the policy.

**F. Companion Policy**

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 named insured to that policy is eligible to receive a Companion Policy discount.

**1. Eligibility**

- a. The named insured is a named insured or an owner of an active, eligible policy issued by one of the following companies:
  1. Norfolk & Dedham Mutual Fire Insurance Company, Fitchburg Mutual Insurance Company, or Dorchester Mutual Insurance Company or:
  2. Narragansett Bay Insurance Company
- b. The eligible policy was issued for Commercial Automobile, Commercial Businessowners (ComPak®), Commercial Workers Compensation (WorkPak®), Commercial Package Policy, Personal Homeowners, (including all HO Forms) or Personal Dwelling Fire.

**2. Verification**

The company will verify eligibility that the named insured is a named insured or owner of a policy that is in force at time of issue for a new or renewal policy.

**3. Application of Discount**

- a. 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.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. The discount shall be applied once, regardless of the number of eligible companion policies.
- d. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- e. The application of the discount can be effected between anniversary dates of the policy.

**G. Good Student**

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 operators assigned to that auto is eligible for a Good Student discount.

**1. Eligibility**

- a. The listed operator assigned to that auto meets the following requirements:
  - 1. Is classified as use class 17, 18, 20, 21, 25, or 26, and
  - 2. is enrolled full time in: high school, home study group, college, or university.
- b. Has met one of the following requirements at the issuance date of a new policy or renewal policy:
  - 1. Is in the upper 20% of his or her class scholastically.
  - 2. Maintains a "B" average or higher, or its equivalent, or if the letter grading system cannot be averaged then no grade can be below "B".
  - 3. When in a school maintaining a numerical grade, must have at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent.
  - 4. Student is on a "Dean's List", "Honor Roll" or comparable list showing scholastic achievement.

**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 semester.

**3. Application of Discount**

- a. 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.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- d. A classification change resulting from a change in the scholastic standing of the student can be effected between anniversary dates of the policy, and must be requested again at each renewal.

**H. Hybrid Vehicle**

A discount of the premium paid for Parts 1, 2, 4, 5, 7 and 9 will be given on request to a qualified hybrid vehicle that uses two or more distinct power sources to propel the vehicle.

**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.

**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. **2011 Model Year:** Refer to Miscellaneous Rating factors section and apply the 2011 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium
- 2. **1990 -2010:** 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.
- 3. **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

**Rule 21. CATEGORY RATING AND CATEGORY RATING FACTORS**

A. Introduction

1. Assign a Rating Category to each auto in accordance with Paragraphs B and C of this Rule.
2. Determine the appropriate Category Rating Factor from the table below, and apply the factor in determining the premium for the auto in accordance with paragraph D. of this Rule.
3. The Category Rating Factor is applied in determining the base premiums for the following coverages for each auto:

PART	COVERAGE
1	Bodily Injury to Others
2	Personal Injury Protection
3	Bodily Injury Caused by An Uninsured Auto
4	Damage to Someone Else's Property
5	Optional Bodily Injury to Others
6	Medical Payments
7	Collision
8	Limited Collision
9	Comprehensive
12	Bodily Injury Caused By An Underinsured Auto

B. Rules for Assignment of Rating Categories

When determining the Rating Category for an auto, the following provisions apply:

1. A driver assigned to the vehicle will only be assigned to one Rating Category.
2. A driver shall be assigned to a category at the time of issuance of a new policy.
3. A driver shall be assigned to a category at the time of issuance of a renewal policy.
4. A new driver added to a policy during a policy term shall result in the policy being re-rated in accordance with B.1 and 2, above.

C. Category Rating Merit Rating Code and Factors

CATEGORY RATING		
#	MERIT RATE CODE	FACTOR
1	SDIP 99	1.000
2	SDIP 98	1.000
3	SDIP 00	1.000
4	SDIP 01	1.000
5	SDIP 02	1.000
6	SDIP 03	1.000
7	SDIP 04	1.000
8	SDIP 05 – 09	1.000
9	SDIP 10 – 15	1.000
10	SDIP 16 – 45	1.000

D. Category Rating Premium Calculation

The Category Rating Factor associated with the assigned driver is multiplied to the base rates shown in the rate section of this manual for the coverages listed above.

**Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES**

**A. Non-Symbolled Vehicles**

1. For rating of newly announced models of 2010 and prior for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the Base List Price returned by R.L. Polk or Purchase Price, whichever is higher, from the following table.
3. For rating of 2011 and subsequent model years, determine the appropriate symbol based on the Base List Price returned by R.L. Polk or Purchase Price, whichever is higher, from the following table.

SYMBOL	MODEL YEARS		
	1980 & PRIOR	1981-1989	1990 & SUBSEQUENT
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.



**B. Rating Vehicles with Symbols 18 and Above**

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

SYMBOL	MODEL YEAR	
	1989 & PRIOR	1990 & SUBSEQUENT
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

\*Determine the actual cash value premium for Symbol 27 vehicles by:

1. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
2. Applying this factor to the Symbol 17 base premium shown in the Rate Pages for the applicable territory, class, and model year in accordance with Rule 11, before discounts are applied.

**RULE 23. HIGH THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the High Theft Vehicle List of this Manual.

**New Business Rule**

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception we may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

**RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)**

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. Customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. Customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. Customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. Designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)

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5. Customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. Customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. For which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	COLLISION	COMPREHENSIVE
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

**NOTE:** For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

**Application of Factors**

**A. Single Vehicle Policies**

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**B. Multi-Vehicle Policies**

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**RULE 25. VEHICLE SERIES RATING**

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

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Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal.

**RULE 26. YEARS LICENSED FACTORS**

The following Years Licensed factors shall be applied to the base rates for the applicable coverage parts 1, 2, 4, 5, 7 & 9 listed below.

RATE CLASS	FACTOR	YEARS LICENSED
20,21,25,26	1.10	0 <sup>1</sup>
20,21,25,26	1.00	1
20,21,25,26	0.97	2 <sup>2</sup>
17,18	1.02	3
17,18	1.00	4
17,18	0.96	5
10,15	1.05	6-8
10,15	1.00	9-13
10,15	0.98	14-20
10,15	0.96	21-30
10,15	0.94	31-40
10,15	0.92	41-50
10,15	1.03	51-60
10,15	1.05	61-64
10,15	1.10	65+

<sup>1</sup>Coverage Parts 7 & 9, factor is 1.15

<sup>2</sup>Coverage Parts 7 & 9, factor is 0.95

The factor will be determined at the time of issuance for a new policy and a renewal policy. When there is a rate class change during the policy period, the years licensed factor will reflect that operators' driving experience.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 27. PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
  - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
  - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

**A. Operator Classes**

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full or partial years that the operator has held a valid United States license. In the event that an operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges.

Foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country.

## B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

### 1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
  - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
  - iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s). In order to qualify for deferral status, we will verify inforce coverage of another Massachusetts Private Passenger Automobile policy through the Registry of Motor Vehicle records. If unable to verify through the Registry, we will accept an inforce copy of coverage from the agent or producer.
  - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
  - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

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- vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

### 2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

### 3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

### 4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

### C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

**D. Satisfactory Driver Training Program**

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

**RULE 29. RESERVED FOR FUTURE USE**

**RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM**

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

**RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES**

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the rate to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

**RULE 32. NON-SYMBOLIC PICK-UPS, VANS AND SIMILAR TYPE VEHICLES**

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

**RULE 33. TOWING AND LABOR**

The Towing and Labor coverage is available for Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

**RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The Merit Rating Plan does not apply to equipment described in this rule. Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

**RULE 35. DrivePak®**

**Coverage:**

1. Accidental Airbag Discharge: coverage for repair or restoration of accidental airbag discharge
2. Auto Loan / Lease: We will pay for the unpaid amount on the loan / lease should the vehicle be involved in a total loss within 36 months of purchase date or vehicle with less than 45,000 miles, subject to maximum of \$5,000 greater than the Actual Cash value of the covered auto.
3. Excellent Driver Reward: Deductible reduction for Part 7 or 9 is reduced by \$250 for listed operators licensed at least 6 years with an merit rating of 99, 98, or 00 involved in a covered loss.
4. New Car Protection: If your vehicle is involved in a total loss within 12 months or 15,000 miles, we will not apply depreciation.
5. Pet Injury: Provides up to \$500 for veterinary costs incurred and up to \$1,000 for costs to replace the insured's dog or cat if it dies in a collision accident while in the insured's vehicle. Certain dog breeds or mixed breeds containing any part of the following are ineligible: Akita, Chow chow, Doberman pinscher, German Shepherd, Presa de Presa Canario, Pit Bull or Pit Bull Type, Rottweiler, Shibu Inu and Wolf Hybrid



**Condition:**

This applies only if the Coverage Selection Page indicates that Part 7, Collision and Part 9, Comprehensive coverages apply to your auto.

**Cost:**

If insured has a companion policy as defined in Rule 19 F., no charge.

If insured does not have a companion policy, charge is \$25 per vehicle subject to a maximum charge of \$50 per policy.

**Endorsement:**

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**RULE 36. DRIVER/CAR MATRIX**

Refer to Rule 19 A for multi car discount.

For single car policy rated with class 10, 15, or 30, driver factor is 1.0.

For single car policy rated with class 17, 18, 20, 21, 25 or 26, driver factor is 1.025.

**RULES 37-38. RESERVED FOR FUTURE USE**

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 39. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors. Refer to Rule 22 to determine rating symbol.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

**RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**RULE 41. STATED AMOUNT COVERAGE**

**Parts 7, 8 and 9**

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated in accordance with Rule 11 and as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

**RULES 42-43. RESERVED FOR FUTURE USE**

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification and merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

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Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the compulsory law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the compulsory law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the compulsory law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the compulsory law shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

### **RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated in accordance with Rule 11 and as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110% to determine base premium.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

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

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

**RULE 47. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated in accordance with Rule 11 and as follows:

**A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

**B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

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Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

**SECTION IV - NON-OWNED AUTOMOBILES**

**RULE 49. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

**Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

**Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

**RULE 50. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- a. No Primary Insurance - Charge 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- b. Primary Insurance – Charge 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- c. If the named individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be charged shall be 100% of the applicable private passenger rate.

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### Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

**RULES 51 - 53. RESERVED FOR FUTURE USE**



**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

This rule is applicable to private passenger automobiles as defined in Rule 27.

**1. Coverages**

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**2. Discounts Applicable**

The following discounts are to be applied:

VEHICLES QUALIFYING FOR	DISCOUNT
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

**3. Definitions**

As used in this regulation, the following words shall mean:

“Passive device or system” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

**4. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

**A. Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons**

This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

**B. Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

**C. Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**D. Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**E. Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle’s steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock’s security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

## Category II

Devices qualifying in this category receive 15% discounts.

### A. Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

### B. Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

### C. Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

### D. Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

### E. Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

### F. Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

## Category III

Devices qualifying in this category receive 20% discounts.

### A. Passive Alarm System - This is an alarm system meeting the following criteria:

1. Ignition must be cut off automatically, or starter must be disabled automatically.
2. Alarm must be triggered by entry of doors, hood or trunk.
3. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
4. Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

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5. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
6. Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
7. The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

### **B. Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

1. The fuel line must be blocked when the power is off.
2. The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
3. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
4. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

### **C. Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

1. Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
2. The device must prevent hot-wiring of the car.
3. A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

### **D. Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

1. The primary wire to the ignition coil must be disconnected.
2. The device must disconnect the starter.
3. One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
4. The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
5. The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

6. In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**E. Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

**F. Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**1. Armored Cable Hood Lock**

- a. The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- b. The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- c. No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**2. Electrically Operated Hood Lock**

- a. The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- b. The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- c. If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**G. Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

1. The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
2. The system must be automatically armed when the ignition key is turned to the off position.
3. A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
4. An alarm or horn shall be actuated at the same time the ignition is disabled.

5. If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

**H. Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**I. High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**J. Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**K. Chip Key**

This device allows only the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

1. Transporter immobilizer system: system must detect the proper transponder value from the chip in the key in order to start the engine.
2. VATS/PASS Key system: system must detect the proper resistance value in the key code to start the engine.
3. Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine. This system does not have a chip in the key. The key turns the Passlock cylinder which provides the R-code.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

**RULE 55. PRE-INSURANCE INSPECTION PROGRAM**

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. These requirements will be applied uniformly to all insureds. The following is a summary of the requirements of the regulation.

**Eligibility**

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

**Exemptions to Inspection Requirement**

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

**Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.  
  
Example: For policies issued or renewed during calendar year 2009, inspection of all 1999 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

**Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

**Inspection Procedures**

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.



**RULE 56. MERIT RATING PLAN**

**Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating adjustment. The merit rating adjustment for each listed operator will be determined based on the merit rating code reported to us by the Merit Rating Board.

