

**2015**  
**MEMORANDUM OF CHANGES**

1. Rule 11 – includes the Policy Characteristics factor in the premium calculation for clarity.
2. Rule 19
  - a. Account Credit Eligibility
  - b. Advance Purchase Discount - changes to eligibility and application of credit
  - c. Hardship Rule
3. Rule 26 - revised rating factors
4. Rule 35 – Policy Characteristics Factor is introduced
5. Rule 56 - Merit Rating rule and factor changes

## **RULE 56. MERIT RATING PLAN**

### **Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating code 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 six year policy experience period immediately preceding the policy effective date. 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. The percentage can be either positive or negative.

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

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

For accidents occurring prior to July 1, 2015, only at-fault accidents resulting 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 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$2,000 are defined as major.

For accidents occurring on or after July 1, 2015, only at-fault accidents resulting in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$5,000 are defined as major.

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no such incidents attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

**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.

**Merit Rating Plan  
Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING	LIABILITY (1, 2, 4)			LIABILITY (5)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.905
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.065	1.150	1.065
2	1.275	1.300	1.130	1.130	1.300	1.130
3	1.425	1.450	1.195	1.195	1.450	1.195
4	1.575	1.600	1.260	1.260	1.600	1.260
5	1.755	1.750	1.340	1.755	1.750	1.340
6	1.910	1.900	1.430	1.910	1.900	1.430
7	2.065	2.065	1.520	2.065	2.065	1.520
8	2.215	2.220	1.610	2.215	2.220	1.610
9	2.365	2.370	1.685	2.365	2.370	1.685
10	2.515	2.520	1.760	2.515	2.520	1.760
11	2.665	2.670	1.835	2.665	2.670	1.835
12	2.815	2.820	1.910	2.815	2.820	1.910
13	2.965	2.970	1.985	2.965	2.970	1.985
14	3.115	3.120	2.060	3.115	3.120	2.060
15	3.265	3.270	2.135	3.265	3.270	2.135
16	3.415	3.420	2.210	3.415	3.420	2.210
17	3.565	3.570	2.285	3.565	3.570	2.285
18	3.715	3.720	2.360	3.715	3.720	2.360
19	3.865	3.870	2.435	3.865	3.870	2.435
20	4.015	4.020	2.510	4.015	4.020	2.510
21	4.165	4.170	2.585	4.165	4.170	2.585
22	4.315	4.320	2.660	4.315	4.320	2.660
23	4.465	4.470	2.735	4.465	4.470	2.735
24	4.615	4.620	2.810	4.615	4.620	2.810
25	4.765	4.770	2.885	4.765	4.770	2.885
26	4.915	4.920	2.960	4.915	4.920	2.960
27	5.065	5.070	3.035	5.065	5.070	3.035
28	5.215	5.220	3.110	5.215	5.220	3.110
29	5.365	5.370	3.185	5.365	5.370	3.185
30	5.515	5.520	3.260	5.515	5.520	3.260
31	5.665	5.670	3.335	5.665	5.670	3.335
32	5.815	5.820	3.410	5.815	5.820	3.410
33	5.965	5.970	3.485	5.965	5.970	3.485
34	6.115	6.120	3.560	6.115	6.120	3.560
35	6.265	6.270	3.635	6.265	6.270	3.635
36	6.415	6.420	3.710	6.415	6.420	3.710
37	6.565	6.570	3.785	6.565	6.570	3.785
38	6.715	6.720	3.860	6.715	6.720	3.860
39	6.865	6.870	3.935	6.865	6.870	3.935
40	7.015	7.020	4.010	7.015	7.020	4.010
41	7.165	7.170	4.085	7.165	7.170	4.085
42	7.315	7.320	4.160	7.315	7.320	4.160
43	7.465	7.470	4.235	7.465	7.470	4.235
44	7.615	7.620	4.310	7.615	7.620	4.310
45	7.765	7.770	4.385	7.765	7.770	4.385

