

*Occidental Fire & Casualty Company  
of North Carolina*

Personal Automobile  
Rule & Rate Guide

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***MASSACHUSETTS***

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New Business: August 5, 2013  
Renewal Business: September 15, 2013

*Customer Service: 800-233-1880*

*Claims Service: 800-223-5994*

Occidental Fire & Casualty Company  
P.O. Box 13119, Scottsdale, AZ 85267-3119

# OCCIDENTAL INSURANCE

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# **OCcidental INSURANCE**

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The following information and procedures for the sale and servicing of insurance policies with Occidental Fire & Casualty will address most processing situations. When special circumstances or questions arise, please contact our office for assistance.

## **CONTACT INFORMATION**

### **Policy Processing**

All applications for insurance are submitted through the Occidental agent internet site:

**[www.occiaagent.com](http://www.occiaagent.com)**

### **Billing, Customer Service and Underwriting**

Phone: 800-233-1880

Fax: 866-833-8240

Mail: P.O. Box 13119, Scottsdale, AZ 85267-3119

Email: [sbu\\_underwriting@ofc-wic.com](mailto:sbu_underwriting@ofc-wic.com)

### **Claims**

Phone: 800-223-5994

Fax: 954-753-0668

Mail: P.O. Box 771270, Coral Springs, FL 33077-1270

Email: [sbu\\_flclaims@ofc-wic.com](mailto:sbu_flclaims@ofc-wic.com)

### **Anti-Fraud Hotline**

Phone: 866-646-5310

# OCCIDENTAL INSURANCE

## PROCESSING RULES & INFORMATION

### Company Code

NAIC: 23248

### Binding Authority & Supporting Documentation

1. Applications for insurance are accepted via the OcciAgent<sup>SM</sup> web site. Any exception must be approved beforehand by the Company.
2. Applications are effective at the date and time of completion on the web site. **If an effective date of no more than 24 hours prior to upload or a future date are required then that date must be entered.**
3. We expect and require agents to physically inspect all vehicles and document any existing damage (including glass) prior to submitting an application that includes physical damage coverage in accordance with 211 CMR 94.00. A completed vehicle inspection form or two (2) photographs showing all four (4) sides of the vehicle will meet this requirement and protect your interests.
4. The Binding Authority also applies to requests to change or add coverage(s), driver(s), or vehicle(s).
5. OcciAgent<sup>SM</sup> is designed to address nearly all the acceptable risks and situations that we will insure. Occasionally, there may be a risk or situation that you feel is acceptable which OcciAgent<sup>SM</sup> will not allow. In those instances, please contact underwriting to discuss the issue.
6. If there are any questions regarding the acceptability of a risk, please call the Underwriting Department prior to submitting.
7. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principle and Occidental Fire & Casualty when you became licensed to sell Occidental Fire & Casualty, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

8. The entire application must be completed. If any area of the application does not apply, then "N/A's", "None", or similar indication must be shown.

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9. Original signatures for both the applicant and the agent are required. Power of Attorney signatures will not be accepted.
10. Occidental personal automobile policies may not be used to insure commercial entities, Corporations, business names, company names, and “DBA’s” may not be listed as Named Insured or additional interest. We will not provide certificates of insurance to third parties.
11. The agent must ask the applicant ALL QUESTIONS on the application, clearly explaining the importance of providing accurate information. The agent must also have the applicant read the Applicant’s Statement. If the applicant cannot read the statement, the agent should arrange for a third party to read or translate information to the applicant.
12. Pursuant to MA General Laws –Part 1/Title XV/Chapter 110G/Sections 4-11, Occidental Insurance agrees to accept electronic signatures on applications. The agent is also responsible for complying with all requirements in the General Laws that pertain to electronic signatures.

### **Additional Interests**

Lienholders and co-owners of a vehicle insured under an Occidental personal automobile policy may be included for coverage and listed on the Declarations.

The named insured’s employer or a business owned by the named insured may **not** be included as additional interests.

Certificates of Insurance **will not** be issued

### **Misrepresentation of Risk**

The applicant has a responsibility and an obligation to truthfully and fully answer the questions on the application for insurance. Any misrepresentations on the application may render the policy null and void and could result in the denial of claims.

If material misrepresentation is determined, the policy may be rescinded (no coverage afforded), the required notice will be sent to the Registry of Motor Vehicles and all premiums may be returned to the applicant.

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## Financial Responsibility Filings

The Named Insured, and immediate family members of the household that are listed as drivers on the application, are eligible for a SR22 form. Filings will be made for the state of residence and Maine only.

A fee will be charged for processing the financial responsibility filing.

The necessary information for the financial responsibility filing must be provided, including:

- the first, middle, and last name for each person that needs a SR22 form;
- date of birth;
- Social Security number;
- state case number, if one has been assigned.

## Changes/Endorsements

1. All change requests should be completed and uploaded to the Company the same day through the Company's website. DO NOT MAIL. Change requests will be processed by the Company only when they are uploaded. Contact the Company if an exception is needed.
2. All premium adjustments reflect the rates and rules in force at the time of the policy or the latest renewal effective date and are calculated pro-rata.
3. Mid-term premium adjustments are made as a result of change in address, vehicles, drivers, coverage, etc. Mid-term premium adjustments are not made as a result of a change in points or **driving experience** on existing drivers.
4. An information sheet will print following the upload of the endorsement, stating what information, if any, that needs to be submitted to the Company for completion of the endorsement (e.g. exclusion forms, rejection forms, etc).
5. Changes which result in an increase in policy premium must be uploaded with the requested immediate payment amount that is calculated and displayed by the OcciAgent<sup>SM</sup> system.
6. Reduction or deletion of coverage requires the policyholder's signature on the Selection/Rejection form.
7. Suspension of coverage is not permitted.
8. Changes to correct a policy will be honored for the current policy term only.

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## **Policy Renewal**

Policies may be re-underwritten at the time of renewal to reflect changes in driver age and the status of driving records. Renewals will be classified and rated in accordance with the underwriting and rate guide in use at the time of renewal.

The Company will send eligible policyholders an offer to renew their policies approximately 30 days before the policy expiration date. Policies will be renewed for each policyholder who makes payment for the amount billed on or before the expiration date of the policy. Policies on which the renewal payment is postmarked up to and including 20 days after the policy expiration date may be renewed the day after postmark or on the day of upload.

## **Cancellations**

Flat cancellations are permitted only when approved by the Company.

The Named Insured shown on the Declarations Page may cancel the policy by:

1. Returning the current Declarations page with a signed and dated cancellation request. If there is more than one (1) Named Insured, both must sign the cancellation request or Lost Policy Release, unless they are married.
2. Providing the Company with advance written notice of the date cancellation is to take effect. If advance written notice is not received, the policy will be canceled effective at 12:01 a.m. on the date the request is received at the Company's office.
3. Completing a Lost Policy Release/Lost Policy Receipt.
4. Theft of vehicles or plates.
5. Sale or transfer of vehicle(s).
6. Plates returned.

All return premiums resulting from cancellations will be calculated pro-rata.

If a Loss Payee or other interests exist, the effective date of cancellation may be adjusted to comply with regulatory requirements.

## **Reinstatements**

Reinstatements will be made entirely at the Company's discretion.

Policies canceled for nonpayment of premium may be reinstated only if the full balance due is post-marked or received by the Company on or before the cancellation date shown on the cancellation notice.

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No agent may accept premium payments after the grace period without the prior authorization of the Company. Any agent that does so will be responsible for any coverage an insured may claim, and the agent must reimburse the Company for any losses the Company pays, including legal fees.

Policies with unpaid additional premium balances will not be reinstated unless the balance is paid in full.

Policies will not be reinstated under the following circumstances:

1. A policy is canceled for material misrepresentation;
2. An insured has moved out of state;
3. We have already notified you of our decision to non-renew the policy.

### **Driver Assignment**

Occidental assigns drivers to vehicles as follows:

1. Single Vehicle - the driver classification and penalty point classification of the operator who develops the highest premium is used;
2. Multiple Vehicles – the driver and vehicle combinations which produce the highest premium will be used.
3. Liability limits must be the same on all vehicles.
4. The number of drivers compared to the number of vehicles on the policy is considered in the rate determination. Drivers include all eligible to be rated drivers and do not include excluded, deferred or permit operators. Vehicles include all vehicles rated on the policy.
5. All operators in the household must be included for rating, regardless of being listed and/or rated on another Massachusetts auto policy. Some operators may be excluded from coverage (see Driver Exclusion section).

### **Driver Exclusions**

The following rules apply to driver exclusion situations:

1. The Named Insured cannot be excluded or deleted from a policy;
2. A spouse may be excluded only if both the Named Insured and Spouse both sign the appropriate exclusion form;
3. All household members 15 years and older must be identified on the application;

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4. The title owner of a vehicle cannot be excluded (exception: if there is a co-owner, then one may be excluded);
5. Requests to exclude driver(s) from coverage must be signed by the Named Insured on the designated space located on the application or the Driver Exclusion Request form;
6. Requests to remove exclusions must be in writing with a signature from the Named Insured. The request will be effective the date received by the Company.
7. 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, PA 16 11 04 09.
8. 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.