**Operators New to Massachusetts**

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until we receive an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, we will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by us and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an MVR is not electronically available, the operator's policy experience period for the operator will begin as of the effective date of the policy until we receive an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to us. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to us. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

**Determination of Merit Rating Points**

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major if it resulted in a claim payment of more than \$2,000.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

**Calculation of Merit Rate Adjustment**

The merit rate adjustment is applied to the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5), Collision (Part 7) and comprehensive (Part 9).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Merit Rating Plan

Calculation of Merit Rate Adjustments  
Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>

MERIT RATING CODE	EXPERIENCED OPERATORS	INEXPERIENCED OPERATORS
	(RATE CLASS 10, 15 OR 30)	(ALL OTHER RATE CLASSES)
99	-20%	NA
98	-10%	-10%
0	0%	0%
1	15%	7.5%
2	30%	15%
3	45%	22.5%
4	60%	30%
5	75%	37.5%
6	90%	45%
7	105%	52.5
8	120%	60%
9	135%	67.5%
10	150%	75%
11	165%	82.5%
12	180%	90%
13	195%	97.5%
14	210%	105%
15	225%	112.5%
16	240%	120%
17	255%	127.5%
18	270%	135%
19	285%	142.5%
20	300%	150%
21	315%	157.5%
22	330%	165%
23	345%	172.5%
24	360%	180%
25	375%	187.5%
26	390%	195%
27	405%	202.5%
28	420%	210%
29	435%	217.5%
30	450%	225%
31	465%	232.5%
32	480%	240%
33	495%	247.5%
34	510%	255%
35	525%	262.5%
36	540%	270%

**Merit Rating Plan**

**Calculation of Merit Rate Adjustments  
Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING CODE	EXPERIENCED OPERATORS	INEXPERIENCED OPERATORS
	(RATE CLASS 10, 15 OR 30)	(ALL OTHER RATE CLASSES)
37	555%	277.5%
38	570%	285%
39	585%	292.5%
40	600%	300%
41	615%	307.5%
42	630%	315%
43	645%	322.5%
44	660%	330%
45	675%	337.5%

<sup>1</sup>Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate codes) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

**RULE 57. RESERVED FOR FUTURE USE**

**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

**Registration Requirements**

Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

**Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

**Salvage Title**

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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**PRIVATE PASSENGER ENDORSEMENTS - ALPHABETICAL INDEX**

<b>TITLE - ENDORSEMENTS</b>	<b>FORM NO.</b>
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 040-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

<b>TITLE - FORMS</b>	<b>EDITION</b>
Massachusetts Automobile Insurance Policy	2009 Ed.
Application for Massachusetts Motor Vehicle Insurance	2009 Ed.
Coverage Selections Page	2009 Ed.
Massachusetts Renewal Form	2009 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2009 Ed.
Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	2009 Ed.
Notice of Transfer of Insurer	
<b>TITLE N&amp;D®</b>	<b>FORM NO.</b>
DrivePak®	ND-0001-S (Ed. 07-09)

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**PERSONAL AUTO FORMS INDEX  
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

FORM TITLEPOLICY	FORM NUMBER AND EDITION DATE
Personal Auto Policy Amendment of Policy - Massachusetts	PP 00 01 01 05 MP 00 99 11 01
<b><u>Endorsements</u></b>	
Additional Insured – Lessor	PP 03 19 08 86
Auto Loan/Lease Coverage	PP 03 35 09 93
Certificate of Insurance - Trusts	PP 03 33 06 98
Change of Endorsement	PP 03 10 08 86
Coverage for Damage to Your Auto (Maximum Limit of Liability)	PP 03 08 06 94
Coverage for Damage to Your Auto Exclusion Endorsement	PP 13 01 12 99
Customizing Equipment Coverage	PP 03 18 01 05
Excess Electronic Equipment Coverage	PP 03 13 01 05
Extended Non-Owned Coverage for Vehicles Furnished or Available for Regular Use	PP 03 06 01 05
Extended Non-Owned Coverage – Vehicles Furnished or Available for Use as a Public or Livery Conveyance	PP 13 05 01 05
Federal Employees using Autos in Government Business	PP 03 01 08 86
Joint Ownership Coverage	PP 03 34 01 05
Liability Coverage Exclusion Endorsement	PP 03 26 06 94
Limited Mexico Coverage	PP 03 21 01 05
Miscellaneous Type Vehicle Amendment (Motor Homes)	PP 03 28 06 98
Miscellaneous Type Vehicle Endorsement	PP 03 23 01 05
Named Non-Owner Coverage	PP 03 22 01 05
Optional Limits Transportation Expenses Coverage	PP 03 02 06 98
Reinstatement of Insurance	PP 02 02 08 86
Single Liability Limit	PP 03 09 01 05
Single Underinsured Motorists Limit	PP 04 02 06 98
Single Uninsured Motorists Limit	PP 04 01 06 98
Snowmobile Endorsement	PP 03 20 01 05
Suspension of Insurance	PP 02 01 01 05
Towing and labor Costs Coverage	PP 03 03 01 04
Trailer/Camper Body Coverage (Maximum Limit of Liability)	PP 03 07 01 05
Trip Interruption Coverage	PP 13 02 01 05
Trust Endorsement	PP 13 03 01 05
Underinsured Motorists Coverage	PP 03 11 01 05

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**RATING TERRITORIES SECTION**

**TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

LEFT HAND DIGIT	COUNTY	LEFT HAND DIGIT	COUNTY
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

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CITY OF BOSTON

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

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

NAME	RATING TERRITORY	STATISTICAL CODE
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

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

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

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

LOCATION	RATING TERRITORY	STATISTICAL CODE
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999



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RATING TERRITORIES

City or Town	Rating Territory	Statistical Code			
	<b>A</b>		BROOKLINE	8	702
			BUCKLAND	27	430
			BURLINGTON	5	635
ABINGTON	9	010		<b>C</b>	
ACTON	1	630	CAMBRIDGE	10	600
ACUSHNET	7	230	CANTON	8	711
ADAMS	27	110	CARLISLE	27	672
AGAWAM	7	420	CARVER	8	030
ALFORD	27	170	CHARLEMONT		472
AMESBURY	3	310		27	
AMHERST	5	510			
ANDOVER	3	311	CHARLESTOWN - Boston		
ARLINGTON	4	610	(Zip Codes 02128, 02129)	26	824
ASHBURNHAM	2	930	CHARLTON	5	936
ASHBY	2	670	CHATHAM	27	051
ASHFIELD	27	470	CHELMSFORD	2	612
ASHLAND	6	631	CHELSEA	16	802
ATHOL	4	910	CHESHIRE	27	130
ATTLEBORO	6	210	CHESTER	1	440
AUBURN	6	931	CHESTERFIELD	1	570
AVON	11	730	CHICOPEE	10	402
AYER	4	632	CHILMARK	27	081
	<b>B</b>		CLARKSBURG	27	131
			CLINTON	6	911
BARNSTABLE	6	021	COHASSET	4	732
BARRE	3	932	COLRAIN	2	431
BECKET	1	171	CONCORD	27	613
BEDFORD	3	633	CONWAY	1	473
BELCHERTOWN	3	530	CUMMINGTON	27	571
BELLINGHAM	4	731		<b>D</b>	
BELMONT	4	611	DALTON	1	132
BERKLEY	7	231	DANVERS	5	313
BERLIN	1	933	DARTMOUTH	7	211
BERNARDSTON	27	471	DEDHAM	8	712
BEVERLY	5	312	DEERFIELD	1	432
BILLERICA	6	634	DENNIS	3	052
BLACKSTONE	2	934	DIGHTON	5	232
BLANDFORD	3	490	DORCHESTER - Boston		
BOLTON	2	970	(Zip		
BOSTON CENTRAL - (Zip			Codes 02122, 02124,	21	819
Codes			02125,		
02101- 02118, 02123,			02126)		
02133,	23	821	DOUGLAS	3	937
02199, 02201, 02202,			DOVER	2	733
02203,			DRACUT	7	614
02210, 02215, 02241)			DUDLEY	4	938
BOURNE	5	050	DUNSTABLE	1	673
BOXBOROUGH	1	671	DUXBURY	4	031
BOXFORD	3	370		<b>E</b>	
BOYLSTON	2	971	EAST BOSTON - Boston		
BRAINTREE	9	710	(Zip	26	824
BREWSTER	27	080	Codes 02128, 02129)		
BRIDGEWATER	6	011	EAST BRIDGEWATER	7	032
BRIGHTON - Boston (Zip			EAST BROOKFIELD	3	973
Codes	24	822	EASTHAM	6	082
02134, 02135, 02163)			EASTHAMPTON	27	511
BRIMFIELD	3	491	EAST LONGMEADOW	4	441
BROCKTON	45	002	EASTON	8	212
BROOKFIELD	3	935	EDGARTOWN	27	053

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code			
EGREMONT .....	27	172	IPSWICH.....	3	315
ERVING .....	27	433			
ESSEX .....	2	330	JAMAICA PLAIN - Boston		
EVERETT .....	14	602	(Zip Code 02130) .....	19	817
	<b>F</b>				
FAIRHAVEN .....	7	213			
FALL RIVER .....	13	201	KINGSTON .....	5	036
FALMOUTH .....	4	054			
FITCHBURG .....	7	902	LAKEVILLE .....	6	037
FLORIDA .....	3	173	LANCASTER.....	2	943
FOXBOROUGH .....	4	734	LANESBOROUGH.....	2	134
FRAMINGHAM .....	9	615			
FRANKLIN .....	2	713	LAWRENCE.....	44	303
FREETOWN .....	6	233	LEE .....	27	135
			LEICESTER .....	7	944
	<b>G</b>		LENOX .....	1	136
GARDNER .....	4	912	LEOMINSTER.....	6	914
GAY HEAD .....	27	083	LEVERETT .....	27	477
GEORGETOWN .....	3	331	LEXINGTON .....	3	617
GILL .....	27	474	LEYDEN.....	1	478
GLOUCESTER .....	5	314	LINCOLN .....	1	639
GOSHEN .....	1	573	LITTLETON.....	27	640
GOSNOLD .....	27	084	LONGMEADOW .....	5	442
GRAFTON .....	4	913	LOWELL .....	41	601
GRANBY .....	5	574	LUDLOW.....	6	421
GRANVILLE .....	3	492	LUNENBURG.....	2	945
GREAT BARRINGTON.....	2	111	LYNN .....	43	300
GREENFIELD .....	2	410	LYNNFIELD .....	7	334
GROTON .....	27	636			
GROVELAND.....	4	332		<b>M</b>	
	<b>H</b>		MALDEN .....	14	603
HADLEY.....	1	531	MANCHESTER.....	1	335
HALIFAX .....	6	070	MANSFIELD.....	4	214
HAMILTON .....	2	333	MARBLEHEAD .....	5	316
HAMPDEN .....	6	493	MARION.....	3	038
HANCOCK .....	27	174	MARLBOROUGH.....	6	618
HANOVER .....	5	033	MARSHFIELD .....	7	039
HANSON.....	6	034	MASHPEE .....	5	085
HARDWICK.....	27	939	MATTAPOISETT .....	3	040
HARVARD.....	27	974	MAYNARD .....	1	620
HARWICH .....	1	055	MEDFIELD.....	1	736
HATFIELD.....	27	532	MEDFORD.....	12	604
HAVERHILL .....	8	302	MEDWAY .....	1	737
HAWLEY .....	27	475	MELROSE .....	7	619
HEATH.....	1	476	MENDON .....	1	946
HINGHAM .....	4	012	MERRIMAC.....	3	336
HINSDALE .....	2	133	METHUEN .....	9	317
HOLBROOK.....	12	735	MIDDLEBOROUGH.....	7	013
HOLDEN .....	3	940	MIDDLEFIELD .....	2	576
HOLLAND .....	2	494	MIDDLETON.....	5	337
HOLLISTON.....	3	637	MILFORD .....	6	915
HOLYOKE.....	40	403	MILLBURY .....	5	916
HOPEDALE.....	3	941	MILLIS.....	1	738
HOPKINTON.....	1	638	MILLVILLE .....	2	947
HUBBARDSTON.....	2	942	MILTON .....	11	714
HUDSON .....	3	616	MONROE .....	1	479
HULL.....	10	035	MONSON.....	3	422
HUNTINGTON .....	3	533	MONTAGUE .....	1	411
HYDE PARK - Boston (Zip Codes 02136,02137)	20	818	MONTEREY.....	27	175
			MONTGOMERY.....	27	495
			MOUNT WASHINGTON .....	27	176