**Merit Rating Plan**  
**Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING	COLLISION (7)			COMPREHENSIVE (9)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.900
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.075	1.150	1.075
2	1.275	1.300	1.130	1.150	1.300	1.150
3	1.425	1.450	1.195	1.225	1.450	1.225
4	1.575	1.600	1.260	1.300	1.600	1.300
5	1.755	1.750	1.340	1.750	1.750	1.375
6	1.910	1.900	1.430	1.900	1.900	1.450
7	2.065	2.065	1.520	2.050	2.050	1.525
8	2.215	2.220	1.610	2.200	2.200	1.600
9	2.365	2.370	1.685	2.350	2.350	1.675
10	2.515	2.520	1.760	2.500	2.500	1.750
11	2.665	2.670	1.835	2.650	2.650	1.825
12	2.815	2.820	1.910	2.800	2.800	1.900
13	2.965	2.970	1.985	2.950	2.950	1.975
14	3.115	3.120	2.060	3.100	3.100	2.050
15	3.265	3.270	2.135	3.250	3.250	2.125
16	3.415	3.420	2.210	3.400	3.400	2.200
17	3.565	3.570	2.285	3.550	3.550	2.275
18	3.715	3.720	2.360	3.700	3.700	2.350
19	3.865	3.870	2.435	3.850	3.850	2.425
20	4.015	4.020	2.510	4.000	4.000	2.500
21	4.165	4.170	2.585	4.150	4.150	2.575
22	4.315	4.320	2.660	4.300	4.300	2.650
23	4.465	4.470	2.735	4.450	4.450	2.725
24	4.615	4.620	2.810	4.600	4.600	2.800
25	4.765	4.770	2.885	4.750	4.750	2.875
26	4.915	4.920	2.960	4.900	4.900	2.950
27	5.065	5.070	3.035	5.050	5.050	3.025
28	5.215	5.220	3.110	5.200	5.200	3.100
29	5.365	5.370	3.185	5.350	5.350	3.175
30	5.515	5.520	3.260	5.500	5.500	3.250
31	5.665	5.670	3.335	5.650	5.650	3.325
32	5.815	5.820	3.410	5.800	5.800	3.400
33	5.965	5.970	3.485	5.950	5.950	3.475
34	6.115	6.120	3.560	6.100	6.100	3.550
35	6.265	6.270	3.635	6.250	6.250	3.625
36	6.415	6.420	3.710	6.400	6.400	3.700
37	6.565	6.570	3.785	6.550	6.550	3.775
38	6.715	6.720	3.860	6.700	6.700	3.850
39	6.865	6.870	3.935	6.850	6.850	3.925
40	7.015	7.020	4.010	7.000	7.000	4.000
41	7.165	7.170	4.085	7.150	7.150	4.075
42	7.315	7.320	4.160	7.300	7.300	4.150
43	7.465	7.470	4.235	7.450	7.450	4.225
44	7.615	7.620	4.310	7.600	7.600	4.300
45	7.765	7.770	4.385	7.750	7.750	4.375

<sup>1</sup>Total merit rate adjustment is determined by multiplying the above factors (for the appropriate YLF: years licensed factors) 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.

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4. Rule 35 – Policy Characteristics Factor is introduced
5. Rule 564 - Merit Rating ~~rule and~~ factor changes

## **RULE 56. MERIT RATING PLAN**

### **Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating code 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 six year policy experience period. ~~The percentage can be either positive or negative.~~

~~The policy experience period is the six years immediately preceding the policy 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. The percentage can be either positive or negative.

### **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 traffic law violation	<del>5</del> at-fault accident 4 points
Minor at-fault accident	3 points	Major at-fault accident	<del>4</del> traffic law violation <del>—————</del> 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.~~

For accidents occurring prior to July 1, 2015, only at-fault accidents resulting 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 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$2,000 are defined as major.

For accidents occurring on or after July 1, 2015, only at-fault accidents resulting in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$5,000 are defined as major.

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident the in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period

is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no such incidents attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

~~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.