### **Permit Status Rating**

Drivers with a learner's permit will not be included in the rating of the policy. The permit driver will become an "eligible-to-be-rated" driver at the earliest of (a) notification by the named insured that the permit driver has obtained their full license; or (b) the first renewal of the policy. If the latter, we will notify the customer of the change in rating, providing them an opportunity to notify us that the driver continues to hold a learner's permit and return them to non-rated status. Driver's with a learners permit will be listed as a never been licensed operator until a valid driver's license is obtained.

### **Driver Class Definitions**

The number of years driving experience is considered in rating. 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 the 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 privilege.

- 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.

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- 17 Inexperienced Principle 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 principle 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 principle 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 in the United States, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program. Operators with a valid license issued outside of the United States will be rated as a class 20 operator. Other foreign country driving experience will not be accepted. This class will remain assigned to the operator until a valid United States License is obtained.
- 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, and 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, and 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.

If no evidence of prior license is available, the operator may be assigned to class 20 (principle operator) or 21 (Occasional operator).

### **Procedures for Massachusetts Registry of Motor Vehicles**

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

1. A complete “RMV-1” vehicle registration 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.
2. An “RMV-2”, renewal card, will be mailed six to eight weeks prior to the expiration date of registration which will show the current registration data for the vehicle and its owner. Certain changes may be made by the owner on the application.
3. 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 plates such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

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4. 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.
5. 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.

<b>BILLING INFORMATION AND PROCEDURES</b>
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### **Billing Process**

1. Down payments or full policy premiums must be submitted during the application internet upload process.
2. All additional premiums, including rating differences due to Motor Vehicle Records, C.L.U.E. reports, and/or endorsements, will be billed directly to the insured by the Company. The additional premium will be divided into any remaining installments. The Named Insured will be billed for the total additional premium if the original premium was paid in full or if the last installment has been billed or paid.
3. Installment billing notices are sent approximately 15 days prior to the due date. Each installment bill gives the insured the option to pay the amount due or the total balance.
4. Return premiums, if any, are first applied to any balance due the Company. If the policy has been paid in full, a return premium will be mailed to the Named Insured.
5. A renewal offer will be sent to the Named Insured approximately 30 days prior to renewal with a copy to the agent.
6. Installment and renewal payments received from the insured in the agent's office are subject to the same binding procedure as new business. The agent should document the date and time that the premium payment was received, and upload the payment to the Company via the OcciAgent<sup>sm</sup> site.

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7. Installment payment plans may not be changed after the inception of a policy. If a different payment plan is desired, the policy must be cancelled and rewritten.
8. Internet payments will be deemed postmarked as of the date and time of uploading. Any installment payment that is uploaded after the cancellation date will be applied to the account and return premium (if any) will be returned to the policyholder. The policy will remain canceled.
9. Any renewal payment uploaded after the policy expiration date up to and including 20 days may be renewed with a lapse in coverage. The decision to renew with a lapse or allow the policy to expire is entirely at the discretion of the Company. Please contact the Company for a decision or write a new policy for the customer.
10. Any payment that is uploaded with incorrect credit card or checking account numbers (including bank routing numbers) will be treated as insufficient funds transactions. The policy will cancel for nonpayment, just as though no payment had been submitted. The agent and policyholder bear the responsibility for entering the correct information.
11. When payments are submitted via the Internet, **Do not send the original or a copy of the policyholder's check or credit card forms to the Company.** Such forms will be considered as additional payment requests. The Agent will be held responsible for errors or problems that result.
12. If an insured's check, made payable to the Agent for an installment payment, is returned by the financial institution not honored, upon first presentation, the agent **will not** be reimbursed.

### **Policy and Billing Fees**

Fees for specific activities include:

1. A billing installment service fee is charged equal to 1.5% of the outstanding premium balance.
2. A fee of \$25.00 is charged to reinstate a cancelled policy;
3. A processing fee of \$15.00 is applied for insufficient funds when checks are denied by a financial institution;
4. A policy fee of \$25.00 is applicable for new and renewal policy terms.
5. A late fee of \$10.00 will be charged when a payment is postmarked/uploaded 6 or more days after the installment due date.

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## UNDERWRITING CRITERIA

### Risk Acceptability

The following risks are not eligible:

1. Risks not residing in State of Residence a minimum of 7 months per year.
2. Risks that do not list the registered owner as the Named Insured or Additional Interest.
3. When co-owners are not listed as Named Insured or as Additional Interest.
4. Applicants with suspended or revoked driver's license (except for failure to maintain proof of Financial Responsibility and eligible for reinstatement of license). Exceptions are subject to Company approval.
5. Named Operator, Non-owner or "Trip" policies.

### Driver Rating Points

**Auto Plan Acceptability** - Drivers with more accidents or violations, as shown below, during the 72 months prior to application for insurance with Occidental are not eligible for coverage without underwriting review and approval.

Incidents	Per Driver Maximums	
	Licensed More than 6 Years	Licensed 6 Years or Less
Major Accidents	2	2
Minor Accidents	2	2
Major Violations	3	1
Intermediate Violations	3	1
Minor Violations	6	3

Driving record points - Driver rating points are assigned to operators for their driving history. Points are not assigned for non-chargeable incidents and not-at-fault accidents. An MVR may be requested for each applicant.

Chargeable Period - All accidents and violations occurring in the 60-month period prior to the initial policy inception, or in the 60-month period prior to the renewal date for renewal policies, are considered in developing a driver's policy premiums. The chargeable period for drivers being endorsed onto a policy after inception is 60 months prior to the endorsement effective date.

Chargeable Date - The incident date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date, it will be deemed to be the day before the policy inception date.

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Same Day Offenses – If there were multiple violations or accidents that occurred on the same day, charge only for the one violation or accident with the highest point charge.

NOTE: The experience of persons associated with the operation of a vehicle or train as a public conveyance or as part of their employment for a local transit system shall not be used when determining additional point charges.

### Accidents

Points are assigned for at-fault accidents as follows:

#### Major and Minor Accidents:

- First accident: 3 points
- Second accident: 4 points
- Each subsequent accident: 7 points

Each accident should be noted as “at fault” or “not at fault.” A Motor Vehicle Record will be requested for each applicant.

Non-chargeable Incidents: a) comprehensive claims, b) claim payments resulting in \$500 or less damage. Points are not assigned for non-chargeable incidents.

Any accident in which an insured driver is determined by the insurer to be more than 50% negligent is treated as either a major or minor “at-fault” accident and is subject to surcharge. A minor accident is a claim payment for bodily injury or property damage over \$500 but less than \$1500. A major accident is a claim payment for bodily injury or property damage equal to or over \$1500.

The following are not chargeable accidents:

1. Claim payments where the insured vehicle was legally parked;
2. The insured vehicle was struck in the rear while legally stopped.
3. The insured vehicle was struck by a bird or animal;
4. The insured vehicle was struck by a hit-and-run driver and was reported to the proper authorities after discovering the accident;
5. The insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person;
6. The insured was not convicted of a moving traffic violation in connection with the accident, but the operator of the other vehicle involved in the accident was convicted of a moving traffic violation;
7. The insured was found not to be liable for damages by a court or competent jurisdiction;

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## Violations

### Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- License Suspension
- Negligent Homicide
- Felony while operating a motor vehicle
- Unlawful use of driver's license
- Speed contest or racing
- Hit and Run
- Failure to stop at the scene of an accident
- Reckless or careless driving

Major Violations	
First	5
Second	5
Each additional	10

### Intermediate Violations include:

- Aggressive Driving
- Illegal Passing
- Operating an automobile without a valid driver's license
- Operator Unlicensed
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Failure to obey a traffic sign or device
- Failure to yield or stop

Intermediate Violations	
First	2
Second & third	3
Each additional	4

## Minor Violations

All other violations not listed above are considered minor violations.

Minor Violations	
First	1
Second, third & fourth	2
Each additional	3

# OCcidental INSURANCE

## DISCOUNTS & SURCHARGES

### Discounts

1. Multi-car Discount – applicable to the premium for Bodily Injury, Optional Bodily Injury, Personal Injury Protection, Medical Payments, Property Damage, Comprehensive, Collision and Limited Collision.
2. Annual Mileage – applicable to any vehicle driven less than 5,000 miles a year, applicable to the premium for Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision, Limited Collision, and Comprehensive.
3. Anti-lock Brakes - applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision and Limited Collision coverage when a motor vehicle is equipped with Anti-Lock Brakes.
4. Passive Restraint - Premiums for Personal Injury Protection, Medical Payments, Uninsured Motorist and Underinsured Motorist Coverages will be reduced when the vehicle is equipped with air bags or automatic seat belts
5. Paid in full – Any 6 or 12 month policy that is paid in full at the time of application will receive a discount applicable to the total premium. The policy fee, zero deductible safety glass and Road Protection Coverage are not discounted. The Paid-In-Full Discount will not apply mid-term; the full premium must be paid at the beginning of the renewal term.
6. Transfer Discount – applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive, Collision and Limited Collision premiums when each rated operator that has been insured without a lapse in coverage under an automobile insurance policy for the 12 month period preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 month period preceding the effective date of the policy.
7. Age 65 & Older (Class 15) – a discount of 25% applies to the premiums of all coverages for operators who are age 65 and older. This does not apply to vehicles used for business purposes.
8. Anti-theft Device - applies to Comprehensive premiums when the motor vehicle is equipped with a qualified Anti-Theft Device or Vehicle Recovery System. Proof of installation by the manufacturer is required. The qualified devices in the following list are eligible for discount:

Category I: 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.