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code			
<b>N</b>			READING.....	4	622
NAHANT .....	7	338	REHOBOTH.....	4	236
NANTUCKET .....	27	056	REVERE .....	15	803
NATICK.....	4	621	RICHMOND .....	27	181
NEEDHAM.....	2	715	ROCHESTER.....	3	043
NEW ASHFORD .....	27	177	ROCKLAND .....	10	015
NEW BEDFORD .....	13	200	ROCKPORT.....	3	340
NEW BRAINTREE .....	1	975	ROSLINDALE – Boston		
NEWBURY.....	2	339	(Zip Code 02131) .....	18	816
NEWBURYPORT.....	2	318	ROWE.....	27	481
NEW MARLBOROUGH .....	27	178	ROWLEY .....	4	341
NEW SALEM.....	27	480	ROXBURY - Boston (Zip		
NEWTON.....	6	605	Codes	22	820
NORFOLK.....	1	739	02119, 02120, 02121) .....		
NORTH ADAMS	2	112	ROYALSTON.....	2	981
NORTHAMPTON.....	4	512	RUSSELL.....	4	443
NORTH ANDOVER.....	4	319	RUTLAND .....	4	951
NORTH ATTLEBORO.....	4	215	<b>S</b>		
NORTHBOROUGH.....	1	949	SALEM.....	11	304
NORTH BROOKFIELD .....	2	948	SALISBURY .....	5	342
NORTHBRIDGE.....	4	917	SANDSFIELD.....	1	182
NORTH DORCHESTER -			SANDWICH.....	4	060
Boston			SAUGUS.....	13	321
(Zip Codes 02122,	21	819	SAVOY.....	27	183
02124, 02125, 02126) .....			SCITUATE .....	7	044
NORTHFIELD.....	27	434	SEEKONK.....	4	237
NORTH READING .....	5	641	SHARON.....	7	741
NORTON .....	6	234	SHEFFIELD .....	1	137
NORWELL .....	4	041	SHELBURNE .....	1	435
NORWOOD .....	8	716	SHERBORN.....	2	674
<b>O</b>			SHIRLEY.....	2	643
OAK BLUFFS.....	27	057	SHREWSBURY .....	6	918
OAKHAM .....	2	976	SHUTESBURY.....	2	482
ORANGE .....	3	412	SOMERSET .....	6	238
ORLEANS.....	27	058	SOMERVILLE .....	13	606
OTIS.....	1	179	SOUTHAMPTON .....	1	580
OXFORD.....	5	950	SOUTHBOROUGH.....	1	952
<b>P</b>			SOUTH BOSTON - Boston		
PALMER .....	5	423	(Zip Code 02127) .....	25	823
PAXTON .....	5	977	SOUTHBRIDGE.....	7	919
PEABODY.....	10	320	SOUTH HADLEY .....	5	513
PELHAM .....	27	577	SOUTHWICK .....	4	444
PEMBROKE.....	6	042	SPENCER.....	6	920
PEPPERELL.....	1	642	SPRINGFIELD .....	42	400
PERU .....	2	180	STERLING .....	27	953
PETERSHAM.....	27	978	STOCKBRIDGE.....	2	138
PHILLIPSTON.....	2	979	STONEHAM.....	8	623
PITTSFIELD.....	5	102	STOUGHTON .....	12	718
PLAINFIELD.....	1	578	STOW .....	27	644
PLAINVILLE.....	5	740	STURBRIDGE.....	2	954
PLYMOUTH.....	8	014	SUDBURY.....	27	645
PLYMPTON .....	6	071	SUNDERLAND .....	3	436
PRINCETON.....	27	980	SUTTON .....	1	955
PROVINCETOWN .....	1	059	SWAMPSCOTT .....	8	322
<b>Q</b>			SWANSEA .....	5	239
QUINCY .....	12	703	<b>T</b>		
<b>R</b>			TAUNTON.....	10	202
RANDOLPH.....	14	717	TEMPLETON .....	27	956
RAYNHAM .....	7	235	TEWKSBURY .....	5	646
			TISBURY .....	27	061
			TOLLAND .....	27	496

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
TOPSFIELD .....	4	371
TOWNSEND .....	1	647
TRURO .....	27	086
TYNGSBOROUGH .....	4	648
TYRINGHAM .....	27	184
<b>U</b>		
UPTON .....	27	957
UXBRIDGE .....	1	921
<b>W</b>		
WAKEFIELD .....	6	624
WALES .....	3	497
WALPOLE .....	5	719
WALTHAM .....	8	607
WARE .....	3	514
WAREHAM .....	8	016
WARREN .....	3	958
WARWICK .....	27	483
WASHINGTON .....	1	185
WATERTOWN .....	7	608
WAYLAND .....	3	649
WEBSTER .....	8	922
WELLESLEY .....	1	720
WELLFLEET .....	1	087
WENDELL .....	27	484
WENHAM .....	2	343
WESTBOROUGH .....	3	923
WEST BOYLSTON .....	2	959
WEST BRIDGEWATER .....	9	045
WEST BROOKFIELD .....	27	960
WESTFIELD .....	7	424
WESTFORD .....	27	650
WESTHAMPTON .....	1	581
WESTMINSTER .....	2	961
WEST NEWBURY .....	1	344
WESTON .....	3	651
WESTPORT .....	5	240
WEST ROXBURY - Boston (Zip Code 02132) .....	17	815
WEST SPRINGFIELD .....	11	425
WEST STOCKBRIDGE .....	2	139
WEST TISBURY .....	27	088
WESTWOOD .....	5	742
WEYMOUTH .....	10	721
WHATELY .....	27	437
WHITMAN .....	9	017
WILBRAHAM .....	6	445
WILLIAMSBURG .....	1	534
WILLIAMSTOWN .....	27	140
WILMINGTON .....	5	652
WINCHENDON .....	3	924
WINCHESTER .....	4	625
WINDSOR .....	2	186
WINTHROP .....	13	810
WOBURN .....	8	626
WORCESTER .....	13	900
WORTHINGTON .....	27	582
WRENTHAM .....	3	743
<b>Y</b>		
YARMOUTH .....	5	062

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**RATE SECTION**

**Memorandum**

The rates shown on the rate sheets are the liability and physical damage rates approved by the Commissioner of Insurance in accordance with the provisions of Regulation 211 CMR 79.00.

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**Approved Motorcycle Training Sites  
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

**Approved Driver Skills Development Sites**

In Control Advanced Driver Training

Stevens Advanced Driver Training, LLC

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

**Miscellaneous Rating Factors**

**RULE 16. DEDUCTIBLES**

	DEDUCTIBLES		
	\$1,000 <sup>1</sup>	\$2,000 <sup>1</sup>	\$100 GLASS <sup>2</sup>
Collision	0.70	0.55	N/A
Limited Collision	0.65	0.45	N/A
Comprehensive	0.59	0.54	0.88

<sup>1</sup>Including Fire, Theft and Combined Additional Coverages  
Charges based on \$500 Deductible Premium

<sup>2</sup>Applies to otherwise determined premium

**Collision Waiver of Deductible Charges:**

DEDUCTIBLES			
\$300	\$500	\$1,000	\$2,000
\$9	\$12	\$16	\$25

**RULE 17 SUBSTITUTE TRANSPORTATION**

	LIMIT			
	\$15/DAY, 450 MAX	\$30/DAY, \$900 MAX	\$45/DAY, \$1,350 MAX	\$100/DAY, \$3,000
Private Passenger	\$14	\$60	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346

**RULE 19: DISCOUNT RULES**

**A. Multi-Car**

RATE CLASS	FACTOR	PARTS
All	0.91	1, 2, 4, 5, 7, 8, 9

**D. Annual Mileage**

RATE CLASS	FACTOR	PARTS	ANNUAL MILES
All	0.90	1, 2, 3, 4, 5, 6, 7, 8, 12	0 – 5,000
All	0.95	1, 2, 3, 4, 5, 6, 7, 8, 12	5,001 – 10,000

**E. Advanced Driver Training**

RATE CLASS	FACTOR	PARTS
All	0.95	1, 2, 4, 5, 7, 9

**F. Companion Policy**

RATE CLASS	FACTOR	PARTS
All	0.92	1, 2, 4, 5, 7, 9

**G. Good Student**

RATE CLASS	FACTOR	PARTS
17, 18, 20, 21, 25, 26	0.95	1, 2, 4, 5, 7, 9

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**H. Hybrid Vehicle**

RATE CLASS	FACTOR	PARTS
All	0.90	1, 2, 4, 5, 7, 9

**I. Student Away at School**

RATE CLASS	FACTOR	PARTS
17, 18, 20, 21, 25, 26	0.95	1, 2, 4, 5, 7, 9

**RULE 20. MODEL YEAR RATING**

2011 Model Year Factors (Apply to Model Year 2010 Rates shown in Rate Pages):

Collision: 1.065    Comprehensive: 1.023

**COLLISION:**

MODEL YEAR	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2000	0.95	0.95	0.95	0.95	0.95	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	
1999	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.88	0.88	0.88	0.88	
1990-98	0.78	0.78	0.78	0.77	0.77	0.77	0.76	0.76	0.76	0.75	0.75	0.75	0.89	0.89	0.89	0.89	

**COMPREHENSIVE:**

MODEL YEAR	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	
1999	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	0.95	0.95	0.95	
1990-98	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	

Apply the factor above for the model year and symbol of the vehicle to the 2001 model year rates.

For 1989 and prior model year vehicles, see Rule 20.

**FIRE THEFT AND COMBINED ADDITIONAL COVERAGE**

	ACTUAL CASH VALUE
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire , Theft & C.A.C.	85% of Comprehensive Premium

**RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE**

	DEDUCTIBLE						
	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder Alone	2%	4%	7%	14%	26%	37%	46%
Policyholder & Household Members	2%	5%	10%	19%	34%	48%	59%



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**RULE 33. TOWING & LABOR**

	<b>\$50 PER DISABLEMENT</b>	<b>\$100 PER DISABLEMENT</b>
Private Passenger	\$8	\$16
Motorcycle	\$8	\$16

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Apply a rate of \$4 to each \$100 of valuations

**RULE 47. CUSTOMIZING EQUIPMENT – STATED AMOUNT COVERAGE**

Refer to Rule 47

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURE PARTS COVERAGE**

Applies to private passenger vehicles as defined in Rule 27

	<b>COVERAGE</b>		
	<b>COMP</b>	<b>COLL</b>	<b>LTD COLL</b>
Rating Factor	1.01	1.05	1.05

Comprehensive coverage is subject to a \$1.00 minimum premium charge.

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**Miscellaneous Motor Vehicles**

<b>LIABILITY</b>		<b>PHYSICAL DAMAGE</b>
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60% <sup>1</sup> Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates

<sup>1</sup>Reduction not applicable to Waiver of Deductible premium

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Anti-theft (Category IV) – 20% Part 9, Insureds age 65 or older - 25% All Parts

# MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

## SYMBOL AND IDENTIFICATION SECTION

### Notice to Manual Holders

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2006 Manual, the Symbol and Identification Section for 2005 and prior years.

**NOTE:** For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & SUBSEQUENT MODEL YEARS) ABBREVIATION KEY			
APV	All-Purpose Vehicle	Lftgt	Liftgate
AWD	All-Wheel Drive	Ltd	Limited
Cabri	Cabriolet	L	Liter
Conv or Con	Convertible	L/B	Long Bed
Cntry	Country	Lux	Luxury
Cpe	Coupe	LE	Luxury Edition/Limited Edition
CC	Cubic Centimeter	MPV	Multi-Purpose Vehicle
CI	Cubic Inch	Pass	Passenger
CID	Cubic Inch Displacement	Perf	Performance
Cus	Custom	Pkp	Pickup
Cyl	Cylinder	Sed	Sedan
Dlx	Deluxe	S/B	Short Bed
Dsl	Diesel	SOHC	Single Overhead Camshaft
Disp	Displacement	SE	Special Edition
Dr	Door	Spt	Sport(s)
DOHC	Double Overhead Camshaft	Std	Standard
Eng	Engine	Super	Supercharged
Fstbk	Fastback	Sym	Symbol
4WD or 4x4	Four-Wheel Drive	Trk	Truck
Hdtp	Hardtop	Turbo	Turbocharged
Hchbk or Hbk	Hatchback	2WD or 4x2	Two-Wheel Drive
HD	Heavy Duty	Utl	Utility
HO	High Output	Veh	Vehicle
HP	Horsepower	VIN	Vehicle Identification Number
IIN	ISO Identification Number	Wag	Wagon
Lftbk	Liftback	WB	Wheelbase

### PERFORMANCE VEHICLE IDENTIFICATION:

i - Intermediate                      h - High                                      s - Sports                                      p - Sports Premium

### SYMBOL DEFINITIONS:

Price New Symbol - Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including widely-used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol - Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.