~~Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident the in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.~~

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

MERIT RATING	LIABILITY (1, 2, 4)			LIABILITY (5)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.905
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.065	1.150	1.065
2	1.275	1.300	1.130	1.130	1.300	1.130
3	1.425	1.450	1.195	1.195	1.450	1.195
4	1.575	1.600	1.260	1.260	1.600	1.260
5	1.755	1.750	1.340	1.755	1.750	1.340
6	1.910	1.900	1.430	1.910	1.900	1.430
7	2.065	2.065	1.520	2.065	2.065	1.520
8	2.215	2.220	1.610	2.215	2.220	1.610
9	2.365	2.370	1.685	2.365	2.370	1.685
10	2.515	2.520	1.760	2.515	2.520	1.760
11	2.665	2.670	1.835	2.665	2.670	1.835
12	2.815	2.820	1.910	2.815	2.820	1.910
13	2.965	2.970	1.985	2.965	2.970	1.985
14	3.115	3.120	2.060	3.115	3.120	2.060
15	3.265	3.270	2.135	3.265	3.270	2.135
16	3.415	3.420	2.210	3.415	3.420	2.210
17	3.565	3.570	2.285	3.565	3.570	2.285
18	3.715	3.720	2.360	3.715	3.720	2.360
19	3.865	3.870	2.435	3.865	3.870	2.435
20	4.015	4.020	2.510	4.015	4.020	2.510
21	4.165	4.170	2.585	4.165	4.170	2.585
22	4.315	4.320	2.660	4.315	4.320	2.660
23	4.465	4.470	2.735	4.465	4.470	2.735
24	4.615	4.620	2.810	4.615	4.620	2.810
25	4.765	4.770	2.885	4.765	4.770	2.885

26	4.915	4.920	2.960	4.915	4.920	2.960
27	5.065	5.070	3.035	5.065	5.070	3.035
28	5.215	5.220	3.110	5.215	5.220	3.110
29	5.365	5.370	3.185	5.365	5.370	3.185
30	5.515	5.520	3.260	5.515	5.520	3.260
31	5.665	5.670	3.335	5.665	5.670	3.335
32	5.815	5.820	3.410	5.815	5.820	3.410
33	5.965	5.970	3.485	5.965	5.970	3.485
34	6.115	6.120	3.560	6.115	6.120	3.560
35	6.265	6.270	3.635	6.265	6.270	3.635
36	6.415	6.420	3.710	6.415	6.420	3.710
37	6.565	6.570	3.785	6.565	6.570	3.785
38	6.715	6.720	3.860	6.715	6.720	3.860
39	6.865	6.870	3.935	6.865	6.870	3.935
40	7.015	7.020	4.010	7.015	7.020	4.010
41	7.165	7.170	4.085	7.165	7.170	4.085
42	7.315	7.320	4.160	7.315	7.320	4.160
43	7.465	7.470	4.235	7.465	7.470	4.235
44	7.615	7.620	4.310	7.615	7.620	4.310
45	7.765	7.770	4.385	7.765	7.770	4.385

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

MERIT RATING	COLLISION (7)			COMPREHENSIVE (9)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.900
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.075	1.150	1.075
2	1.275	1.300	1.130	1.150	1.300	1.150
3	1.425	1.450	1.195	1.225	1.450	1.225
4	1.575	1.600	1.260	1.300	1.600	1.300
5	1.755	1.750	1.340	1.750	1.750	1.375
6	1.910	1.900	1.430	1.900	1.900	1.450
7	2.065	2.065	1.520	2.050	2.050	1.525
8	2.215	2.220	1.610	2.200	2.200	1.600
9	2.365	2.370	1.685	2.350	2.350	1.675
10	2.515	2.520	1.760	2.500	2.500	1.750
11	2.665	2.670	1.835	2.650	2.650	1.825
12	2.815	2.820	1.910	2.800	2.800	1.900
13	2.965	2.970	1.985	2.950	2.950	1.975
14	3.115	3.120	2.060	3.100	3.100	2.050
15	3.265	3.270	2.135	3.250	3.250	2.125
16	3.415	3.420	2.210	3.400	3.400	2.200
17	3.565	3.570	2.285	3.550	3.550	2.275
18	3.715	3.720	2.360	3.700	3.700	2.350
19	3.865	3.870	2.435	3.850	3.850	2.425
20	4.015	4.020	2.510	4.000	4.000	2.500
21	4.165	4.170	2.585	4.150	4.150	2.575
22	4.315	4.320	2.660	4.300	4.300	2.650
23	4.465	4.470	2.735	4.450	4.450	2.725
24	4.615	4.620	2.810	4.600	4.600	2.800
25	4.765	4.770	2.885	4.750	4.750	2.875