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Category II: Internally-Operated Alarm Systems Not Meeting Category III Criteria. This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4) (a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

Category III: Passive Alarm Systems, Passive Fuel Cut-Off Devices, Armored Ignition Cut-Off Switches, Passive Multi-Component Cut-Off Switches, Passive Time Delay Ignition Systems, Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switches, Armored Cable Hood Locks, Electrically Operated Hood Locks, Passive, Delayed Ignition Cut-Off Systems, Passive Ignition Lock Protective Systems, High Security Ignition Replacement Locks, Hydraulic Brake Locks

Category IV: Vehicle Recovery Systems. 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 official 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.

Category V: Vehicle Recovery Systems 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. 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.

Maximum Combined Discounts - The maximum of all discounts combined shall not exceed 25%, excluding allowable discount for Anti-Lock Brake Systems and Multi-Car. If required documentation or proof for discounts is not supplied when requested, the discounts will be effective on the date that documentation or proof is received by the Company.

## **Surcharges**

A surcharge of **25%** applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision premiums for Unacceptable Risks added to a policy after inception of the policy.

## **Unacceptable Risks**

1. Any vehicle not in the ISO Manual;
2. Vehicles with an ISO symbol greater than 53 for model years 2011 and later, or greater than 23 for model years 2010 and older (may be acceptable for liability coverage). A deductible of \$1,000 is required for these vehicles;

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3. Vehicles in excess of 15 years old which have physical damage coverage;
4. Pickup trucks and vans that are larger than one (1) ton;
5. Customized or conversion vehicles (includes any vehicle with parts which were not available as standard equipment at the time of original manufacture, and includes specialized painting, decals, etc.)
6. Any Flat bed or Stake bed trucks;
7. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
8. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
9. Customized, converted or altered vehicles (including over-sized tires, altered suspensions, customized painting or decals, customized interiors, parts which are intended to increase speed or performance, etc.);
10. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
11. Emergency vehicles;
12. Recreational vehicles;
13. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
14. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);
15. Trailers with physical damage coverage;
16. Commercial vehicles, including vehicles owned, leased, or used by a company, corporation, partnership, or D.B.A. This includes the following uses:
  - a. Vehicles rented to others (“U-Drive” rental vehicles);
  - b. Vehicles used in speed contests or exhibitions;
  - c. Vehicles used for taxi service, or vehicles used to transport nursery or school children, migrant workers, or hotel/motel guests.
  - d. Pickup trucks or vans used for business of any kind.

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17. Vehicles in the following chart:

Alfa Romeo	Delorean	Jensen Healy	Porsche
Amigo	Dodge Ram SRT-10	Lamborghini	Rolls Royce
Aston Martin	Dodge Stealth/Viper	Lancia	
Audi V8	Ferrari	Lotus	Any "Shelby" models
Austin Healy	Fiat	Maserati	Suzuki Samurai/Sidekick
Avanti	Fiero	MG/MGB	Tracker
Bentley	Ford SVT	Mitsubishi 3000GT	Triumph
Chevrolet SSR	GMC Cyclone Typhoon	Opel	
Citroen	Jaguar	Pantera	Wrangler
Corvette	Jeeps (CJ Series)	Pininfarina	Yugo

### Vehicle Use

The manner and frequency in which a vehicle is used has a direct bearing on the rate for that vehicle. Occidental applications for insurance contain questions regarding the use of vehicles. Please call if there are any questions about the way a customer uses their vehicle.

Vehicles use is defined as follows:

1. **Pleasure** - vehicle is not used in any of the ways described below;
2. **Commute** - vehicle is used primarily to commute to and from work or school;
3. **Business** - vehicle is used as part of the driver's occupation, including the visitation of multiple places during the day. Examples include, but are not limited to sales representatives, job supervisors, meter readers. Commuting to and from a place of business at the beginning and end of the day only is not considered business use.
4. **Artisan** - vehicle is used by a tradesman or artisan to haul tools and equipment to job sites. Examples include, but are not limited to, carpenters, drywallers, electricians, landscapers, masons, painters, plasterers, plumbers, roofers, surveyors,
5. **Delivery** - vehicle is used for the delivery of products, such as pizzas, newspapers, USPS mail;
6. **Farm** - vehicles used almost exclusively on a farm or ranch with only occasional use on public roads may be classified as farm use.

## OCCIDENTAL INSURANCE

### ADDITIONAL COVERAGES

#### Glass

\$0 or \$100 glass deductibles are available at the option of the insured for an additional premium. This glass deductible is in addition to the otherwise applicable deductible for Other than Collision (Comprehensive).

#### Road Protection Coverage

Road Protection Coverage (RPC) is available with or without Comprehensive and Collision (i.e. a policy that only has liability coverage may also have RPC).

RPC may be added to an existing policy by endorsement. The premium will be prorated.

The following coverages are included with RPC:

- Towing and labor reimbursement;
- Rental reimbursement;
- Emergency transportation;
- Increased bail bond premium coverage;
- Vacation protection;
- Personal effects in a rental car.

Please review policy provision for more details.

# OCCIDENTAL INSURANCE

## TERRITORY DEFINITIONS

### 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

# OCCIDENTAL INSURANCE

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip		
ACTON	27	630	Codes 02128, 02129)	26	824
ACUSHNET	7	230	CHARLTON	4	936
ADAMS	27	110	CHATHAM	27	051
AGAWAM	7	420	CHELMSFORD	2	612
ALFORD	27	170	CHELSEA	16	802
AMESBURY	2	310	CHESHIRE	27	130
AMHERST	5	510	CHESTER	1	440
ANDOVER	3	311	CHESTERFIELD	27	570
ARLINGTON	4	610	CHICOPEE	9	402
ASHBURNHAM	1	930	CHILMARK	27	081
ASHBY	1	670	CLARKSBURG	27	131
ASHFIELD	27	470	CLINTON	6	911
ASHLAND	5	631	COHASSET	4	732
ATHOL	3	910	COLRAIN	1	431
ATTLEBORO	5	210	CONCORD	27	613
AUBURN	6	931	CONWAY	27	473
AVON	11	730	CUMMINGTON	27	571
AYER	3	632	D		
B					
BARNSTABLE	5	021	DALTON	27	132
BARRE	2	932	DANVERS	5	313
BECKET	2	171	DARTMOUTH	7	211
BEDFORD	2	633	DEDHAM	8	712
BELCHERTOWN	3	530	DEERFIELD	27	432
BELLINGHAM	3	731	DENNIS	3	052
BELMONT	3	611	DIGHTON	5	232
BERKLEY	6	231	DORCHESTER - Boston (Zip		
BERLIN	27	933	Codes 02122, 02124, 02125,		
BERNARDSTON	27	471	02126)	21	819
BEVERLY	5	312	DOUGLAS	2	937
BILLERICA	5	634	DOVER	2	733
BLACKSTONE	2	934	DRACUT	6	614
BLANDFORD	3	490	DUDLEY	3	938
BOLTON	1	970	DUNSTABLE	1	673
BOSTON CENTRAL - (Zip Codes			DUXBURY	3	031
02101- 02118, 02123, 02133,			E		
02199, 02201, 02202, 02203,			EAST BOSTON - Boston (Zip		
02210, 02215, 02241)	23	821	Codes 02128, 02129)	26	824
BOURNE	4	050	EAST BRIDGEWATER	6	032
BOXBOROUGH	27	671	EAST BROOKFIELD	2	973
BOXFORD	3	370	EASTHAM	27	082
BOYLSTON	2	971	EASTHAMPTON	3	511
BRAINTREE	8	710	EAST LONGMEADOW	6	441
BREWSTER	27	080	EASTON	7	212
BRIDGEWATER	6	011	EDGARTOWN	27	053
BRIGHTON - Boston (Zip Codes			EGREMONT	27	172
02134, 02135, 02163)	24	822	ERVING	27	433
BRIMFIELD	3	491	ESSEX	2	330
BROCKTON	45	002	EVERETT	14	602
BROOKFIELD	3	935	F		
BROOKLINE	8	702	FAIRHAVEN	7	213
BUCKLAND	27	430	FALL RIVER	13	201
BURLINGTON	4	635	FALMOUTH	3	054
C					
CAMBRIDGE	11	600	FITCHBURG	7	902
CANTON	8	711	FLORIDA	2	173
CARLISLE	27	672	FOXBOROUGH	3	734
CARVER	7	030	FRAMINGHAM	9	615
CHARLEMONT	27	472	FRANKLIN	1	713
			FREETOWN	5	233