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**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07  
HIGH THEFT VEHICLE LIST**

<b>MAKE/MODEL/YEAR</b>				
<b>BMW</b>		<b>CHRYSLER</b>		
325ci	05, 06, 07	Jeep Grand Cherokee Limited	Magnum SE 09	
325i	05, 06	4x2 05, 06, 08	4x2 3.5L 08	
325i Sports Wagon	05, 06	Jeep Grand Cherokee Overland 4.7 HO	Magnum SRT8 08, 09	
325it	05, 06	4x2 05	Magnum SXT	
325xi AWD	05, 06	Jeep Commander Limited 09	4x2 3.5L 08, 09	
325xi Sports Wagon	05, 06	Jeep Commander Overland 09	Magnum SXT AWD 08, 09	
325xit AWD	05, 06	Jeep Commander Sport 09	Mega Cab Pickup 1500	
328i		Jeep Wrangler Sahara 05	4x2 08	
Cpe 2Dr	08	Jeep Wrangler Rubicon 05, 06, 07, 08	Ram Mega Cab Pickup 2500	
328xi AWD		Jeep Wrangler Unlimited 05, 07	4x4 09	
Cpe 2Dr	08	Jeep Wrangler Unlimited Rubicon 06, 07, 08	Ram Pickup 1500 Quad Cab 08, 09	
330ci	05, 06, 07	Jeep Liberty Limited	Ram Pickup 1500 Regular Cab	
330i	05, 06	4x2 05, 07, 08	4x2 5.7L 09	
330xi AWD	05, 06	4x2 side air bags 06	4x4 09	
335i		4x4 06	Ram Pickup 2500 Quad Cab 09	
Cpe 2Dr	08	Jeep Liberty Renegade	Ram Pickup 3500 DRW Quad Cab	
525i	05, 06, 07, 08	4x2 05	4x2 08	
525xi AWD	07, 08	4x4 with side air bags 06	4x4 09	
528i	09	Jeep Liberty Sport	Ram Pickup 3500 SRW Quad Cab	
530i	05, 06, 07, 08	4x4 2.8L 06	4x4 08, 09	
530xi AWD	07, 08	300 09	4x2 09	
535i	09	Side air bags 08	<b>FORD</b>	
545i	05, 06	300 Limited 09	Econoline Van E-250 09	
550i	07, 08, 09	300 Limited AWD 09	Explorer Eddie Bauer	
645ci	06	300 Touring 08, 09	4x2 09	
650i	07, 08	300 Touring AWD 08, 09	Explorer Limited	
745i	05, 06	300C 08, 09	4x2 09	
745li	05, 06	300C AWD 08, 09	Explorer Sport Trac Limited	
750i	07, 08, 09	300C SRT-8 08, 09	4x2 09	
750li	07, 08, 09		Explorer Sport Trac XLT	
760i	06, 07, 09	<b>DODGE</b>		
760li	05, 06, 07, 08	Stratus ES	4x2 09	
X5 3.0i AWD	05, 06, 07	Sed 4 Dr Side Air bags 05	Explorer XLT	
X5 3.0si AWD	08	Stratus R/T 05	4x2 09	
X5 4.4i AWD	05, 06, 07	Stratus R/T	Mustang	
X5 4.8i AWD	08	flexible fuel 07	Conv. 05	
X5 4.8is AWD	06, 07	Charger R/T 09	Conv side air bags 06, 07	
Z4 2.5i	05, 06	Charger R/T AWD 09	Mustang Cobra SVT 05	
Z4 3.0i	05, 06	Charger SE AWD 09	Mustang GT	
		Charger SRT-8 08, 09	Conv. 05, 06, 07	
		Charger SXT 09	Cpe. 05, 06, 07, 09	
		Charger SXT AWD 08, 09	Mustang GT Mach 1 05, 06	
<b>CHRYSLER</b>		Durango Adventurer 09	Thunderbird 05, 06	
Sebring Limited		Durango Limited 08, 09	Expedition Eddie Bauer	
Cpe 2 Dr	05, 06	Durango SLT 08, 09	4x2 08	
Sed 4 Dr	05	Durango SXT 08, 09	Expedition EL Eddie Bauer	
Sed 4 Dr 3.5L	08	Magnum R/T 08, 09	4x2 08	
Sebring TSI 07		Magnum R/T AWD 08, 09		
Jeep Grand Cherokee Laredo				
4x2	05, 06, 08			

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MAKE/MODEL/YEAR		
<b>FORD</b>	Cadillac Seville Touring Sedan (STS) 09	Chevrolet Silverado Classic 2500HD CrewCab 08
Expedition EL Limited 4x2 08	Cadillac Seville Touring Sedan (STS) AWD 09	Chevrolet Suburban 1500 08, 09
Expedition EL SSV 4x2 08	Cadillac STS-V 09	Chevrolet Tahoe Hybrid 09
Expedition EL XLT 4x2 08	Cadillac Escalade 08	Chevrolet Tahoe LS 08, 09
Expedition Limited 4x2 08	Cadillac Escalade AWD 08, 09	Chevrolet Tahoe LT 08, 09
Expedition SSV 4x2 08	Cadillac Escalade ESV AWD 08, 09	Chevrolet Tahoe LTZ 09
Expedition XLT 4x2 08	Cadillac Escalade EXT AWD 08, 09	Chevrolet Tahoe Z71 08
F-150 Supercab 4x2 08, 09	Chevrolet 3500HD Crew Cab 4x4 09	Chevrolet Trailblazer SS 4x2 08, 09
F-150 Supercrew 08, 09	Chevrolet Avalanche 09	Chevrolet Trailblazer LT 4x2 08, 09
F-250 Super Duty Crew Cab 4x4 08	Chevrolet Blazer LS 4x2, 2 Dr. 05	Chevrolet Trailblazer LS 4x2 08, 09
F-250 Super Duty Supercab 4x4 09	4x2, 4 Dr. 05	GMC Envoy Denali 4x2 08, 09
F-350 Super Duty DRW Crew 4x4 09	4x4, 2 Dr. 05, 06	GMC Envoy SLE 4x2 08, 09
F-350 Super Duty SRW Crew Cab 4x4 08	Chevrolet Blazer Xtreme 4x2, 2 Dr. 05	GMC Envoy SLT 4x2 08, 09
F-350 Super Duty SRW Crew 4x4 09	4x2, 4 Dr. 05	GMC Sierra 1500 Crew Cab 4x2 08, 09
	4x4, 2 Dr. 05, 06	4x4 09
	Chevrolet Blazer ZR2 4x2, 2 Dr. 05	GMC Sierra 1500 Extended Cab 4x2 5.3L 09
	4x4, 2 Dr. 05, 06	GMC Sierra 2500 HD Crew Cab 4x4 08, 09
	Chevrolet Corvette Conv. 05, 06, 07, 08, 09	GMC Sierra Classic 1500 Crew Cab 4x2 08
	Cpe. 06, 07, 08	GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
	Hchbk 2 Dr. 05	GMC Sierra Classic 1500 HD Crew Cab 08
	Chevrolet Corvette Z 06 05, 06, 07, 08	GMC Yukon Denali 09
	Chevrolet Express G1500 3Dr. 09	GMC Yukon Denali AWD 08, 09
	Chevrolet Express G1500 AWD 09	GMC Yukon Hybrid 09
	Chevrolet Express G1500 LS 3Dr. 09	GMC Yukon SLE 08, 09
	Chevrolet Express G1500 LS AWD 09	GMC Yukon SLT 08, 09
	Chevrolet Express G1500 LT 09	GMC Yukon XL 1500 SLE 08, 09
	Chevrolet Express G1500 LT AWD 09	GMC Yukon XL 1500 SLT 08, 09
	Chevrolet Monte Carlo LS Cpe 2 Dr Driver Air Bag (side) 05	GMC Yukon XL 2500 SLE 08, 09
	Chevrolet Monte Carlo LT 06	GMC Yukon XL Denali 09
	Chevrolet Monte Carlo LT 06	GMC Yukon XL Denali AWD 09
	Chevrolet Monte Carlo LT 06	Oldsmobile Bravada 05
	Cpe 2 Dr 3.9L 07	Oldsmobile Bravada AWD 05
	Chevrolet Monte Carlo LTZ 07	Pontiac Grand Am GT1 05
	Chevrolet Monte Carlo SS 05, 07, 08	Pontiac Grand Prix GT 07, 08
	Chevrolet Monte Carlo Supercharged SS 05, 06	
	Chevrolet Avalanche 08	
	Chevrolet Silverado 1500 Crew Cab 08, 09	
	Chevrolet Silverado 2500HD Crew Cab 08, 09	
	Chevrolet Silverado Classic 1500 Crew Cab 08	
	Chevrolet Silverado Classic 1500HDCrewCab 08	
<b>FORD - LINCOLN - MERCURY</b>		
Mercury Grand Marquis GS 06, 08		
Mercury Grand Marquis LS 06, 08		
Mercury Grand Marquis LSE 06		
Mark LT 07, 08		
Mark LT 4x4 09		
Navigator 08		
Navigator L 08		
<b>GENERAL MOTORS</b>		
Buick Lacrosse CXL 07		
Buick Lacrosse CXS 07		
Buick Lucerne CX 07, 08		
Buick Lucerne CXL 07, 08		
Buick Lucerne CXS 07, 08		
Cadillac Deville 05		
Cadillac Deville High-Luxury Sedan (DHS) 05		
Cadillac Deville Touring Sedan (DTS) 05		
Cadillac Seville Luxury Sedan (SLS) 05		

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MAKE/MODEL/YEAR			
<b>GENERAL MOTORS</b>		<b>LAND ROVER</b>	
Pontiac Grand Prix GXP	08, 09	Range Rover HSE AWD	08, 09
Pontiac Grand Prix GXP	07	Range Rover Sport HSE AWD	08, 09
		Range Rover Supercharged AWD	08, 09
		Range Rover Sport Supercharged AWD	08, 09
<b>HONDA</b>		<b>MAZDA</b>	
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**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

Effective 4/1/2008

**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07  
HIGH THEFT VEHICLE LIST**

MAKE/MODEL/YEAR		
NISSAN	SUBARU	TOYOTA
Armada SE	Baja Turbo AWD 05, 06, 07	Lexus IS 300 05, 06
4x2 08, 09	Impreza Limited AWD Turbo 08	Lexus IS 300 Sportcross 05, 06
4x4 09	Impreza WRX 08	Lexus LS 430 05, 06, 07, 08
Titan Crew Cab 08, 09	Impreza WRX AWD Turbo	Lexus LS 460L 08
4x2 long wheelbase 09	Sed 4Dr 09	Lexus LX 470 AWD 05, 06, 07
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	SUZUKI	Sequoia Limited 09
PORSCHE	Grand Vitara	Sequoia SR5 09
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Boxster S 05, 06, 07, 08	XL7 08	4x2 Double Cab 08
Boxster S Special Edition 05	XL7 Limited 08	Tundra SR5
911 Carrera 05, 06, 07, 08	<b>TOYOTA</b>	4x2 Double Cab 08
911 Carrera S 06, 07, 08	Celica GT-S 05	
911 Carrera Turbo 05, 06	MR2 Spyder 05, 06	VOLKSWAGEN
911 Carrera Turbo S AWD 06	4Runner Limited 05, 06	Audi A4 3.0 Quattro
911 Carrera 4 05, 06, 07, 08	4x2 07	Conv 06
911 Carrera 4S 05, 06, 07, 08	4Runner SR5 05, 06	Audi A6 3.0 05
911 Carrera Targa 05, 06	4x2 07	Audi A8 Quattro 06, 07, 08
911 Carrera GT2 05, 06	4Runner Sport ED	Audi A8 L Quattro 05, 06, 07, 08
911 Carrera GT3 05, 06, 08	4x2 07	Audi Allroad Quattro 05, 06
911 GT3 RS 08	4Runner SR5 Sport Edition 05, 06	Audi Allroad 2.7T Quattro 05
911 Targa 4 08	Camry Solara SE	Audi S4 Quattro 05, 06
911 Targa 4S 08	Conv 07, 08	Audi S4 Avant Quattro 05, 06
911 Turbo 08	Camry Solara SLE	
911 Cayman 08	Conv 07, 08	
911 Cayman S 08	Camry Solara Sport	
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SAAB	Sienna LE AWD 07	
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Sed 06	Sienna XLE AWD 07	
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**PRIVATE PASSENGER**  
**AUTOMOBILE INSURANCE MANUAL**



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**2009  
MEMORANDUM OF CHANGES**

Adopted all AIB changes to their 2009 MA PPA Manual

In addition, the following changes were made:

**RULE 19. DISCOUNTS**

Increased credit and/or modified eligibility for:

- A. Multi Car
- F. Companion Policy
- H. Hybrid Vehicle

Added new credit for:

- I. Student Away at School

**RULE 24. DRIVER/CAR MATRIX**

**RULE 35. DrivePak<sup>1</sup>**

Changed language for several coverages  
Limit Loan / Lease Coverage to max \$5,000 over ACV  
Increase Pet Injury from \$500 to \$1,500

<sup>1</sup>Formerly listed as AutoPak

**RULE 57. MERIT RATING PLAN**

Same as 2008 Plan with increased discount for merit rating codes 99 & 98's. Factors now apply to OBI (Part 5) and comprehensive (Part 9).

## SECTION I - GENERAL RULES

### **RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY**

All individually owned vehicles registered under the Massachusetts compulsory motor vehicle law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the compulsory law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

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

The types of coverages available in the 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 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 of 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.

**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.

**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

**RULE 4. STANDARD PROCEDURES**

**A. Renewals**

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.” The full amount due includes any applicable late fees and installment fees.

**B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.



### **C. New Business**

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

### **D. Transfer of Existing Insurance Coverage to another Carrier**

1. The producer of record must provide information necessary for the new company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting all necessary information to the new company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the new carrier, the producer of record must immediately notify the former producer of record, if known, or if not known, the former carrier. The notification must include:
  - a. the name and address of the insured;
  - b. a description of the vehicle(s);
  - c. the name of the former agent;
  - d. the former policy number; and
  - e. the effective date of the new coverage.

The notification must be signed by the producer of record and certified by affixing the company stamp of the new carrier. The stamp and/or notice may be in electronic format. The notice may be issued on the new company letterhead if issued by the new insurer.

3. Upon receipt of transfer notification of insurer, the former carrier shall:
  - a. discontinue coverage as of the date shown on the notification;
  - b. compute the return premium, if any, as of the date shown on the notification; and
  - c. if not previously notified, notify the former producer, if any, of the change in carrier.

No notice of cancellation is required.