26	4.915	4.920	2.960	4.900	4.900	2.950
27	5.065	5.070	3.035	5.050	5.050	3.025
28	5.215	5.220	3.110	5.200	5.200	3.100
29	5.365	5.370	3.185	5.350	5.350	3.175
30	5.515	5.520	3.260	5.500	5.500	3.250
31	5.665	5.670	3.335	5.650	5.650	3.325
32	5.815	5.820	3.410	5.800	5.800	3.400
33	5.965	5.970	3.485	5.950	5.950	3.475
34	6.115	6.120	3.560	6.100	6.100	3.550
35	6.265	6.270	3.635	6.250	6.250	3.625
36	6.415	6.420	3.710	6.400	6.400	3.700
37	6.565	6.570	3.785	6.550	6.550	3.775
38	6.715	6.720	3.860	6.700	6.700	3.850
39	6.865	6.870	3.935	6.850	6.850	3.925
40	7.015	7.020	4.010	7.000	7.000	4.000
41	7.165	7.170	4.085	7.150	7.150	4.075
42	7.315	7.320	4.160	7.300	7.300	4.150
43	7.465	7.470	4.235	7.450	7.450	4.225
44	7.615	7.620	4.310	7.600	7.600	4.300
45	7.765	7.770	4.385	7.750	7.750	4.375

Total merit rate adjustment is determined by multiplying the above factors (for the appropriate YLF: years licensed factors) 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**

**2015**  
**MEMORANDUM OF CHANGES**

1. Rule 11 – includes the Policy Characteristics factor in the premium calculation for clarity.
2. Rule 19
  - a. Account Credit Eligibility
  - b. Advance Purchase Discount - changes to eligibility and application of credit
  - c. Hardship Rule
3. Rule 26 - revised rating factors
4. Rule 35 – Policy Characteristics Factor is introduced
5. Rule 56 - Merit Rating rule and factor changes

**RULE 56. MERIT RATING PLAN**

**Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating code 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 six year policy experience period immediately preceding the policy effective date. 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. The percentage can be either positive or negative.

**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.

For accidents occurring prior to July 1, 2015, only at-fault accidents resulting 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 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$2,000 are defined as major.

For accidents occurring on or after July 1, 2015, only at-fault accidents resulting in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$5,000 are defined as major.

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident the in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no such incidents attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

**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.

**Merit Rating Plan  
Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING	LIABILITY (1, 2, 4)			LIABILITY (5)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.905
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.065	1.150	1.065
2	1.275	1.300	1.130	1.130	1.300	1.130
3	1.425	1.450	1.195	1.195	1.450	1.195
4	1.575	1.600	1.260	1.260	1.600	1.260
5	1.755	1.750	1.340	1.755	1.750	1.340
6	1.910	1.900	1.430	1.910	1.900	1.430
7	2.065	2.065	1.520	2.065	2.065	1.520
8	2.215	2.220	1.610	2.215	2.220	1.610
9	2.365	2.370	1.685	2.365	2.370	1.685
10	2.515	2.520	1.760	2.515	2.520	1.760
11	2.665	2.670	1.835	2.665	2.670	1.835
12	2.815	2.820	1.910	2.815	2.820	1.910
13	2.965	2.970	1.985	2.965	2.970	1.985
14	3.115	3.120	2.060	3.115	3.120	2.060
15	3.265	3.270	2.135	3.265	3.270	2.135
16	3.415	3.420	2.210	3.415	3.420	2.210
17	3.565	3.570	2.285	3.565	3.570	2.285
18	3.715	3.720	2.360	3.715	3.720	2.360
19	3.865	3.870	2.435	3.865	3.870	2.435
20	4.015	4.020	2.510	4.015	4.020	2.510
21	4.165	4.170	2.585	4.165	4.170	2.585
22	4.315	4.320	2.660	4.315	4.320	2.660
23	4.465	4.470	2.735	4.465	4.470	2.735
24	4.615	4.620	2.810	4.615	4.620	2.810
25	4.765	4.770	2.885	4.765	4.770	2.885
26	4.915	4.920	2.960	4.915	4.920	2.960
27	5.065	5.070	3.035	5.065	5.070	3.035
28	5.215	5.220	3.110	5.215	5.220	3.110
29	5.365	5.370	3.185	5.365	5.370	3.185
30	5.515	5.520	3.260	5.515	5.520	3.260
31	5.665	5.670	3.335	5.665	5.670	3.335
32	5.815	5.820	3.410	5.815	5.820	3.410
33	5.965	5.970	3.485	5.965	5.970	3.485
34	6.115	6.120	3.560	6.115	6.120	3.560
35	6.265	6.270	3.635	6.265	6.270	3.635
36	6.415	6.420	3.710	6.415	6.420	3.710
37	6.565	6.570	3.785	6.565	6.570	3.785
38	6.715	6.720	3.860	6.715	6.720	3.860
39	6.865	6.870	3.935	6.865	6.870	3.935
40	7.015	7.020	4.010	7.015	7.020	4.010
41	7.165	7.170	4.085	7.165	7.170	4.085
42	7.315	7.320	4.160	7.315	7.320	4.160
43	7.465	7.470	4.235	7.465	7.470	4.235
44	7.615	7.620	4.310	7.615	7.620	4.310
45	7.765	7.770	4.385	7.765	7.770	4.385