# OCCIDENTAL INSURANCE

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
	G		LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913		M	
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
	H		MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616		N	
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
	I		NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
	J		NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
	K		NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
	L		NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

# OCCIDENTAL INSURANCE

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD 7 716			SOUTHAMPTON	1	580
	O		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	P		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		T	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	Q		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	R		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		U	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		W	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	S		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

# OCCIDENTAL INSURANCE

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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
WESTON	3	651	WILLIAMSBURG	27	534
WESTPORT	5	240	WILLIAMSTOWN	27	140
WEST ROXBURY - Boston (Zip Code 02132)	17	815	WILMINGTON	4	652
WEST SPRINGFIELD	10	425	WINCHENDON	3	924
WEST STOCKBRIDGE	1	139	WINCHESTER	3	625
WEST TISBURY	27	088	WINDSOR	1	186
WESTWOOD	4	742	WINTHROP	13	810
WEYMOUTH	9	721	WOBURN	7	626
WHATELY	27	437	WORCESTER	13	900
WHITMAN	8	017	WORTHINGTON	1	582
WILBRAHAM	5	445	WRENTHAM	2	743
			Y		
			YARMOUTH	4	062

# OCCIDENTAL INSURANCE

## RATING SECTION

### Base Rates

BODILY INJURY							
Terr.	Class						
	10	17	18	20	21	25	26
1	177	307	193	573	303	516	273
2	193	334	214	624	342	561	309
3	203	352	232	678	367	609	331
4	220	390	240	752	426	677	384
5	224	388	270	789	457	710	411
6	245	432	267	846	521	761	469
7	249	416	294	899	531	808	478
8	265	461	305	945	570	850	514
9	303	497	347	978	596	881	536
10	305	581	387	1,042	686	938	617
11	296	631	381	1,023	689	922	619
12	330	601	416	1,027	739	925	665
13	373	655	450	1,028	745	926	671
14	417	686	503	1,010	769	908	692
15	496	763	508	1,008	780	907	702
16	416	779	689	986	803	888	724
17	318	587	371	1,002	594	902	534
18	323	767	420	1,028	739	926	665
19	393	752	500	982	752	883	677
20	365	766	471	1,018	772	917	695
21	536	926	767	1,058	976	991	877
22	438	772	623	992	798	892	719
23	334	712	497	1,002	737	902	663
24	338	636	411	1,006	661	907	596
25	335	719	431	1,009	763	904	686
26	412	780	552	984	811	885	730
27	156	281	165	516	256	463	231
40	386	696	458	1,018	726	917	653
41	401	692	505	1,023	767	922	691
42	493	763	545	1,013	828	912	745
43	442	753	533	1,010	828	908	745
44	401	778	671	1,002	794	902	716
45	551	886	631	1,084	988	974	890

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

<b>PROPERTY DAMAGE</b>							
<b>Terr.</b>	<b>Class</b>						
	10	17	18	20	21	25	26
1	231	385	303	710	482	670	434
2	271	422	324	789	500	745	450
3	281	439	344	798	593	754	534
4	284	432	321	831	555	785	500
5	300	452	355	857	577	810	520
6	301	440	352	879	614	830	552
7	335	514	421	907	657	857	592
8	319	495	401	916	664	866	597
9	345	495	407	943	666	891	599
10	311	489	398	940	705	888	634
11	349	553	416	976	672	922	604
12	360	555	407	1,019	732	963	659
13	367	540	419	987	709	933	639
14	351	599	512	1,145	805	1,082	725
15	422	696	443	1,109	750	999	680
16	399	651	452	1,075	719	1,016	647
17	363	586	461	1,075	690	1,016	621
18	374	642	449	1,072	738	1,013	665
19	363	631	479	1,011	744	956	670
20	354	629	395	1,078	772	1,019	695
21	443	705	531	1,226	848	1,067	763
22	469	739	562	1,232	894	1,154	805
23	349	645	416	1,042	699	985	629
24	388	680	512	1,103	759	1,043	683
25	391	710	490	1,101	782	1,041	709
26	433	717	517	1,141	826	1,078	744
27	246	378	296	705	474	667	426
40	303	551	378	953	629	901	567
41	316	537	390	953	669	901	602
42	332	579	424	978	726	924	653
43	444	659	522	1,110	858	1,049	773
44	316	583	399	951	703	899	635
45	405	595	453	1,230	825	1,094	743

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

PERSONAL INJURY PROTECTION							
Terr.	Class						
	10	17	18	20	21	25	26
1	110	162	162	265	162	252	145
2	111	172	172	280	174	266	156
3	132	187	187	314	193	298	174
4	139	196	196	356	228	338	205
5	142	197	197	367	231	332	208
6	148	222	222	401	259	381	233
7	144	237	237	397	252	377	227
8	170	235	235	450	290	407	262
9	205	286	286	501	315	475	283
10	194	308	301	503	333	479	300
11	204	354	312	516	356	490	321
12	204	307	307	492	373	468	336
13	228	353	325	492	371	466	333
14	272	431	358	465	400	441	361
15	296	435	334	477	406	431	365
16	305	468	428	475	471	451	424
17	219	321	309	479	369	454	332
18	243	432	349	499	447	496	402
19	262	433	360	493	402	470	362
20	268	493	369	489	474	464	427
21	313	493	427	439	477	417	430
22	312	493	393	432	451	411	406
23	241	416	342	497	394	499	354
24	229	387	326	482	350	459	315
25	226	399	317	485	377	461	340
26	279	446	375	455	430	432	387
27	100	142	142	250	151	237	135
40	295	413	342	514	443	488	399
41	263	376	343	519	403	470	362
42	329	461	375	513	480	487	431
43	279	452	370	484	440	460	396
44	244	409	376	465	395	441	355
45	317	480	389	456	495	432	446

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

MEDICAL PAYMENTS							
Terr.	Class						
	10	17	18	20	21	25	26
1	25	43	28	79	44	70	39
2	26	46	30	85	48	77	44
3	29	48	32	92	51	83	46
4	30	53	34	102	59	91	52
5	31	52	38	107	63	97	57
6	33	59	38	114	71	103	64
7	32	57	41	122	72	109	65
8	36	63	43	127	78	114	70
9	42	66	48	132	81	119	73
10	42	78	53	139	93	124	84
11	41	85	52	136	93	122	85
12	44	81	57	136	101	122	90
13	50	90	61	136	102	122	91
14	56	95	68	134	104	121	94
15	64	105	71	134	112	120	102
16	56	107	93	130	108	117	97
17	44	79	51	135	81	122	72
18	44	103	58	137	101	122	90
19	52	104	68	130	102	117	91
20	48	106	64	134	105	122	94
21	58	106	88	130	109	117	99
22	59	107	87	131	108	117	97
23	44	99	67	132	101	119	90
24	46	86	57	133	90	120	81
25	45	98	59	134	103	120	92
26	54	107	74	130	109	117	99
27	21	39	24	70	37	64	32
40	52	96	63	134	98	122	89
41	52	96	68	136	104	122	93
42	65	105	74	134	112	121	102
43	59	104	72	134	112	121	102
44	53	108	94	132	110	120	99
45	60	102	71	134	112	121	101

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

UNINSURED MOTORIST							
Terr.	Class						
	10	17	18	20	21	25	26
1	18	18	18	18	18	18	18
2	20	20	20	20	20	20	20
3	21	21	21	21	21	21	21
4	23	23	23	23	23	23	23
5	23	23	23	23	23	23	23
6	25	25	25	25	25	25	25
7	26	26	26	26	26	26	26
8	28	28	28	28	28	28	28
9	31	31	31	31	31	31	31
10	31	31	31	31	31	31	31
11	30	30	30	30	30	30	30
12	34	34	34	34	34	34	34
13	38	38	38	38	38	38	38
14	43	43	43	43	43	43	43
15	51	51	51	51	51	51	51
16	43	43	43	43	43	43	43
17	32	32	32	32	32	32	32
18	33	33	33	33	33	33	33
19	41	41	41	41	41	41	41
20	37	37	37	37	37	37	37
21	37	37	37	37	37	37	37
22	34	34	34	34	34	34	34
23	34	34	34	34	34	34	34
24	35	35	35	35	35	35	35
25	42	42	42	42	42	42	42
26	42	42	42	42	42	42	42
27	16	16	16	16	16	16	16
40	40	40	40	40	40	40	40
41	41	41	41	41	41	41	41
42	50	50	50	50	50	50	50
43	46	46	46	46	46	46	46
44	41	41	41	41	41	41	41
45	48	48	48	48	48	48	48