**EXCEPTION** - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a book of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. The producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

### **E. Cancellation (Other Than Transfer of Insurer)**

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

**RULE 6. OUT-OF-STATE GARAGING**

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

**RULE 7. POLICY PERIOD**

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

PERCENTAGES FOR SHORT TERM POLICIES				
DATE INTERVAL <sup>1</sup>				PERCENT OF ANNUAL RATES
ALL OTHER		MOTORCYCLE		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

<sup>1</sup>All dates inclusive

**RULE 8. CHANGES**

A. All mid-term changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

**RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES**

The specific insurance certification requirements under the Massachusetts compulsory motor vehicle insurance law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the compulsory law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the compulsory law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

## **RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

### **A. Application**

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

#### **1. Owners**

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

#### **2. Non-Owners**

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

### **B. Additional Premium Percentages**

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% premium adjustment is applicable if the certificate is required for any other cause whatsoever.
4. Premium adjustments are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

**RULE 11. PREMIUM CALCULATION RULE**

**Liability Coverages:**

**Bodily Injury Liability (Part 1) and Personal Injury Protection (Part 2); Property Damage Liability (Part 3); Bodily Injury caused by an Underinsured Motorist (Part 4) and Optional Bodily Injury (Part 5); Medical Payments Coverage (Part 6); and Bodily Injury caused by an Uninsured Motorist (Part 12).**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium based upon the territory, classification, and/or amount of coverage selected for each coverage part.
4. Multiply the base premium determined above by any other applicable factors.

**Physical Damage Coverages:**

**Collision (Part 7)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Refer to Rule 20. to determine the model year of the auto.
4. Refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
5. Determine the base premium from the manual rate page based upon the territory, classification, model year and symbol.
6. Refer to Rule 20. to determine the base premium for rating vehicles for which a model year is not displayed on the rate pages.
7. Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages.
8. Multiply the base premium determined above by any other applicable rating factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Limited Collision (Part 8)**

Follow instructions for rating collision coverage above and charge 6% of the Collision base premium for the same model year and symbol for the \$500 deductible option. The cost to reduce the deductible is shown on the rate page by territory.

### **Comprehensive (Part 9)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 20. to determine the model year of the auto.
3. Refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
4. Determine the base premium from the manual rate page based upon the territory, model year and symbol.
5. Refer to Rule 20. to determine the base premium for rating vehicles for which a model year is not displayed on the rate pages.
6. Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages.
7. Multiply the base premium determined above by any other applicable rating debit and credit factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Substitute Transportation (Part 10) and Towing and Labor (Part 11)**

1. Refer to Miscellaneous rate pages to determine base premium. The charge is per vehicle for automobiles and motorcycles based upon the desired coverage limit.
2. Multiply the base premium determined above by any other applicable rating factors. Premiums are rounded after each step except after the age 65/class 15 discount.

### **Exceptions:**

See Rule 32. and Miscellaneous rate pages for premium calculation of Non-Symbolled Pickups.

See Rule 34. and Miscellaneous rate pages for premium calculation of Trailers.

See Rule 39. and Miscellaneous rate pages for premium calculation of Motor Homes.

See Rule 40. and Miscellaneous rate pages for premium calculation of Antique Motor Cars and Motorcycles.

See Rule 46. and Miscellaneous rate pages for premium calculation of Excess Electronic Equipment Coverage.

See Rule 49. Named Non Owner.

See Rule 50. Use of Other Automobiles.

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

4. Apply the appropriate merit rating adjustment to the premium developed in step 3.

Coverage Parts may be subject to more than one discount. In such case, the order of the discounts shall be (1) annual mileage, (2) multi-car, (3) category, (4) years licensed, (5) anti-theft, (6) advanced driver training, (7) companion policy, (8) good student, (9) hybrid vehicle, (10) student away at school, (11) driver/car matrix, (12) class 15. The discount shall be rounded to the nearest dollar after each application.

**RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**NOTE:** The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

**RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

**RULE 14. DEPOSIT PREMIUM RULE**

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

**RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

**RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

**RULE 17. SUBSTITUTE TRANSPORTATION**

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

**RULE 18. TERMINATION OF INSURANCE**

**A. Cancellations**

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
- b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
- c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return amount of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return amount shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

**B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the



Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

**C. Reinstatement**

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles under Long Term Contract**

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

**F. Instructions for Use of Pro Rata or Short Rate Table**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

**NOTE:** As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:



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PRO RATA TABLE

January			February			March			April			May			June		
Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio
Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr	
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

July			August			September			October			November			December		
Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio	Day of		Ratio
Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr		Mo	Yr	
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

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(RULE 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES  
 PERCENTAGES OF POLICY PREMIUMS TO BE RETAINED BY INSURANCE COMPANY  
 POLICY EFFECTIVE DATE

NO. OF DAYS IN FORCE	JAN.	FEB.	MAR.	APR.	MAY	JUN	JULY	AUGUST		SEPTEMBER		OCTOBER		NOVEMBER		DECEMBER	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1  
 (Motorcycles with Registration  
 Expiration of December 31)

NO. OF DAYS IN FORCE	DEC.	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY		AUGUST		SEPTEMBER		OCTOBER		NOVEMBER	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2  
 (All Vehicles with Registration  
 Expiration of November 30)

**RULE 19. DISCOUNTS**

**A. Multi-Car**

An individual (or lawfully married individual residing in the same household) 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. Anti-Theft Device**

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

**C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. 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.

**D. 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 three 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.

**E. Advanced Driver Training**

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.

**1. Eligibility**

- a. The operator has a completion certificate, certifying that he or she has successfully completed a Driver Skills Development Program as defined by the Massachusetts Registry of Motor Vehicles.
- b. The course was successfully completed within the 60 month period immediately preceding the inception date of a new policy, or the effective date of a renewal policy.

**2. Verification**

The company requires the producer of record to retain a copy of the completion certificate as proof of eligibility.

**3. Application of Discount**

- a. The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, model year and symbol prior to the application of points under the merit rating plan.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- d. A classification change resulting from the successful completion of a Driver Skills Development Program may be effected between anniversary dates of the policy.

**F. Companion Policy**

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 named insured to that policy is eligible to receive a Companion Policy discount.

**1. Eligibility**

- a. The named insured is a named insured or an owner of an active, eligible policy issued by one of the following companies:
  - 1. Norfolk & Dedham Mutual Fire Insurance Company, Fitchburg Mutual Insurance Company, or Dorchester Mutual Insurance Company or:
  - 2. Narragansett Bay Insurance Company
- b. The eligible policy was issued for Commercial Automobile, Commercial Businessowners (ComPak®), Commercial Workers Compensation (WorkPak®), Commercial Package Policy, Personal Homeowners, (including all HO Forms) or Personal Dwelling Fire.

**2. Verification**

The company will verify eligibility that the named insured is a named insured or owner of a policy that is in force at time of issue for a new or renewal policy.

**3. Application of Discount**

- a. 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.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. The discount shall be applied once, regardless of the number of eligible companion policies.
- d. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- e. The application of the discount can be effected between anniversary dates of the policy.

**G. Good Student**

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 operators assigned to that auto is eligible for a Good Student discount.

**1. Eligibility**

- a. The listed operator assigned to that auto meets the following requirements:
  - 1. Is classified as use class 17, 18, 20, 21, 25, or 26, and
  - 2. is enrolled full time in: high school, home study group, college, or university.
- b. Has met one of the following requirements at the issuance date of a new policy or renewal policy:
  - 1. Is in the upper 20% of his or her class scholastically.
  - 2. Maintains a "B" average or higher, or its equivalent, or if the letter grading system cannot be averaged then no grade can be below "B".
  - 3. When in a school maintaining a numerical grade, must have at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent.
  - 4. Student is on a "Dean's List", "Honor Roll" or comparable list showing scholastic achievement.

**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 semester.

**3. Application of Discount**

- a. 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.
- b. The discount shall apply to any vehicle that is classified and rated as a private passenger auto.
- c. Refer to the Miscellaneous Rating Factors page for the applicable discount.
- d. A classification change resulting from a change in the scholastic standing of the student can be effected between anniversary dates of the policy, and must be requested again at each renewal.

**H. Hybrid Vehicle**

A discount of the premium paid for Parts 1, 2, 4, 5, 7 and 9 will be given on request to a qualified hybrid vehicle that uses two or more distinct power sources to propel the vehicle.

**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.

**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. [2011 Model Year: Refer to Miscellaneous Rating factors section and apply the 2011 model year and coverage factors to the 2010 model year \\$500 deductible rate shown in the Rate Section to obtain the actual cash value premium](#)

**2. ~~1990 and Later Model Years-2010:~~**

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.

**~~3.~~ 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



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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

**Rule 21. CATEGORY RATING AND CATEGORY RATING FACTORS**

A. Introduction

1. Assign a Rating Category to each auto in accordance with Paragraphs B and C of this Rule.
2. Determine the appropriate Category Rating Factor from the table below, and apply the factor in determining the premium for the auto in accordance with paragraph D. of this Rule.
3. The Category Rating Factor is applied in determining the base premiums for the following coverages for each auto:

PART	COVERAGE
1	Bodily Injury to Others
2	Personal Injury Protection
3	Bodily Injury Caused by An Uninsured Auto
4	Damage to Someone Else's Property
5	Optional Bodily Injury to Others
6	Medical Payments
7	Collision
8	Limited Collision
9	Comprehensive
12	Bodily Injury Caused By An Underinsured Auto

B. Rules for Assignment of Rating Categories

When determining the Rating Category for an auto, the following provisions apply:

1. A driver assigned to the vehicle will only be assigned to one Rating Category.
2. A driver shall be assigned to a category at the time of issuance of a new policy.
3. A driver shall be assigned to a category at the time of issuance of a renewal policy.
4. A new driver added to a policy during a policy term shall result in the policy being re-rated in accordance with B.1 and 2, above.

C. Category Rating Merit Rating Code and Factors

CATEGORY RATING		
#	MERIT RATE CODE	FACTOR
1	SDIP 99	1.000
2	SDIP 98	1.000
3	SDIP 00	1.000
4	SDIP 01	1.000
5	SDIP 02	1.000
6	SDIP 03	1.000
7	SDIP 04	1.000
8	SDIP 05 – 09	1.000
9	SDIP 10 – 15	1.000
10	SDIP 16 – 45	1.000

D. Category Rating Premium Calculation

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The Category Rating Factor associated with the assigned driver is multiplied to the base rates shown in the rate section of this manual for the coverages listed above.

**Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES**

**A. Non-Symbolled Vehicles**

1. For rating of newly announced models of 2010 and prior for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the ~~FOB List~~ Base List Price returned by R.L. Polk or Purchase Price, whichever is higher, from the following table.
3. For rating of 2011 and subsequent model years, determine the appropriate symbol based on the Base List Price returned by R.L. Polk or Purchase Price, whichever is higher, from the following table.

SYMBOL	MODEL YEARS		
	1980 & PRIOR	1981-1989	1990 & SUBSEQUENT
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

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Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

### B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the base premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

SYMBOL	MODEL YEAR	
	1989 & PRIOR	1990 & SUBSEQUENT
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

\*Determine the actual cash value premium for Symbol 27 vehicles by:

1. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
2. Applying this factor to the Symbol 17 base premium shown in the Rate Pages for the applicable territory, class, and model year in accordance with Rule 11, before discounts are applied.

### **RULE 23. HIGH THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the High Theft Vehicle List of this Manual.

#### New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception we may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

### **RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)**

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. Customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. Customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.

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3. Customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. Designated as a “high-theft vehicle” which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. Customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. Customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. For which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	COLLISION	COMPREHENSIVE
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

**NOTE:** For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

**Application of Factors**

**A. Single Vehicle Policies**

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**B. Multi-Vehicle Policies**

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**RULE 25. VEHICLE SERIES RATING**

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of

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repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal.

**RULE 26. YEARS LICENSED FACTORS**

The following Years Licensed factors shall be applied to the base rates for the applicable coverage parts 1, 2, 4, 5, 7 & 9 listed below.

RATE CLASS	FACTOR	YEARS LICENSED
20,21,25,26	1.10	0 <sup>1</sup>
20,21,25,26	1.00	1
20,21,25,26	0.97	2 <sup>2</sup>
17,18	1.02	3
17,18	1.00	4
17,18	0.96	5
10,15	1.05	6-8
10,15	1.00	9-13
10,15	0.98	14-20
10,15	0.96	21-30
10,15	0.94	31-40
10,15	0.92	41-50
10,15	1.03	51-60
10,15	1.05	61-64
10,15	1.10	65+

<sup>1</sup>Coverage Parts 7 & 9, factor is 1.15

<sup>2</sup>Coverage Parts 7 & 9, factor is 0.95

The factor will be determined at the time of issuance for a new policy and a renewal policy. When there is a rate class change during the policy period, the years licensed factor will reflect that operators' driving experience.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 27. PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
  - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
  - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

**A. Operator Classes**

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full or partial years that the operator has held a valid United States license. In the event that an operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges.

Foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country.

## B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

### 1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
  - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
  - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
  - iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s). In order to qualify for deferral status, we will verify inforce coverage of another Massachusetts Private Passenger Automobile policy through the Registry of Motor Vehicle records. If unable to verify through the Registry, we will accept an inforce copy of coverage from the agent or producer.
  - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
  - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.