**Merit Rating Plan**  
**Percentages to Apply to Otherwise Applicable Premiums<sup>1</sup>**

MERIT RATING	COLLISION (7)			COMPREHENSIVE (9)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.900
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.075	1.150	1.075
2	1.275	1.300	1.130	1.150	1.300	1.150
3	1.425	1.450	1.195	1.225	1.450	1.225
4	1.575	1.600	1.260	1.300	1.600	1.300
5	1.755	1.750	1.340	1.750	1.750	1.375
6	1.910	1.900	1.430	1.900	1.900	1.450
7	2.065	2.065	1.520	2.050	2.050	1.525
8	2.215	2.220	1.610	2.200	2.200	1.600
9	2.365	2.370	1.685	2.350	2.350	1.675
10	2.515	2.520	1.760	2.500	2.500	1.750
11	2.665	2.670	1.835	2.650	2.650	1.825
12	2.815	2.820	1.910	2.800	2.800	1.900
13	2.965	2.970	1.985	2.950	2.950	1.975
14	3.115	3.120	2.060	3.100	3.100	2.050
15	3.265	3.270	2.135	3.250	3.250	2.125
16	3.415	3.420	2.210	3.400	3.400	2.200
17	3.565	3.570	2.285	3.550	3.550	2.275
18	3.715	3.720	2.360	3.700	3.700	2.350
19	3.865	3.870	2.435	3.850	3.850	2.425
20	4.015	4.020	2.510	4.000	4.000	2.500
21	4.165	4.170	2.585	4.150	4.150	2.575
22	4.315	4.320	2.660	4.300	4.300	2.650
23	4.465	4.470	2.735	4.450	4.450	2.725
24	4.615	4.620	2.810	4.600	4.600	2.800
25	4.765	4.770	2.885	4.750	4.750	2.875
26	4.915	4.920	2.960	4.900	4.900	2.950
27	5.065	5.070	3.035	5.050	5.050	3.025
28	5.215	5.220	3.110	5.200	5.200	3.100
29	5.365	5.370	3.185	5.350	5.350	3.175
30	5.515	5.520	3.260	5.500	5.500	3.250
31	5.665	5.670	3.335	5.650	5.650	3.325
32	5.815	5.820	3.410	5.800	5.800	3.400
33	5.965	5.970	3.485	5.950	5.950	3.475
34	6.115	6.120	3.560	6.100	6.100	3.550
35	6.265	6.270	3.635	6.250	6.250	3.625
36	6.415	6.420	3.710	6.400	6.400	3.700
37	6.565	6.570	3.785	6.550	6.550	3.775
38	6.715	6.720	3.860	6.700	6.700	3.850
39	6.865	6.870	3.935	6.850	6.850	3.925
40	7.015	7.020	4.010	7.000	7.000	4.000
41	7.165	7.170	4.085	7.150	7.150	4.075
42	7.315	7.320	4.160	7.300	7.300	4.150
43	7.465	7.470	4.235	7.450	7.450	4.225
44	7.615	7.620	4.310	7.600	7.600	4.300
45	7.765	7.770	4.385	7.750	7.750	4.375

<sup>1</sup>Total merit rate adjustment is determined by multiplying the above factors (for the appropriate YLF: years licensed factors) 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.