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

UNDERINSURED MOTORIST							
Terr.	Class						
	10	17	18	20	21	25	26
1	3	3	3	3	3	3	3
2	3	3	3	3	3	3	3
3	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4
5	4	4	4	4	4	4	4
6	4	4	4	4	4	4	4
7	4	4	4	4	4	4	4
8	5	5	5	5	5	5	5
9	5	5	5	5	5	5	5
10	5	5	5	5	5	5	5
11	5	5	5	5	5	5	5
12	6	6	6	6	6	6	6
13	6	6	6	6	6	6	6
14	7	7	7	7	7	7	7
15	9	9	9	9	9	9	9
16	7	7	7	7	7	7	7
17	5	5	5	5	5	5	5
18	6	6	6	6	6	6	6
19	7	7	7	7	7	7	7
20	6	6	6	6	6	6	6
21	6	6	6	6	6	6	6
22	6	6	6	6	6	6	6
23	6	6	6	6	6	6	6
24	6	6	6	6	6	6	6
25	7	7	7	7	7	7	7
26	7	7	7	7	7	7	7
27	3	3	3	3	3	3	3
40	7	7	7	7	7	7	7
41	7	7	7	7	7	7	7
42	8	8	8	8	8	8	8
43	8	8	8	8	8	8	8
44	7	7	7	7	7	7	7
45	8	8	8	8	8	8	8

# OCCIDENTAL INSURANCE

## Base Rates (cont.)

COLLISION							
Terr.	Class						
	10	17	18	20	21	25	26
1	428	837	502	1,529	844	1,375	760
2	403	836	498	1,574	785	1,416	708
3	452	939	603	1,718	922	1,547	831
4	472	1,004	628	1,827	979	1,644	881
5	478	921	558	1,626	967	1,463	871
6	509	1,048	630	1,785	1,051	1,607	946
7	512	1,096	694	1,885	1,164	1,696	1,048
8	550	1,102	778	1,847	1,183	1,663	1,065
9	520	1,002	673	1,734	1,079	1,561	971
10	510	1,115	695	1,889	1,205	1,700	1,084
11	523	1,101	701	1,627	1,080	1,464	973
12	604	1,187	740	1,713	1,241	1,541	1,117
13	615	1,115	845	1,853	1,295	1,667	1,167
14	682	1,360	1,028	1,923	1,492	1,731	1,342
15	857	1,507	1,057	1,925	1,565	1,732	1,408
16	720	1,388	925	1,875	1,331	1,688	1,198
17	574	1,302	855	1,911	1,235	1,720	1,112
18	665	1,309	872	1,752	1,268	1,578	1,141
19	683	1,324	952	1,692	1,362	1,524	1,225
20	690	1,353	981	1,760	1,388	1,584	1,250
21	808	1,491	1,220	1,992	1,648	1,792	1,482
22	789	1,330	1,145	1,774	1,564	1,597	1,408
23	617	1,316	1,046	1,778	1,390	1,599	1,251
24	663	1,331	968	1,803	1,365	1,623	1,228
25	683	1,378	1,041	1,797	1,440	1,617	1,295
26	885	1,492	1,238	1,875	1,628	1,688	1,466
27	405	875	536	1,570	860	1,413	775
40	543	1,075	763	1,622	1,166	1,459	1,050
41	508	1,069	772	1,578	1,181	1,420	1,063
42	576	1,144	878	1,624	1,259	1,462	1,134
43	623	1,242	930	1,689	1,383	1,520	1,244
44	541	1,143	775	1,604	1,109	1,443	998
45	677	1,257	958	1,736	1,409	1,563	1,267

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

<b>COMPREHENSIVE</b>							
<b>Terr.</b>	<b>Class</b>						
	10	17	18	20	21	25	26
1	143	152	152	152	152	152	152
2	141	150	150	150	150	150	150
3	153	161	161	161	161	161	161
4	144	151	151	151	151	151	151
5	156	165	165	165	165	165	165
6	162	170	170	170	170	170	170
7	166	176	176	176	176	176	176
8	172	183	183	183	183	183	183
9	170	179	179	179	179	179	179
10	183	193	193	193	193	193	193
11	187	197	197	197	197	197	197
12	200	211	211	211	211	211	211
13	224	237	237	237	237	237	237
14	224	237	237	237	237	237	237
15	278	294	294	294	294	294	294
16	431	454	454	454	454	454	454
17	166	176	176	176	176	176	176
18	314	330	330	330	330	330	330
19	344	363	363	363	363	363	363
20	305	322	322	322	322	322	322
21	363	383	383	383	383	383	383
22	381	404	404	404	404	404	404
23	301	317	317	317	317	317	317
24	224	237	237	237	237	237	237
25	342	362	362	362	362	362	362
26	388	409	409	409	409	409	409
27	135	143	143	143	143	143	143
40	215	227	227	227	227	227	227
41	208	220	220	220	220	220	220
42	253	268	268	268	268	268	268
43	265	279	279	279	279	279	279
44	330	349	349	349	349	349	349
45	267	282	282	282	282	282	282

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

GLASS							
Terr.	Class						
	10	17	18	20	21	25	26
1	36	39	39	39	39	39	39
2	35	38	38	38	38	38	38
3	39	40	40	40	40	40	40
4	36	37	37	37	37	37	37
5	40	42	42	42	42	42	42
6	41	43	43	43	43	43	43
7	42	44	44	44	44	44	44
8	44	46	46	46	46	46	46
9	43	45	45	45	45	45	45
10	46	48	48	48	48	48	48
11	48	50	50	50	50	50	50
12	51	53	53	53	53	53	53
13	57	59	59	59	59	59	59
14	57	59	59	59	59	59	59
15	69	74	74	74	74	74	74
16	108	114	114	114	114	114	114
17	42	44	44	44	44	44	44
18	79	83	83	83	83	83	83
19	85	91	91	91	91	91	91
20	77	80	80	80	80	80	80
21	91	96	96	96	96	96	96
22	95	102	102	102	102	102	102
23	76	79	79	79	79	79	79
24	57	59	59	59	59	59	59
25	86	91	91	91	91	91	91
26	97	102	102	102	102	102	102
27	34	36	36	36	36	36	36
40	54	57	57	57	57	57	57
41	52	56	56	56	56	56	56
42	63	67	67	67	67	67	67
43	66	69	69	69	69	69	69
44	83	87	87	87	87	87	87
45	67	71	71	71	71	71	71

# OCCIDENTAL INSURANCE

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## Category Factor

Category #	Prior. Insurance 6 + mos.	# of At-Fault Accidents < 2 in 3 yrs	Free of SR22	Free of Excl. Dr.	No Lien Holder?	Factor
1	Y	Y	Y	Y	Y	1.000
2	Y	Y	Y	Y	N	1.004
3	Y	Y	Y	N	Y	1.008
4	Y	Y	Y	N	N	1.012
5	Y	Y	N	Y	Y	1.016
6	Y	Y	N	Y	N	1.020
7	Y	Y	N	N	Y	1.024
8	Y	Y	N	N	N	1.028
9	Y	N	Y	Y	Y	1.033
10	Y	N	Y	Y	N	1.037
11	Y	N	Y	N	Y	1.041
12	Y	N	Y	N	N	1.045
13	Y	N	N	Y	Y	1.049
14	Y	N	N	Y	N	1.053
15	Y	N	N	N	Y	1.057
16	Y	N	N	N	N	1.061
17	N	Y	Y	Y	Y	1.065
18	N	Y	Y	Y	N	1.069
19	N	Y	Y	N	Y	1.073
20	N	Y	Y	N	N	1.077
21	N	Y	N	Y	Y	1.081
22	N	Y	N	Y	N	1.085
23	N	Y	N	N	Y	1.089
24	N	Y	N	N	N	1.093
25	N	N	Y	Y	Y	1.098
26	N	N	Y	Y	N	1.102
27	N	N	Y	N	Y	1.106
28	N	N	Y	N	N	1.110
29	N	N	N	Y	Y	1.114
30	N	N	N	Y	N	1.118
31	N	N	N	N	Y	1.122
32	N	N	N	N	N	1.126

# OCCIDENTAL INSURANCE

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## Coverage Alignment Factor

Applies to BI, PD, PIP and Medical Payments premiums.