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- vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

### 2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

### 3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

### 4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

## C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

**D. Satisfactory Driver Training Program**

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

**RULE 29. RESERVED FOR FUTURE USE**

**RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM**

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

**RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES**

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the rate to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

**RULE 32. NON-SYMBOLIC PICK-UPS, VANS AND SIMILAR TYPE VEHICLES**

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

**RULE 33. TOWING AND LABOR**

The Towing and Labor coverage is available for Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

**RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The Merit Rating Plan does not apply to equipment described in this rule. Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

**RULE 35. DrivePak®**

**Coverage:**

1. Accidental Airbag Discharge: coverage for repair or restoration of accidental airbag discharge
2. Auto Loan / Lease: We will pay for the unpaid amount on the loan / lease should the vehicle be involved in a total loss within 36 months of purchase date or vehicle with less than 45,000 miles, subject to maximum of \$5,000 greater than the Actual Cash value of the covered auto.
3. Excellent Driver Reward: Deductible reduction for Part 7 or 9 is reduced by \$250 for listed operators licensed at least 6 years with an merit rating of 99, 98, or 00 involved in a covered loss.
4. New Car Protection: If your vehicle is involved in a total loss within 12 months or 15,000 miles, we will not apply depreciation.
5. Pet Injury: Provides up to \$500 for veterinary costs incurred and up to \$1,000 for costs to replace the insured's dog or cat if it dies in a collision accident while in the insured's vehicle. Certain dog breeds or mixed breeds containing any part of the following are ineligible: Akita, Chow chow, Doberman pinscher, German Shepherd, Presa de Presa Canario, Pit Bull or Pit Bull Type, Rottweiler, Shibu Inu and Wolf Hybrid

**Condition:**

This applies only if the Coverage Selection Page indicates that Part 7, Collision and Part 9, Comprehensive coverages apply to your auto.

**Cost:**

If insured has a companion policy as defined in Rule 19 F., no charge.

If insured does not have a companion policy, charge is \$25 per vehicle subject to a maximum charge of \$50 per policy.

**Endorsement:**

ND-0001-S (Ed. 07-09)

**RULE 36. DRIVER/CAR MATRIX**

Refer to Rule 19 A for multi car discount.

For single car policy rated with class 10, 15, or 30, driver factor is 1.0.

For single car policy rated with class 17, 18, 20, 21, 25 or 26, driver factor is 1.025.

**RULES 37-38. RESERVED FOR FUTURE USE**

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 39. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors. Refer to Rule 22 to determine rating symbol.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

**RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**RULE 41. STATED AMOUNT COVERAGE**

**Parts 7, 8 and 9**

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated in accordance with Rule 11 and as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

**RULES 42-43. RESERVED FOR FUTURE USE**

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification and merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

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Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the compulsory law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the compulsory law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the compulsory law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the compulsory law shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

### **RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated in accordance with Rule 11 and as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110% to determine base premium.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

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

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

**RULE 47. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated in accordance with Rule 11 and as follows:

**A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

**B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.



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Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

**SECTION IV - NON-OWNED AUTOMOBILES**

**RULE 49. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

**Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

**Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

**RULE 50. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- a. No Primary Insurance - Charge 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- b. Primary Insurance – Charge 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- c. If the named individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be charged shall be 100% of the applicable private passenger rate.

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### Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

**RULES 51 - 53. RESERVED FOR FUTURE USE**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

This rule is applicable to private passenger automobiles as defined in Rule 27.

**1. Coverages**

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**2. Discounts Applicable**

The following discounts are to be applied:

VEHICLES QUALIFYING FOR	DISCOUNT
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

**3. Definitions**

As used in this regulation, the following words shall mean:

“Passive device or system” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

**4. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

**A. Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons**

This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

**B. Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

**C. Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**D. Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**E. Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle’s steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock’s security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

## Category II

Devices qualifying in this category receive 15% discounts.

### A. Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

### B. Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

### C. Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

### D. Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

### E. Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

### F. Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

## Category III

Devices qualifying in this category receive 20% discounts.

### A. Passive Alarm System - This is an alarm system meeting the following criteria:

1. Ignition must be cut off automatically, or starter must be disabled automatically.
2. Alarm must be triggered by entry of doors, hood or trunk.
3. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
4. Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

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5. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
6. Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
7. The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

### **B. Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

1. The fuel line must be blocked when the power is off.
2. The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
3. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
4. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

### **C. Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

1. Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
2. The device must prevent hot-wiring of the car.
3. A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

### **D. Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

1. The primary wire to the ignition coil must be disconnected.
2. The device must disconnect the starter.
3. One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
4. The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
5. The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

6. In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**E. Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

**F. Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**1. Armored Cable Hood Lock**

- a. The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- b. The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- c. No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**2. Electrically Operated Hood Lock**

- a. The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- b. The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- c. If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**G. Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

1. The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
2. The system must be automatically armed when the ignition key is turned to the off position.
3. A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
4. An alarm or horn shall be actuated at the same time the ignition is disabled.



5. If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

**H. Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**I. High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**J. Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**K. Chip Key**

This device allows only the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

1. Transporter immobilizer system: system must detect the proper transponder value from the chip in the key in order to start the engine.
2. VATS/PASS Key system: system must detect the proper resistance value in the key code to start the engine.
3. Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine. This system does not have a chip in the key. The key turns the Passlock cylinder which provides the R-code.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

**RULE 55. PRE-INSURANCE INSPECTION PROGRAM**

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. These requirements will be applied uniformly to all insureds. The following is a summary of the requirements of the regulation.

**Eligibility**

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

**Exemptions to Inspection Requirement**

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

### **Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.  
  
Example: For policies issued or renewed during calendar year 2009, inspection of all 1999 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

### **Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

### **Inspection Procedures**

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

**RULE 56. MERIT RATING PLAN**

**Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating adjustment. The merit rating adjustment for each listed operator will be determined based on the merit rating code reported to us by the Merit Rating Board.

**Operators New to Massachusetts**

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until we receive an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, we will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by us and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an MVR is not electronically available, the operator's policy experience period for the operator will begin as of the effective date of the policy until we receive an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to us. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to us. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

**Determination of Merit Rating Points**

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major if it resulted in a claim payment of more than \$2,000.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

**Calculation of Merit Rate Adjustment**

The merit rate adjustment is applied to the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5), Collision (Part 7) and comprehensive (Part 9).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

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Merit Rating Plan

Calculation of Merit Rate Adjustments  
 Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>

MERIT RATING CODE	EXPERIENCED OPERATORS	INEXPERIENCED OPERATORS
	(RATE CLASS 10, 15 OR 30)	(ALL OTHER RATE CLASSES)
99	-20%	NA
98	-10%	-10%
0	0%	0%
1	15%	7.5%
2	30%	15%
3	45%	22.5%
4	60%	30%
5	75%	37.5%
6	90%	45%
7	105%	52.5
8	120%	60%
9	135%	67.5%
10	150%	75%
11	165%	82.5%
12	180%	90%
13	195%	97.5%
14	210%	105%
15	225%	112.5%
16	240%	120%
17	255%	127.5%
18	270%	135%
19	285%	142.5%
20	300%	150%
21	315%	157.5%
22	330%	165%
23	345%	172.5%
24	360%	180%
25	375%	187.5%
26	390%	195%
27	405%	202.5%
28	420%	210%
29	435%	217.5%
30	450%	225%
31	465%	232.5%
32	480%	240%
33	495%	247.5%
34	510%	255%
35	525%	262.5%
36	540%	270%

**Merit Rating Plan**

**Calculation of Merit Rate Adjustments  
Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING CODE	EXPERIENCED OPERATORS	INEXPERIENCED OPERATORS
	(RATE CLASS 10, 15 OR 30)	(ALL OTHER RATE CLASSES)
37	555%	277.5%
38	570%	285%
39	585%	292.5%
40	600%	300%
41	615%	307.5%
42	630%	315%
43	645%	322.5%
44	660%	330%
45	675%	337.5%

<sup>1</sup>Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate codes) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

**RULE 57. RESERVED FOR FUTURE USE**

**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

**Registration Requirements**

Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

**Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

**Salvage Title**

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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**PRIVATE PASSENGER ENDORSEMENTS - ALPHABETICAL INDEX**

<b>TITLE - ENDORSEMENTS</b>	<b>FORM NO.</b>
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 040-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

<b>TITLE - FORMS</b>	<b>EDITION</b>
Massachusetts Automobile Insurance Policy	2009 Ed.
Application for Massachusetts Motor Vehicle Insurance	2009 Ed.
Coverage Selections Page	2009 Ed.
Massachusetts Renewal Form	2009 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2009 Ed.
Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	2009 Ed.
Notice of Transfer of Insurer	
<b>TITLE N&amp;D®</b>	<b>FORM NO.</b>
DrivePak®	ND-0001-S (Ed. 07-09)



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**PERSONAL AUTO FORMS INDEX  
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

FORM TITLEPOLICY	FORM NUMBER AND EDITION DATE
Personal Auto Policy Amendment of Policy - Massachusetts	PP 00 01 01 05 MP 00 99 11 01
<b><u>Endorsements</u></b>	
Additional Insured – Lessor	PP 03 19 08 86
Auto Loan/Lease Coverage	PP 03 35 09 93
Certificate of Insurance - Trusts	PP 03 33 06 98
Change of Endorsement	PP 03 10 08 86
Coverage for Damage to Your Auto (Maximum Limit of Liability)	PP 03 08 06 94
Coverage for Damage to Your Auto Exclusion Endorsement	PP 13 01 12 99
Customizing Equipment Coverage	PP 03 18 01 05
Excess Electronic Equipment Coverage	PP 03 13 01 05
Extended Non-Owned Coverage for Vehicles Furnished or Available for Regular Use	PP 03 06 01 05
Extended Non-Owned Coverage – Vehicles Furnished or Available for Use as a Public or Livery Conveyance	PP 13 05 01 05
Federal Employees using Autos in Government Business	PP 03 01 08 86
Joint Ownership Coverage	PP 03 34 01 05
Liability Coverage Exclusion Endorsement	PP 03 26 06 94
Limited Mexico Coverage	PP 03 21 01 05
Miscellaneous Type Vehicle Amendment (Motor Homes)	PP 03 28 06 98
Miscellaneous Type Vehicle Endorsement	PP 03 23 01 05
Named Non-Owner Coverage	PP 03 22 01 05
Optional Limits Transportation Expenses Coverage	PP 03 02 06 98
Reinstatement of Insurance	PP 02 02 08 86
Single Liability Limit	PP 03 09 01 05
Single Underinsured Motorists Limit	PP 04 02 06 98
Single Uninsured Motorists Limit	PP 04 01 06 98
Snowmobile Endorsement	PP 03 20 01 05
Suspension of Insurance	PP 02 01 01 05
Towing and labor Costs Coverage	PP 03 03 01 04
Trailer/Camper Body Coverage (Maximum Limit of Liability)	PP 03 07 01 05
Trip Interruption Coverage	PP 13 02 01 05
Trust Endorsement	PP 13 03 01 05
Underinsured Motorists Coverage	PP 03 11 01 05

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**RATING TERRITORIES SECTION**

**TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

LEFT HAND DIGIT	COUNTY	LEFT HAND DIGIT	COUNTY
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

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CITY OF BOSTON

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

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

NAME	RATING TERRITORY	STATISTICAL CODE
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

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

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

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

LOCATION	RATING TERRITORY	STATISTICAL CODE
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code			
	<b>A</b>		BROOKLINE	8	702
			BUCKLAND	27	430
			BURLINGTON	5	635
ABINGTON	9	010		<b>C</b>	
ACTON	1	630	CAMBRIDGE	10	600
ACUSHNET	7	230	CANTON	8	711
ADAMS	27	110	CARLISLE	27	672
AGAWAM	7	420	CARVER	8	030
ALFORD	27	170	CHARLEMONT		472
AMESBURY	3	310		27	
AMHERST	5	510			
ANDOVER	3	311	CHARLESTOWN - Boston		
ARLINGTON	4	610	(Zip Codes 02128, 02129)	26	824
ASHBURNHAM	2	930	CHARLTON	5	936
ASHBY	2	670	CHATHAM	27	051
ASHFIELD	27	470	CHELMSFORD	2	612
ASHLAND	6	631	CHELSEA	16	802
ATHOL	4	910	CHESHIRE	27	130
ATTLEBORO	6	210	CHESTER	1	440
AUBURN	6	931	CHESTERFIELD	1	570
AVON	11	730	CHICOPEE	10	402
AYER	4	632	CHILMARK	27	081
	<b>B</b>		CLARKSBURG	27	131
			CLINTON	6	911
BARNSTABLE	6	021	COHASSET	4	732
BARRE	3	932	COLRAIN	2	431
BECKET	1	171	CONCORD	27	613
BEDFORD	3	633	CONWAY	1	473
BELCHERTOWN	3	530	CUMMINGTON	27	571
BELLINGHAM	4	731		<b>D</b>	
BELMONT	4	611	DALTON	1	132
BERKLEY	7	231	DANVERS	5	313
BERLIN	1	933	DARTMOUTH	7	211
BERNARDSTON	27	471	DEDHAM	8	712
BEVERLY	5	312	DEERFIELD	1	432
BILLERICA	6	634	DENNIS	3	052
BLACKSTONE	2	934	DIGHTON	5	232
BLANDFORD	3	490	DORCHESTER - Boston		
BOLTON	2	970	(Zip		
BOSTON CENTRAL - (Zip			Codes 02122, 02124,	21	819
Codes			02125,		
02101- 02118, 02123,			02126)		
02133,	23	821	DOUGLAS	3	937
02199, 02201, 02202,			DOVER	2	733
02203,			DRACUT	7	614
02210, 02215, 02241)			DUDLEY	4	938
BOURNE	5	050	DUNSTABLE	1	673
BOXBOROUGH	1	671	DUXBURY	4	031
BOXFORD	3	370		<b>E</b>	
BOYLSTON	2	971	EAST BOSTON - Boston		
BRAINTREE	9	710	(Zip	26	824
BREWSTER	27	080	Codes 02128, 02129)		
BRIDGEWATER	6	011	EAST BRIDGEWATER	7	032
BRIGHTON - Boston (Zip			EAST BROOKFIELD	3	973
Codes	24	822	EASTHAM	6	082
02134, 02135, 02163)			EASTHAMPTON	27	511
BRIMFIELD	3	491	EAST LONGMEADOW	4	441
BROCKTON	45	002	EASTON	8	212
BROOKFIELD	3	935	EDGARTOWN	27	053