**2015**  
**MEMORANDUM OF CHANGES**

1. Rule 11 – includes the Policy Characteristics factor in the ~~the~~ premium calculation for clarity.
2. Rule 19
  - a. Account Credit Eligibility
  - b. Advance Purchase Discount - changes to eligibility and application of credit
  - c. Hardship Rule
3. Rule 26 - revised rating factors
4. Rule 35 – Policy Characteristics Factor is introduced
5. Rule 564 - Merit Rating ~~rule and~~ factor changes

## **RULE 56. MERIT RATING PLAN**

### **Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating code 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 six year policy experience period. ~~The percentage can be either positive or negative.~~

~~The policy experience period is the six years immediately preceding the policy 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. The percentage can be either positive or negative.

### **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.~~

For accidents occurring prior to July 1, 2015, only at-fault accidents resulting 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 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$2,000 are defined as major.

For accidents occurring on or after July 1, 2015, only at-fault accidents resulting in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000 are defined as minor, and at-fault accidents resulting in a claim payment of more than \$5,000 are defined as major.

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident the in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period

is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no such incidents attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

~~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.

~~Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Merit Rating Points applicable to the operator shall be the sum of the Merit Rating Points identified for each chargeable incident the in the policy experience period. When the Incident Free Period is greater than three and the total number of chargeable incidents in the most recent five years of the policy experience period is three or less, the Merit Rating Points applicable to each incident shall be reduced by one and the total number of Merit Rating Points applicable to the operator shall be the sum of those reduced Merit rating Points. In no event shall the Merit rating Points for any single incident be reduced below zero.~~

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

MERIT RATING	LIABILITY (1, 2, 4)			LIABILITY (5)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.905
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.065	1.150	1.065
2	1.275	1.300	1.130	1.130	1.300	1.130
3	1.425	1.450	1.195	1.195	1.450	1.195
4	1.575	1.600	1.260	1.260	1.600	1.260
5	1.755	1.750	1.340	1.755	1.750	1.340
6	1.910	1.900	1.430	1.910	1.900	1.430
7	2.065	2.065	1.520	2.065	2.065	1.520
8	2.215	2.220	1.610	2.215	2.220	1.610
9	2.365	2.370	1.685	2.365	2.370	1.685
10	2.515	2.520	1.760	2.515	2.520	1.760
11	2.665	2.670	1.835	2.665	2.670	1.835
12	2.815	2.820	1.910	2.815	2.820	1.910
13	2.965	2.970	1.985	2.965	2.970	1.985
14	3.115	3.120	2.060	3.115	3.120	2.060
15	3.265	3.270	2.135	3.265	3.270	2.135
16	3.415	3.420	2.210	3.415	3.420	2.210
17	3.565	3.570	2.285	3.565	3.570	2.285
18	3.715	3.720	2.360	3.715	3.720	2.360
19	3.865	3.870	2.435	3.865	3.870	2.435
20	4.015	4.020	2.510	4.015	4.020	2.510
21	4.165	4.170	2.585	4.165	4.170	2.585
22	4.315	4.320	2.660	4.315	4.320	2.660
23	4.465	4.470	2.735	4.465	4.470	2.735
24	4.615	4.620	2.810	4.615	4.620	2.810
25	4.765	4.770	2.885	4.765	4.770	2.885