Full Coverage	Single Car	Factor
Y	Y	0.93
Y	N	1.00
N	Y	0.96
N	N	1.03

**\*Full coverage means having Collision (or Limited Collision) and Comprehensive.**

## Discount Factors

Description	Applicable Coverages	Factor
Age 65 & over (Class 15)	BI, OBI, PD, PIP, Med., UM, UIM, Coll., Ltd., Comp.	25%
Annual Mileage < 5,000 miles	BI, OBI, PD, PIP, Med., UM, UIM, Coll., Ltd.	10%
Anti-lock Brakes	BI, OBI, PD, PIP, Med., Coll., Ltd.	5%
Anti-theft Discounts	Category I	5%
	Category II	15%
	Categories III or IV	20%
	Categories IV plus I, or Category V	25%
	Categories V plus I	28%
	Categories IV plus II	30%
	Categories V plus II	32%
	Categories IV plus III	35%
	Categories V plus III	36%
Multiple Vehicles	BI, OBI, PD, PIP, Med., Coll., Ltd., Comp.	5%
Passive Restraint	PIP, Med., UM, UIM	10%
Paid in full	All	5%
Transfer	See table under Transfer Credit	varies

Drivers under the Massachusetts AIB rating plan noted as Excellent Driver Discount (incident free for five years) and Excellent Driver Discount Plus (incident free for six years), also referred to as "98" or "99" will receive the following rating factors.

	BI/OBI	PD	PIP/MED	CLL/LTD
<b>98</b>	0.975	0.975	0.975	0.975
<b>99</b>	0.950	0.950	0.950	0.950

# OCCIDENTAL INSURANCE

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## Driver & Vehicle Combination

# of Drivers	# of Vehicles	BI	PD	PIP	MED	COLL	COMP
1	1	1.000	1.000	1.000	1.000	1.000	1.000
1	2	1.050	1.050	1.050	1.050	1.050	1.050
1	3	1.075	1.075	1.075	1.075	1.075	1.075
2	1	1.030	1.030	1.030	1.030	1.030	1.030
2	2	1.000	1.000	1.000	1.000	1.000	1.000
2	3	1.050	1.050	1.050	1.050	1.050	1.050
3	1	1.050	1.050	1.050	1.050	1.050	1.050
3	2	1.020	1.020	1.020	1.020	1.020	1.020
3	3	1.000	1.000	1.000	1.000	1.000	1.000

# OCCIDENTAL INSURANCE

## Driving Experience Factors

Yrs. Dr. Exper.	BI OBI PD	P.I.P. MED.	Coll.	Yrs. Dr. Exper.	BI OBI PD	P.I.P. MED.	Coll.
0	1.100	1.100	1.100	28	0.925	0.963	0.775
1	1.000	1.000	1.000	29	0.925	0.963	0.775
2	1.000	1.000	1.000	30	0.925	0.963	0.775
3	1.000	1.000	1.000	31	0.925	0.963	0.775
4	1.000	1.000	1.000	32	0.925	0.963	0.775
5	1.000	1.000	1.000	33	0.925	0.963	0.775
6	1.000	1.000	1.000	34	0.925	0.963	0.775
7	1.000	1.000	1.000	35	0.930	0.965	0.790
8	1.000	1.000	1.000	36	0.935	0.968	0.805
9	1.000	1.000	1.000	37	0.940	0.970	0.820
10	0.995	0.998	0.985	38	0.945	0.973	0.835
11	0.990	0.995	0.970	39	0.950	0.975	0.850
12	0.985	0.993	0.955	40	0.955	0.978	0.865
13	0.980	0.990	0.940	41	0.960	0.980	0.880
14	0.975	0.988	0.925	42	0.965	0.983	0.895
15	0.970	0.985	0.910	43	0.970	0.985	0.910
16	0.965	0.983	0.895	44	0.975	0.988	0.925
17	0.960	0.980	0.880	45	0.980	0.990	0.940
18	0.955	0.978	0.865	46	0.985	0.993	0.955
19	0.950	0.975	0.850	47	0.990	0.995	0.970
20	0.945	0.973	0.835	48	0.995	0.998	0.985
21	0.940	0.970	0.820	49	1.000	1.000	1.000
22	0.935	0.968	0.805	50	1.020	1.010	1.020
23	0.930	0.965	0.790	51	1.040	1.020	1.040
24	0.925	0.963	0.775	52	1.060	1.030	1.060
25	0.925	0.963	0.775	53	1.080	1.040	1.080
26	0.925	0.963	0.775	54	1.100	1.050	1.100
27	0.925	0.963	0.775	55+	1.120	1.060	1.120

## Fees

Installment Fee .....	1.5% of outstanding premium balance
Late Fee.....	\$10.00
NSF Fee .....	\$15.00
Policy Fee.....	\$25.00
SR-22 Fee.....	\$25.00

# OCCIDENTAL INSURANCE

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## Limit & Deductible Options & Factor

BI, UM, UIM Limits	Mandatory BI	Optional BI	UM/UIM Factor	PD Limits	PD Factor
20/40	.0875	1.000	1.000	5	1.000
25/50	--	1.050	1.150	10	1.150
35/80	--	1.180	1.350	15	1.200
50/100	--	1.300	1.500	25	1.250
100/300	--	1.500	2.000	50	1.300
				100	1.350

PIP Deduct.	Driver Factor	Mult. Driv. Factor	Med. Pay. Limit	Factor
0	1.000	1.000	2,500	0.700
100	0.980	0.980	5,000	1.000
250	0.960	0.950	10,000	1.330
500	0.920	0.900	15,000	1.700
1,000	0.860	0.810	20,000	1.850
2,000	0.740	0.650	25,000	2.000
4,000	0.630	0.520		
8,000	0.550	0.410		

Physical Damage Factors				
Deductible	Coll	Ltd. Cll.	Comp	Glass
0	0.000	0.000	0.000	1.200
100	0.000	0.000	0.000	1.000
300	1.250	1.000	1.250	
500	1.000	0.800	1.000	
1000	0.800	0.640	0.800	
1500	0.700	0.560	0.700	

# OCcidental INSURANCE

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## Model Year Factors

<b>Year *</b>	<b>Coll.</b>	<b>Comp.</b>	<b>Year *</b>	<b>Coll.</b>	<b>Comp.</b>
2014	1.082	1.082	2006	0.794	0.836
2013	1.040	1.040	2005	0.764	0.815
2012	1.000	1.000	2004	0.735	0.794
2011	0.961	0.961	2003	0.707	0.774
2010	0.924	0.924	2002	0.635	0.755
2009	0.891	0.902	2001	0.599	0.736
2008	0.858	0.879	Prior	0.563	0.718
2007	0.826	0.857			

\* New model years will be subject to a 1.04 factor higher than the previous year.

## Policy Term Factors

<b>TERM</b>	<b>FACTOR</b>
12 Months	1.00
6 Months	0.50

# OCCIDENTAL INSURANCE

## Risk Stability Factor

Prior Insurance (6 Mo)	Full Coverage	At Fault Acc.Free >3 yrs	Total Policy Points	BI	PD	PIP	MED	COLL	COMP
Y	Y	Y	0	0.950	0.950	0.950	0.950	0.950	0.975
Y	Y	Y	1 - 2	0.960	0.960	0.960	0.960	0.960	0.985
Y	Y	Y	3 - 5	0.969	0.969	0.969	0.969	0.969	0.995
Y	Y	Y	6 - 8	0.979	0.979	0.979	0.979	0.979	1.004
Y	Y	Y	9 +	0.998	0.998	0.998	0.998	0.998	1.024
Y	Y	N	0	1.000	1.000	1.000	1.000	1.000	1.000
Y	Y	N	1 - 2	1.010	1.010	1.010	1.010	1.010	1.010
Y	Y	N	3 - 5	1.020	1.020	1.020	1.020	1.020	1.020
Y	Y	N	6 - 8	1.030	1.030	1.030	1.030	1.030	1.030
Y	Y	N	9 +	1.050	1.050	1.050	1.050	1.050	1.050
Y	N	Y	0	1.000	1.000	1.000	1.000	1.000	0.985
Y	N	Y	1 - 2	1.010	1.010	1.010	1.010	1.010	0.995
Y	N	Y	3 - 5	1.020	1.020	1.020	1.020	1.020	1.005
Y	N	Y	6 - 8	1.030	1.030	1.030	1.030	1.030	1.015
Y	N	Y	9 +	1.050	1.050	1.050	1.050	1.050	1.034
Y	N	N	0	1.050	1.050	1.050	1.050	1.050	1.005
Y	N	N	1 - 2	1.061	1.061	1.061	1.061	1.061	1.015
Y	N	N	3 - 5	1.071	1.071	1.071	1.071	1.071	1.025
Y	N	N	6 - 8	1.082	1.082	1.082	1.082	1.082	1.035
Y	N	N	9 +	1.103	1.103	1.103	1.103	1.103	1.055
N	Y	Y	0	0.985	0.985	0.985	0.985	0.985	0.993
N	Y	Y	1 - 2	0.995	0.995	0.995	0.995	0.995	1.003
N	Y	Y	3 - 5	1.005	1.005	1.005	1.005	1.005	1.013
N	Y	Y	6 - 8	1.015	1.015	1.015	1.015	1.015	1.023
N	Y	Y	9 +	1.034	1.034	1.034	1.034	1.034	1.043
N	Y	N	0	1.030	1.030	1.030	1.030	1.030	1.015
N	Y	N	1 - 2	1.040	1.040	1.040	1.040	1.040	1.025
N	Y	N	3 - 5	1.051	1.051	1.051	1.051	1.051	1.035
N	Y	N	6 - 8	1.061	1.061	1.061	1.061	1.061	1.045
N	Y	N	9 +	1.082	1.082	1.082	1.082	1.082	1.066
N	N	Y	0	1.020	1.020	1.020	1.020	1.020	1.000
N	N	Y	1 - 2	1.030	1.030	1.030	1.030	1.030	1.010
N	N	Y	3 - 5	1.040	1.040	1.040	1.040	1.040	1.020
N	N	Y	6 - 8	1.050	1.050	1.050	1.050	1.050	1.030
N	N	Y	9 +	1.070	1.070	1.070	1.070	1.070	1.050
N	N	N	0	1.070	1.070	1.070	1.070	1.070	1.025
N	N	N	1 - 2	1.080	1.080	1.080	1.080	1.080	1.035
N	N	N	3 - 5	1.090	1.090	1.090	1.090	1.090	1.046
N	N	N	6 - 8	1.100	1.100	1.100	1.100	1.100	1.056
N	N	N	9 +	1.120	1.120	1.120	1.120	1.120	1.076