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City or Town	Rating Territory	Statistical Code			
MONTEREY.....	27	175			
MONTGOMERY.....	27	495			
MOUNT WASHINGTON.....	27	176			
<del>NAHANT.....</del>	<del>7</del>	<del>338</del>			
<b>N</b>					
<b>NAHANT.....</b>	<b>7</b>	<b>338</b>			
NANTUCKET.....	27	056			
NATICK.....	4	621			
NEEDHAM.....	2	715			
NEW ASHFORD.....	27	177			
NEW BEDFORD.....	13	200			
NEW BRAINTREE.....	1	975			
NEWBURY.....	2	339			
NEWBURYPORT.....	2	318			
NEW MARLBOROUGH.....	27	178			
NEW SALEM.....	27	480			
NEWTON.....	6	605			
NORFOLK.....	1	739			
NORTH ADAMS.....	2	112			
NORTHAMPTON.....	4	512			
NORTH ANDOVER.....	4	319			
NORTH ATTLEBORO.....	4	215			
NORTHBOROUGH.....	1	949			
NORTH BROOKFIELD.....	2	948			
NORTHBRIDGE.....	4	917			
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819			
NORTHFIELD.....	27	434			
NORTH READING.....	5	641			
NORTON.....	6	234			
NORWELL.....	4	041			
NORWOOD.....	8	716			
<b>O</b>					
OAK BLUFFS.....	27	057			
OAKHAM.....	2	976			
ORANGE.....	3	412			
ORLEANS.....	27	058			
OTIS.....	1	179			
OXFORD.....	5	950			
<b>P</b>					
PALMER.....	5	423			
PAXTON.....	5	977			
PEABODY.....	10	320			
PELHAM.....	27	577			
PEMBROKE.....	6	042			
PEPPERELL.....	1	642			
PERU.....	2	180			
PETERSHAM.....	27	978			
PHILLIPSTON.....	2	979			
PITTSFIELD.....	5	102			
PLAINFIELD.....	1	578			
PLAINVILLE.....	5	740			
PLYMOUTH.....	8	014			
PLYMPTON.....	6	071			
PRINCETON.....	27	980			
PROVINCETOWN.....	1	059			
			<b>Q</b>		
			<b>R</b>		
				12	703
				14	717
				7	235
				4	622
				4	236
				15	803
				27	181
				3	043
				10	015
				3	340
				18	816
				27	481
				4	341
				22	820
				2	981
				4	443
				4	951
			<b>S</b>		
				11	304
				5	342
				1	182
				4	060
				13	321
				27	183
				7	044
				4	237
				7	741
				1	137
				1	435
				2	674
				2	643
				6	918
				2	482
				6	238
				13	606
				1	580
				1	952
				25	823
				7	919
				5	513
				4	444
				6	920
				42	400
				27	953
				2	138
				8	623
				12	718
				27	644
				2	954
				27	645
				3	436
				1	955
				8	322
				5	239
			<b>T</b>		

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TAUNTON.....	10	202	WINCHESTER.....	4	625
TEMPLETON.....	27	956	WINDSOR.....	2	186
TEWKSBURY.....	5	646	WINTHROP.....	13	810
TISBURY.....	27	061	WOBURN.....	8	626
<u>TOLLAND.....</u>	<u>27</u>	<u>496</u>	WORCESTER.....	13	900
<del>TOLLAND.....</del>	<del>27</del>	<del>496</del>	WORTHINGTON.....	27	582
<del>TOPSFIELD.....</del>	<del>4</del>	<del>371</del>	WRENTHAM.....	3	743
<del>TOWNSEND.....</del>	<del>4</del>	<del>647</del>		<b>Y</b>	
			YARMOUTH.....	5	062
<b>City or Town</b>	<b>Rating Territory</b>	<b>Statistical Code</b>			
<u>TOPSFIELD.....</u>	<u>4</u>	<u>371</u>			
<u>TOWNSEND.....</u>	<u>1</u>	<u>647</u>			
TRURO.....	27	086			
TYNGSBOROUGH.....	4	648			
TYRINGHAM.....	27	184			
<b>U</b>					
UPTON.....	27	957			
UXBRIDGE.....	1	921			
<b>W</b>					
WAKEFIELD.....	6	624			
WALES.....	3	497			
WALPOLE.....	5	719			
WALTHAM.....	8	607			
WARE.....	3	514			
WAREHAM.....	8	016			
WARREN.....	3	958			
WARWICK.....	27	483			
WASHINGTON.....	1	185			
WATERTOWN.....	7	608			
WAYLAND.....	3	649			
WEBSTER.....	8	922			
WELLESLEY.....	1	720			
WELLFLEET.....	1	087			
WENDELL.....	27	484			
WENHAM.....	2	343			
WESTBOROUGH.....	3	923			
WEST BOYLSTON.....	2	959			
WEST BRIDGEWATER.....	9	045			
WEST BROOKFIELD.....	27	960			
WESTFIELD.....	7	424			
WESTFORD.....	27	650			
WESTHAMPTON.....	1	581			
WESTMINSTER.....	2	961			
WEST NEWBURY.....	1	344			
WESTON.....	3	651			
WESTPORT.....	5	240			
WEST ROXBURY - Boston (Zip Code 02132)	17	815			
WEST SPRINGFIELD.....	11	425			
WEST STOCKBRIDGE.....	2	139			
WEST TISBURY.....	27	088			
WESTWOOD.....	5	742			
WEYMOUTH.....	10	721			
WHATELY.....	27	437			
WHITMAN.....	9	017			
WILBRAHAM.....	6	445			
WILLIAMSBURG.....	1	534			
WILLIAMSTOWN.....	27	140			
WILMINGTON.....	5	652			
WINCHENDON.....	3	924			

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**RATE SECTION**

**Memorandum**

The rates shown on the rate sheets are the liability and physical damage rates approved by the Commissioner of Insurance in accordance with the provisions of Regulation 211 CMR 79.00.



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**Approved Motorcycle Training Sites  
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

**Approved Driver Skills Development Sites**

In Control Advanced Driver Training

Stevens Advanced Driver Training, LLC

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**Miscellaneous Rating Factors**

**RULE 16. DEDUCTIBLES**

	<b>DEDUCTIBLES</b>		
	<b>\$1,000<sup>1</sup></b>	<b>\$2,000<sup>1</sup></b>	<b>\$100 GLASS<sup>2</sup></b>
Collision	0.70	0.55	N/A
Limited Collision	0.65	0.45	N/A
Comprehensive	0.59	0.54	0.88

<sup>1</sup>Including Fire, Theft and Combined Additional Coverages

Charges based on \$500 Deductible Premium

<sup>2</sup>Applies to otherwise determined premium

**Collision Waiver of Deductible Charges:**

<b>DEDUCTIBLES</b>			
\$300	\$500	\$1,000	\$2,000
\$9	\$12	\$16	\$25

**RULE 17 SUBSTITUTE TRANSPORTATION**

	<b>LIMIT</b>			
	<b>\$15/DAY, 450 MAX</b>	<b>\$30/DAY, \$900 MAX</b>	<b>\$45/DAY, \$1,350 MAX</b>	<b>\$100/DAY, \$3,000</b>
Private Passenger	\$14	\$60	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346

**RULE 19: DISCOUNT RULES**

**A. Multi-Car**

<b>RATE CLASS</b>	<b>FACTOR</b>	<b>PARTS</b>
All	0.91	1, 2, 4, 5, 7, 8, 9

**D. Annual Mileage**

<b>RATE CLASS</b>	<b>FACTOR</b>	<b>PARTS</b>	<b>ANNUAL MILES</b>
All	0.90	1, 2, 3, 4, 5, 6, 7, 8, 12	0 – 5,000
All	0.95	1, 2, 3, 4, 5, 6, 7, 8, 12	5,001 – 10,000

**E. Advanced Driver Training**

<b>RATE CLASS</b>	<b>FACTOR</b>	<b>PARTS</b>
All	0.95	1, 2, 4, 5, 7, 9

**F. Companion Policy**

<b>RATE CLASS</b>	<b>FACTOR</b>	<b>PARTS</b>
All	0.92	1, 2, 4, 5, 7, 9

**G. Good Student**

<b>RATE CLASS</b>	<b>FACTOR</b>	<b>PARTS</b>
17, 18, 20, 21, 25, 26	0.95	1, 2, 4, 5, 7, 9

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**H. Hybrid Vehicle**

RATE CLASS	FACTOR	PARTS
All	0.90	1, 2, 4, 5, 7, 9

**I. Student Away at School**

RATE CLASS	FACTOR	PARTS
17, 18, 20, 21, 25, 26	0.95	1, 2, 4, 5, 7, 9

**RULE 20. MODEL YEAR RATING**

2011 Model Year Factors (Apply to Model Year 2010 Rates shown in Rate Pages):

Collision: 1.065 Comprehensive: 1.023

**COLLISION:**

MODEL YEAR	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2000	0.95	0.95	0.95	0.95	0.95	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	
1999	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.88	0.88	0.88	0.88	
1990-98	0.78	0.78	0.78	0.77	0.77	0.77	0.76	0.76	0.76	0.75	0.75	0.75	0.89	0.89	0.89	0.89	

**COMPREHENSIVE:**

MODEL YEAR	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	
1999	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	0.95	0.95	0.95	
1990-98	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	

Apply the factor above for the model year and symbol of the vehicle to the 2001 model year rates.

For 1989 and prior model year vehicles, see Rule 20.

**FIRE THEFT AND COMBINED ADDITIONAL COVERAGE**

	ACTUAL CASH VALUE
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire , Theft & C.A.C.	85% of Comprehensive Premium

**RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE**

	DEDUCTIBLE						
	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder Alone	2%	4%	7%	14%	26%	37%	46%
Policyholder & Household Members	2%	5%	10%	19%	34%	48%	59%

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**RULE 33. TOWING & LABOR**

	<b>\$50 PER DISABLEMENT</b>	<b>\$100 PER DISABLEMENT</b>
Private Passenger	\$8	\$16
Motorcycle	\$8	\$16

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Apply a rate of \$4 to each \$100 of valuations

**RULE 47. CUSTOMIZING EQUIPMENT – STATED AMOUNT COVERAGE**

Refer to Rule 47

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURE PARTS COVERAGE**

Applies to private passenger vehicles as defined in Rule 27

	<b>COVERAGE</b>		
	<b>COMP</b>	<b>COLL</b>	<b>LTD COLL</b>
Rating Factor	1.01	1.05	1.05

Comprehensive coverage is subject to a \$1.00 minimum premium charge.

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**Miscellaneous Motor Vehicles**

<b>LIABILITY</b>		<b>PHYSICAL DAMAGE</b>
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60% <sup>1</sup> Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates

<sup>1</sup>Reduction not applicable to Waiver of Deductible premium

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Anti-theft (Category IV) – 20% Part 9, Insureds age 65 or older - 25% All Parts

# MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

## SYMBOL AND IDENTIFICATION SECTION

### Notice to Manual Holders

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2006 Manual, the Symbol and Identification Section for 2005 and prior years.