26	4.915	4.920	2.960	4.915	4.920	2.960
27	5.065	5.070	3.035	5.065	5.070	3.035
28	5.215	5.220	3.110	5.215	5.220	3.110
29	5.365	5.370	3.185	5.365	5.370	3.185
30	5.515	5.520	3.260	5.515	5.520	3.260
31	5.665	5.670	3.335	5.665	5.670	3.335
32	5.815	5.820	3.410	5.815	5.820	3.410
33	5.965	5.970	3.485	5.965	5.970	3.485
34	6.115	6.120	3.560	6.115	6.120	3.560
35	6.265	6.270	3.635	6.265	6.270	3.635
36	6.415	6.420	3.710	6.415	6.420	3.710
37	6.565	6.570	3.785	6.565	6.570	3.785
38	6.715	6.720	3.860	6.715	6.720	3.860
39	6.865	6.870	3.935	6.865	6.870	3.935
40	7.015	7.020	4.010	7.015	7.020	4.010
41	7.165	7.170	4.085	7.165	7.170	4.085
42	7.315	7.320	4.160	7.315	7.320	4.160
43	7.465	7.470	4.235	7.465	7.470	4.235
44	7.615	7.620	4.310	7.615	7.620	4.310
45	7.765	7.770	4.385	7.765	7.770	4.385

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

MERIT RATING	COLLISION (7)			COMPREHENSIVE (9)		
	YLF 6-49	YLF 50+	YLF 0-5	YLF 6-49	YLF 50+	YLF 0-5
99	0.800	0.800	NA	0.800	0.800	NA
98	0.900	0.900	0.905	0.900	0.900	0.900
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.120	1.150	1.065	1.075	1.150	1.075
2	1.275	1.300	1.130	1.150	1.300	1.150
3	1.425	1.450	1.195	1.225	1.450	1.225
4	1.575	1.600	1.260	1.300	1.600	1.300
5	1.755	1.750	1.340	1.750	1.750	1.375
6	1.910	1.900	1.430	1.900	1.900	1.450
7	2.065	2.065	1.520	2.050	2.050	1.525
8	2.215	2.220	1.610	2.200	2.200	1.600
9	2.365	2.370	1.685	2.350	2.350	1.675
10	2.515	2.520	1.760	2.500	2.500	1.750
11	2.665	2.670	1.835	2.650	2.650	1.825
12	2.815	2.820	1.910	2.800	2.800	1.900
13	2.965	2.970	1.985	2.950	2.950	1.975
14	3.115	3.120	2.060	3.100	3.100	2.050
15	3.265	3.270	2.135	3.250	3.250	2.125
16	3.415	3.420	2.210	3.400	3.400	2.200
17	3.565	3.570	2.285	3.550	3.550	2.275
18	3.715	3.720	2.360	3.700	3.700	2.350
19	3.865	3.870	2.435	3.850	3.850	2.425
20	4.015	4.020	2.510	4.000	4.000	2.500
21	4.165	4.170	2.585	4.150	4.150	2.575
22	4.315	4.320	2.660	4.300	4.300	2.650
23	4.465	4.470	2.735	4.450	4.450	2.725
24	4.615	4.620	2.810	4.600	4.600	2.800
25	4.765	4.770	2.885	4.750	4.750	2.875

26	4.915	4.920	2.960	4.900	4.900	2.950
27	5.065	5.070	3.035	5.050	5.050	3.025
28	5.215	5.220	3.110	5.200	5.200	3.100
29	5.365	5.370	3.185	5.350	5.350	3.175
30	5.515	5.520	3.260	5.500	5.500	3.250
31	5.665	5.670	3.335	5.650	5.650	3.325
32	5.815	5.820	3.410	5.800	5.800	3.400
33	5.965	5.970	3.485	5.950	5.950	3.475
34	6.115	6.120	3.560	6.100	6.100	3.550
35	6.265	6.270	3.635	6.250	6.250	3.625
36	6.415	6.420	3.710	6.400	6.400	3.700
37	6.565	6.570	3.785	6.550	6.550	3.775
38	6.715	6.720	3.860	6.700	6.700	3.850
39	6.865	6.870	3.935	6.850	6.850	3.925
40	7.015	7.020	4.010	7.000	7.000	4.000
41	7.165	7.170	4.085	7.150	7.150	4.075
42	7.315	7.320	4.160	7.300	7.300	4.150
43	7.465	7.470	4.235	7.450	7.450	4.225
44	7.615	7.620	4.310	7.600	7.600	4.300
45	7.765	7.770	4.385	7.750	7.750	4.375

Total merit rate adjustment is determined by multiplying the above factors (for the appropriate YLF: years licensed factors) 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**