# OCcidental INSURANCE

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## Road Protection Rates

Basic coverage level       \$70  
Deluxe coverage level     \$110  
Premium coverage level   \$160

## Rounding

The premium for each coverage and vehicle shall be rounded to the nearest dollar (\$.50 and over rounds up). This procedure applies to all premium transactions

## Surcharge Factors

<b>Surcharge Description</b>	<b>Applicable Coverages</b>	<b>Factor</b>
Special Risk Vehicles	BI, PD, PIP, Med., Coll., Comp.	1.25
Artisan Use	BI, PD, PIP, Med., Coll., Comp.	1.15
Business Use	BI, PD, PIP, Med., Coll., Comp.	1.20
Delivery Use	BI, PD, PIP, Med., Coll., Comp.	1.25

# OCCIDENTAL INSURANCE

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## Surcharge Point Factors (Driver Experience <6 years)

Surcharge points are applicable to BI, PD, PIP, Med. Pay., & Coll. Coverages.

Points	Factor	Points	Factor	Points	Factor
0	1.000	27	3.894	54	7.433
1	1.045	28	4.023	55	7.562
2	1.120	29	4.152	56	7.691
3	1.204	30	4.289	57	7.820
4	1.280	31	4.418	58	7.957
5	1.358	32	4.547	59	8.086
6	1.437	33	4.676	60	8.215
7	1.518	34	4.813	61	8.344
8	1.599	35	4.942	62	8.481
9	1.726	36	5.071	63	8.610
10	1.910	37	5.200	64	8.739
11	1.994	38	5.337	65	8.868
12	2.071	39	5.466	66	9.005
13	2.190	40	5.595	67	9.134
14	2.316	41	5.724	68	9.263
15	2.435	42	5.861	69	9.392
16	2.554	43	5.990	70	9.529
17	2.673	44	6.119	71	9.658
18	2.799	45	6.248	72	9.787
19	2.918	46	6.385	73	9.916
20	3.037	47	6.514	74	10.053
21	3.156	48	6.643	75	10.182
22	3.282	49	6.772	76	10.311
23	3.401	50	6.909	77	10.440
24	3.520	51	7.038	78	10.577
25	3.643	52	7.167	79	10.706
26	3.765	53	7.296	80	10.835

# OCCIDENTAL INSURANCE

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## Surcharge Point Factors (Driver Experience >=6 years)

Surcharge points are applicable to BI, PD, PIP, Med. Pay., & Coll. Coverages.

Points	Factor	Points	Factor	Points	Factor
0	1.000	27	5.120	54	9.780
1	1.100	28	5.290	55	9.950
2	1.200	29	5.460	56	10.120
3	1.300	30	5.640	57	10.290
4	1.400	31	5.810	58	10.470
5	1.730	32	5.980	59	10.640
6	1.840	33	6.150	60	10.810
7	1.960	34	6.330	61	10.980
8	2.070	35	6.500	62	11.160
9	2.190	36	6.670	63	11.330
10	2.300	37	6.840	64	11.500
11	2.420	38	7.020	65	11.670
12	2.530	39	7.190	66	11.850
13	2.700	40	7.360	67	12.020
14	2.880	41	7.530	68	12.190
15	3.050	42	7.710	69	12.360
16	3.220	43	7.880	70	12.540
17	3.390	44	8.050	71	12.710
18	3.570	45	8.220	72	12.880
19	3.740	46	8.400	73	13.050
20	3.910	47	8.570	74	13.230
21	4.080	48	8.740	75	13.400
22	4.260	49	8.910	76	13.570
23	4.430	50	9.090	77	13.740
24	4.600	51	9.260	78	13.920
25	4.770	52	9.430	79	14.090
26	4.950	53	9.600	80	14.260

## OCCIDENTAL INSURANCE

Liability Symbols are defined as follows, in accordance with ISO Class Code definitions:

Mini 2-Door	12	All 2-Door non-sports and non-luxury vehicles with wheelbase less than 94.5 inches.
Mini 4-Door	14	All 4-Door non-sports and non-luxury vehicles with wheelbase less than 94.5 inches.
Subcompact 2-Door	22	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.
Subcompact 4-Door	24	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.
Midsize 2-Door	32	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.
Midsize 4-Door	34	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.
Large 2-Door	42	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 109.5 inches.
Large 4-Door	44	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 109.5 inches.
Sports	61	All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 30 to 1 but greater than 20 to 1. The Sports Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in horsepower the Sports Group.
Sports Premium	63	All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 20 to 1. Sports Premium Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Premium Group.
Luxury 2-Door	52	All 2-Door non-sports vehicles with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) in excess of the "Luxury Threshold"* for the model year.
Luxury 4-Door	54	All 4-Door non-sports vehicles with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) in excess of the "Luxury Threshold"* for the model year.
Small Utility	91	Utility vehicles with a wheelbase less than 100 inches.
Large Utility	93	Utility vehicles with a wheelbase greater than or equal to 100 inches.
Small Pickup	81	Pickup trucks with a curb weight less than 3,000 pounds.
Large Pickup	83	Pickup trucks with a curb weight less greater than or equal to 3,000 pounds.
Van	70	All Vans.

\*For model years 1993 and subsequent, ISO indexes the "Luxury Threshold" based on the change in the "New Car Prices" annual price index, as published by the Bureau of Labor Statistics (BLS). To get the annual adjustment for Model Year 19xx, the Index for Year Ended 12/31/(19xx-2) is divided by the Index for Year Ended 12/31(19xx-3). The percentage change in the Index is rounded to one decimal. The Luxury Threshold is rounded to the nearest \$500.

Example: The model year 1997 Luxury Group threshold is \$34,000. The BLS New Car Price Index for year ended 12/31/95 is 139.0, while the BLS New Car Price Index for year ended 12/31/96 is 141.4. This is an increase of 1.7%. The resulting 1998 Luxury Threshold, rounded to the nearest \$500 is \$34,500.

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## OCCIDENTAL INSURANCE

### Symbol Factors - Liability

Sym	Vehicle Type	BI PD	PIP Med UM UIM	Sym	Vehicle Type	BI PD	PIP Med UM UIM
12	Mini 2-door	0.925	1.050	54	Luxury 4-door	1.000	1.050
14	Mini 4-door	0.975	1.100	61	Sports	1.000	0.950
22	Subcompact 2dr	0.950	1.000	63	Sports Premium	1.100	1.000
24	Subcompact 4dr	1.000	1.050	70	Van	1.000	0.950
32	Midsize 2-door	1.000	0.975	81	Small Pick-up	0.950	1.000
34	Midsize 4-door	1.100	1.025	83	Large Pick-up	1.000	0.950
42	Large 2-door	1.000	0.950	91	Small Utility	1.000	0.950
44	Large 4-door	1.100	1.000	93	Large Utility	1.050	0.900
52	Luxury 2-door	0.950	1.100	95	Motor Home	NA	NA

### Symbol Factors – Physical Damage

Model years 2010 and before:

Sym.	Cost Range	Comp.	Coll.	Sym.	Cost Range	Comp.	Coll.
1	\$0 – 6,500	0.638	0.657	15	22,001 – 24,000	1.113	1.393
2	6,501 – 8,000	0.671	0.752	16	24,001 – 26,000	1.122	1.479
3	8,001 – 9,000	0.705	0.821	17	26,001 – 28,000	1.135	1.540
4	9,001 – 10,000	0.757	0.869	18	28,001 – 30,000	1.174	1.603
5	10,001 – 11,250	0.797	0.905	19	30,001 – 33,000	1.205	1.688
6	11,251 – 12,500	0.840	0.942	20	33,001 – 36,000	1.286	1.755
7	12,501 – 13,750	0.894	1.000	21	36,001 – 40,000	1.348	1.814
8	13,751 – 15,000	0.944	1.061	22	40,001 – 45,000	1.425	1.919
10	15,001 – 16,250	1.000	1.138	23	45,001 – 50,000	1.494	1.983
11	16,251 – 17,500	1.016	1.223	24	50,001 – 60,000	1.656	2.122
12	17,501 – 18,750	1.075	1.275	25	60,001 – 70,000	1.909	2.270
13	18,751 – 20,000	1.084	1.299	26	70,001 – 80,000	2.218	2.445
14	20,001 – 22,000	1.103	1.369	27	80,001 +	2.436	2.707