**NOTE:** For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & SUBSEQUENT MODEL YEARS) ABBREVIATION KEY			
APV	All-Purpose Vehicle	Lftgt	Liftgate
AWD	All-Wheel Drive	Ltd	Limited
Cabri	Cabriolet	L	Liter
Conv or Con	Convertible	L/B	Long Bed
Cntry	Country	Lux	Luxury
Cpe	Coupe	LE	Luxury Edition/Limited Edition
CC	Cubic Centimeter	MPV	Multi-Purpose Vehicle
CI	Cubic Inch	Pass	Passenger
CID	Cubic Inch Displacement	Perf	Performance
Cus	Custom	Pkp	Pickup
Cyl	Cylinder	Sed	Sedan
Dlx	Deluxe	S/B	Short Bed
Dsl	Diesel	SOHC	Single Overhead Camshaft
Disp	Displacement	SE	Special Edition
Dr	Door	Spt	Sport(s)
DOHC	Double Overhead Camshaft	Std	Standard
Eng	Engine	Super	Supercharged
Fstbk	Fastback	Sym	Symbol
4WD or 4x4	Four-Wheel Drive	Trk	Truck
Hdtp	Hardtop	Turbo	Turbocharged
Hchbk or Hbk	Hatchback	2WD or 4x2	Two-Wheel Drive
HD	Heavy Duty	Utl	Utility
HO	High Output	Veh	Vehicle
HP	Horsepower	VIN	Vehicle Identification Number
IIN	ISO Identification Number	Wag	Wagon
Lftbk	Liftback	WB	Wheelbase

### PERFORMANCE VEHICLE IDENTIFICATION:

i - Intermediate                      h - High                                      s - Sports                                      p - Sports Premium

### SYMBOL DEFINITIONS:

Price New Symbol - Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including widely-used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol - Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

Effective 4/1/2008

**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07  
HIGH THEFT VEHICLE LIST**

MAKE/MODEL/YEAR			
<b>BMW</b>		<b>CHRYSLER</b>	
325ci	05, 06, 07	Jeep Grand Cherokee Limited	Magnum SE 09
325i	05, 06	4x2 05, 06, 08	4x2 3.5L 08
325i Sports Wagon	05, 06	Jeep Grand Cherokee Overland 4.7 HO	Magnum SRT8 08, 09
325it	05, 06	4x2 05	Magnum SXT
325xi AWD	05, 06	Jeep Commander Limited 09	4x2 3.5L 08, 09
325xi Sports Wagon	05, 06	Jeep Commander Overland 09	Magnum SXT AWD 08, 09
325xit AWD	05, 06	Jeep Commander Sport 09	Mega Cab Pickup 1500
328i		Jeep Wrangler Sahara 05	4x2 08
Cpe 2Dr	08	Jeep Wrangler Rubicon 05, 06, 07, 08	Ram Mega Cab Pickup 2500
328xi AWD		Jeep Wrangler Unlimited 05, 07	4x4 09
Cpe 2Dr	08	Jeep Wrangler Unlimited Rubicon 06, 07, 08	Ram Pickup 1500 Quad Cab 08, 09
330ci	05, 06, 07	Jeep Liberty Limited	Ram Pickup 1500 Regular Cab
330i	05, 06	4x2 05, 07, 08	4x2 5.7L 09
330xi AWD	05, 06	4x2 side air bags 06	4x4 09
335i		4x4 06	Ram Pickup 2500 Quad Cab 09
Cpe 2Dr	08	Jeep Liberty Renegade	Ram Pickup 3500 DRW Quad Cab
525i	05, 06, 07, 08	4x2 05	4x2 08
525xi AWD	07, 08	4x4 with side air bags 06	4x4 09
528i	09	Jeep Liberty Sport	Ram Pickup 3500 SRW Quad Cab
530i	05, 06, 07, 08	4x4 2.8L 06	4x4 08, 09
530xi AWD	07, 08	300 09	4x2 09
535i	09	Side air bags 08	<b>FORD</b>
545i	05, 06	300 Limited 09	Econoline Van E-250 09
550i	07, 08, 09	300 Limited AWD 09	Explorer Eddie Bauer
645ci	06	300 Touring 08, 09	4x2 09
650i	07, 08	300 Touring AWD 08, 09	Explorer Limited
745i	05, 06	300C 08, 09	4x2 09
745li	05, 06	300C AWD 08, 09	Explorer Sport Trac Limited
750i	07, 08, 09	300C SRT-8 08, 09	4x2 09
750li	07, 08, 09		Explorer Sport Trac XLT
760i	06, 07, 09	<b>DODGE</b>	4x2 09
760li	05, 06, 07, 08	Stratus ES	Explorer XLT
X5 3.0i AWD	05, 06, 07	Sed 4 Dr Side Air bags 05	4x2 09
X5 3.0si AWD	08	Stratus R/T 05	Mustang
X5 4.4i AWD	05, 06, 07	Stratus R/T	Conv. 05
X5 4.8i AWD	08	flexible fuel 07	Conv side air bags 06, 07
X5 4.8is AWD	06, 07	Charger R/T 09	Mustang Cobra SVT 05
Z4 2.5i	05, 06	Charger R/T AWD 09	Mustang GT
Z4 3.0i	05, 06	Charger SE AWD 09	Conv. 05, 06, 07
		Charger SRT-8 08, 09	Cpe. 05, 06, 07, 09
<b>CHRYSLER</b>		Charger SXT 09	Mustang GT Mach 1 05, 06
Sebring Limited		Charger SXT AWD 08, 09	Thunderbird 05, 06
Cpe 2 Dr	05, 06	Durango Adventurer 09	Expedition Eddie Bauer
Sed 4 Dr	05	Durango Limited 08, 09	4x2 08
Sed 4 Dr 3.5L	08	Durango SLT 08, 09	Expedition EL Eddie Bauer
Sebring TSI 07		Durango SXT 08, 09	4x2 08
Jeep Grand Cherokee Laredo		Magnum R/T 08, 09	
4x2	05, 06, 08	Magnum R/T AWD 08, 09	



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<b>FORD</b>	Cadillac Seville Touring Sedan (STS) 09	Chevrolet Silverado Classic 2500HD CrewCab 08
Expedition EL Limited 4x2 08	Cadillac Seville Touring Sedan (STS) AWD 09	Chevrolet Suburban 1500 08, 09
Expedition EL SSV 4x2 08	Cadillac STS-V 09	Chevrolet Tahoe Hybrid 09
Expedition EL XLT 4x2 08	Cadillac Escalade 08	Chevrolet Tahoe LS 08, 09
Expedition Limited 4x2 08	Cadillac Escalade AWD 08, 09	Chevrolet Tahoe LT 08, 09
Expedition SSV 4x2 08	Cadillac Escalade ESV AWD 08, 09	Chevrolet Tahoe LTZ 09
Expedition XLT 4x2 08	Cadillac Escalade EXT AWD 08, 09	Chevrolet Tahoe Z71 08
F-150 Supercab 4x2 08, 09	Chevrolet 3500HD Crew Cab 4x4 09	Chevrolet Trailblazer SS 4x2 08, 09
F-150 Supercab 4x4 09	Chevrolet Avalanche 09	Chevrolet Trailblazer LT 4x2 08, 09
F-150 Supercrew 08, 09	Chevrolet Blazer LS 4x2, 2 Dr. 05	Chevrolet Trailblazer LS 4x2 08, 09
F-250 Super Duty Crew Cab 4x4 08	Chevrolet Blazer Xtreme 4x2, 4 Dr. 05	GMC Envoy Denali 4x2 08, 09
F-250 Super Duty Supercab 4x4 09	Chevrolet Blazer Xtreme 4x2, 2 Dr. 05	GMC Envoy SLE 4x2 08, 09
F-350 Super Duty DRW Crew 4x4 09	Chevrolet Blazer Xtreme 4x2, 4 Dr. 05	GMC Envoy SLT 4x2 08, 09
F-350 Super Duty SRW Crew Cab 4x4 08	Chevrolet Blazer ZR2 4x4, 2 Dr. 05, 06	GMC Sierra 1500 Crew Cab 4x2 08, 09
F-350 Super Duty SRW Crew Cab 4x4 08	Chevrolet Blazer ZR2 4x2, 2 Dr. 05	GMC Sierra 1500 Extended Cab 4x4 09
F-350 Super Duty SRW Crew Cab 4x2 09	Chevrolet Corvette Conv. 05, 06, 07, 08, 09	GMC Sierra 1500 Extended Cab 4x2 5.3L 09
F-350 Super Duty SRW Crew Cab 4x4 09	Chevrolet Corvette Cpe. 06, 07, 08	GMC Sierra 2500 HD Crew Cab 4x4 08, 09
F-350 Super Duty SRW Crew Cab 4x4 09	Chevrolet Corvette Z Hchbk 2 Dr. 05	GMC Sierra Classic 1500 Crew Cab 4x2 08
F-350 Super Duty SRW Crew Cab 4x4 09	Chevrolet Corvette Z Hchbk 2 Dr. 06 05, 06, 07, 08	GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
	Chevrolet Express G1500 3Dr. 09	GMC Sierra Classic 1500 HD Crew Cab 08
	Chevrolet Express G1500 AWD 09	GMC Yukon Denali 09
	Chevrolet Express G1500 LS 09	GMC Yukon Denali AWD 08, 09
	Chevrolet Express G1500 LS AWD 09	GMC Yukon Hybrid 09
	Chevrolet Express G1500 LT 09	GMC Yukon SLE 08, 09
	Chevrolet Express G1500 LT AWD 09	GMC Yukon SLT 08, 09
	Chevrolet Monte Carlo LS 05	GMC Yukon XL 1500 SLE 08, 09
	Chevrolet Monte Carlo LT Cpe 2 Dr Driver Air Bag (side) 05	GMC Yukon XL 1500 SLT 08, 09
	Chevrolet Monte Carlo LT 06	GMC Yukon XL 2500 SLE 08, 09
	Chevrolet Monte Carlo LT 07	GMC Yukon XL 2500 SLT 08, 09
	Chevrolet Monte Carlo SS 05, 07, 08	GMC Yukon XL Denali 09
	Chevrolet Monte Carlo Supercharged SS 05, 06	GMC Yukon XL Denali AWD 09
	Chevrolet Avalanche 08	Oldsmobile Bravada 05
	Chevrolet Silverado 1500 Crew Cab 08, 09	Oldsmobile Bravada AWD 05
	Chevrolet Silverado 2500HD Crew Cab 08, 09	Pontiac Grand Am GT1 05
	Chevrolet Silverado Classic 1500 Crew Cab 08	Pontiac Grand Prix GT 07, 08
	Chevrolet Silverado Classic 1500HDCrewCab 08	
<b>FORD - LINCOLN - MERCURY</b>		
Mercury Grand Marquis GS 06, 08		
Mercury Grand Marquis LS 06, 08		
Mercury Grand Marquis LSE 06		
Mark LT 07, 08		
Mark LT 4x4 09		
Navigator 08		
Navigator L 08		
<b>GENERAL MOTORS</b>		
Buick Lacrosse CXL 07		
Buick Lacrosse CXL 07		
Buick Lucerne CX 07, 08		
Buick Lucerne CXL 07, 08		
Buick Lucerne CXL 07, 08		
Cadillac Deville 05		
Cadillac Deville High-Luxury Sedan (DHS) 05		
Cadillac Deville Touring Sedan (DTS) 05		
Cadillac Seville Luxury Sedan (SLS) 05		



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NISSAN	SUBARU	TOYOTA
Armada SE	Baja Turbo AWD 05, 06, 07	Lexus IS 300 05, 06
4x2 08, 09	Impreza Limited AWD Turbo 08	Lexus IS 300 Sportcross 05, 06
4x4 09	Impreza WRX 08	Lexus LS 430 05, 06, 07, 08
Titan Crew Cab 08, 09	Impreza WRX AWD Turbo	Lexus LS 460L 08
4x2 long wheelbase 09	Sed 4Dr 09	Lexus LX 470 AWD 05, 06, 07
Pathfinder LE 05, 08, 09	Impreza WRX Premium AWD	Lexus LX 470 08
Pathfinder SE 05, 08, 09	Sed 4Dr 09	Lexus LX 470 Limited Edition 08
Pathfinder S 08, 09	Impreza WRX STI AWD Turbo 08	Lexus RX 350 AWD 09
Pathfinder Armada LE 05	Impreza WRX STI LTD AWD Turbo 08	Lexus SC 430 05, 06, 07, 08, 09
Pathfinder Armada SE 05		Sequoia Platinum 09
	SUZUKI	Sequoia Limited 09
	Grand Vitara	Sequoia SR5 09
	4x4 4Dr (luxury pkg) 07, 08, 09	Tundra Limited
Boxster 05, 06, 07, 08	XL7 08	4x2 Double Cab 08
Boxster S 05, 06, 07, 08	XL7 Limited 08	Tundra SR5
Boxster S Special Edition 05		4x2 Double Cab 08
911 Carrera 05, 06, 07, 08	TOYOTA	
911 Carrera S 06, 07, 08	Celica GT-S 05	
911 Carrera Turbo 05, 06	MR2 Spyder 05, 06	
911 Carrera Turbo S AWD 06	4Runner Limited 05, 06	
911 Carrera 4 05, 06, 07, 08	4x2 07	
911 Carrera 4S 05, 06, 07, 08	4Runner SR5 05, 06	
911 Carrera Targa 05, 06	4x2 07	
911 Carrera GT2 05, 06	4Runner Sport ED	
911 Carrera GT3 05, 06, 08	4x2 07	
911 GT3 RS 08	4Runner SR5 Sport Edition 05, 06	
911 Targa 4 08	Camry Solara SE	
911 Targa 4S 08	Conv 07, 08	
911 Turbo 08	Camry Solara SLE	
911 Cayman 08	Conv 07, 08	
911 Cayman S 08	Camry Solara Sport	
	Conv 07, 08	
	SAAB	
9-3 Aero	Sienna LE AWD 07	
Sed 06	Sienna XLE 07	
Conv. 05, 06, 08	Sienna XLE AWD 07	
9-3 Arc	Sienna XLE LTD 07	
Conv. 05, 06	Sienna XLE LTD AWD 07	
Sed 06	Lexus ES 330 05, 06	
9-3 Linear 06	Lexus GS 300 05, 06, 07	
9-3 2.0T	Lexus GS 300 AWD 07	
Conv 08	Lexus GS 350 08	
	Lexus GS 350 AWD 08	
	Lexus GS 430 05, 06, 07, 08	
	Lexus GS 450H 08	
		VOLKSWAGEN
		Audi A4 3.0 Quattro
		Conv 06
		Audi A6 3.0 05
		Audi A8 Quattro 06, 07, 08
		Audi A8 L Quattro 05, 06, 07, 08
		Audi Allroad Quattro 05, 06
		Audi Allroad 2.7T Quattro 05
		Audi S4 Quattro 05, 06
		Audi S4 Avant Quattro 05, 06

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