# OCCIDENTAL INSURANCE

Model years 2011 and after:

Sym.	Cost Range		Comp.	Coll.	Sym.	Cost Range		Comp.	Coll.
1	\$1	\$3,000	0.627	0.828	41	\$35,001	\$36,000	1.760	2.158
2	\$3,001	\$5,500	0.634	0.864	42	\$36,001	\$37,000	1.805	2.230
3	\$5,501	\$8,000	0.656	0.900	43	\$37,001	\$38,000	1.845	2.305
4	\$8,001	\$9,000	0.688	0.952	44	\$38,001	\$39,000	1.933	2.349
5	\$9,001	\$10,000	0.753	1.014	45	\$39,001	\$40,000	1.984	2.424
6	\$10,001	\$11,000	0.788	1.084	46	\$40,001	\$41,250	2.026	2.457
7	\$11,001	\$12,000	0.827	1.082	47	\$41,251	\$42,500	2.125	2.503
8	\$12,001	\$13,000	0.848	1.158	48	\$42,501	\$43,750	2.181	2.564
10	\$13,001	\$14,000	0.866	1.197	49	\$43,751	\$45,000	2.228	2.617
11	\$14,001	\$15,000	0.909	1.239	50	\$45,001	\$46,250	2.335	2.649
12	\$15,001	\$15,625	0.924	1.280	51	\$46,251	\$47,500	2.395	2.681
13	\$15,626	\$16,250	0.936	1.326	52	\$47,501	\$48,750	2.414	2.707
14	\$16,251	\$16,875	0.952	1.360	53	\$48,751	\$50,000	2.448	2.756
15	\$16,876	\$17,500	0.977	1.383	54	\$50,001	\$52,500	2.530	2.801
16	\$17,501	\$18,125	0.998	1.393	55	\$52,501	\$52,000	2.589	2.852
17	\$18,126	\$18,750	1.024	1.417	56	\$52,501	\$60,000	2.646	2.897
18	\$18,751	\$19,375	1.048	1.452	57	\$60,001	\$65,000	2.724	2.996
19	\$19,376	\$20,000	1.075	1.476	58	\$65,001	\$70,000	2.801	3.104
20	\$20,001	\$20,625	1.094	1.527	59	\$70,001	\$75,000	2.881	3.207
21	\$20,626	\$21,250	1.113	1.564	60	\$70,001	\$75,000	2.998	3.387
22	\$21,251	\$21,875	1.132	1.588	61	\$75,001	\$80,000	3.113	3.537
23	\$21,876	\$22,500	1.15	1.601	62	\$80,001	\$85,000	3.158	3.662
24	\$22,501	\$23,125	1.18	1.618	63	\$85,001	\$90,000	3.245	3.680
25	\$23,126	\$23,750	1.205	1.643	64	\$90,001	\$95,000	3.333	3.807
26	\$23,751	\$24,375	1.226	1.668	65	\$95,001	\$100,000	3.421	3.931
27	\$24,376	\$25,000	1.247	1.681	66	\$100,001	\$110,000	3.567	4.059
28	\$25,001	\$25,625	1.264	1.697	67	\$110,001	\$120,000	3.859	4.190
29	\$25,626	\$26,250	1.297	1.723	68	\$120,001	\$130,000	4.152	4.321
30	\$26,251	\$26,875	1.325	1.788	69	\$130,001	\$140,000	4.444	4.452
31	\$26,876	\$27,500	1.359	1.801	70	\$140,001	\$150,000	4.522	4.583
32	\$27,501	\$28,125	1.389	1.872					
33	\$28,126	\$28,750	1.413	1.886	71	Rating Symbol Only			
34	\$28,751	\$29,375	1.438	1.899	72	Rating Symbol Only			
35	\$29,376	\$30,000	1.456	1.926	73	Rating Symbol Only			
36	\$30,001	\$31,000	1.494	1.953	74	Rating Symbol Only			
37	\$31,001	\$32,000	1.526	2.023	75	Rating Symbol Only			
38	\$32,001	\$33,000	1.601	2.050	76-	Future Use			
39	\$33,001	\$34,000	1.643	2.086					
40	\$34,001	\$35,000	1.678	2.115	98	\$150,001	& above	4.600	4.714

# OCCIDENTAL INSURANCE

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## Transfer Credit

Applicable to BI, OBI, PD, PIP, CLL, LTD, CMP

<b>Years with prior company</b>	<b>Factor</b>
0	0.0%
1	1.0%
2	2.0%
3	3.0%
4	4.0%
5 & more	5.0%

## Vehicle Use Factors

<b>VEHICEL USE</b>	<b>FACTOR</b>	<b>VEHICEL USE</b>	<b>FACTOR</b>
Pleasure	1.00	Commute 21 – 30 miles	1.00
Commute 0 – 5 miles	1.00	Commute 31 + miles	1.00
Commute 6 – 10 miles	1.00	Business – Artisan	1.15
Commute 11 – 15 miles	1.00	Business – Delivery	1.25
Commute 16 – 20 miles	1.00	Business – All Other	1.20

Vehicle use factors apply to BI, PD, PIP, Med., Coll., Comp coverages.

## Waiver of Collision Deductible

<b>Deduct.</b>	<b>Rate</b>
300	\$25
500	\$36
1,000	\$48
1,500	\$74

# OCCIDENTAL INSURANCE

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## Rating Algorithms

### Bodily Injury, Property Damage

1. Territory Base Rate. No rounding.
2. Apply standard limit factor. No rounding.
3. Multiply by Liability Symbol Factor. No Rounding.
4. Multiply by Category Factor. No rounding.
5. Multiply by Risk Stability Factor. No Rounding.
6. Multiply by Dr/Veh Combo Factor. No Rounding.
7. Multiply by Coverage Alignment Factor. No Rounding.
8. Multiply by Years Experience Factor. No Rounding.
9. Multiply by Point Factor. Round to the dollar.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollar.
12. Multiply by Policy Term Factor. Round to dollar.

### Personal Injury Protection

1. Territory Base Rate. No rounding.
2. Multiply by Liability Symbol Factor. No rounding.
3. Multiply by Category Factor. No Rounding.
4. Multiply by Risk Stability Factor. No Rounding.
5. Multiply by Dr/Veh Combo Factor. No Rounding.
6. Multiply by Coverage Alignment Factor. No Rounding.
7. Multiply by Years Experience Factor. No Rounding.
8. Multiply by Point Factor. No rounding.
9. Apply standard deductible factor. Round to dollar.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollar.
12. Multiply by Policy Term Factor. Round to dollar.

### Uninsured Motorist & Underinsured Motorist

1. Territory Base Rate. No rounding.
2. Multiply by Liability Symbol Factor. No rounding.
3. Apply standard limit factor. No rounding.
4. Multiply by Years Experience Factor. No rounding.
5. Apply Discount Factors. Round to dollars.
6. Multiply by Policy Term Factor. Round to dollar.

# OCCIDENTAL INSURANCE

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## Medical Payments

1. Territory Base Rate. No rounding.
2. Apply standard limit factor. Round to dollar.
3. Multiply by Liability Symbol Factor. No rounding.
4. Multiply by Category Factor. No rounding.
5. Multiply by Risk Stability Factor. No rounding.
6. Multiply by Dr/Veh Combo Factor. No rounding.
7. Multiply by Coverage Alignment Factor. No rounding.
8. Multiply by Years Experience Factor. No rounding.
9. Multiply by Point Factor. No rounding.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollars.
12. Multiply by Policy Term Factor. Round to dollar.

## Collision

1. Territory Base Rate. No rounding.
2. Apply standard deductible factor. Round to dollars.
3. Multiply by Symbol Factor. No rounding.
4. Multiply by Vehicle Model Year factor. No rounding.
5. Multiply by Category Factor. No Rounding.
6. Multiply by Risk Stability Factor. No Rounding.
7. Multiply by Dr/Veh Combo Factor. No Rounding.
8. Multiply by Years Experience Factor. No Rounding.
9. Multiply by Point Factors. No rounding.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollars.
12. Multiply by Policy Term Factor. Round to dollar.

## Comprehensive

1. Territory Base Rate. No rounding.
2. Apply standard deductible factor. Round to dollar.
3. Multiply by Symbol Factor. No rounding.
4. Multiply by Vehicle Model Year factor. No rounding.
5. Multiply by Category Factor. No Rounding.
6. Multiply by Risk Stability Factor. No Rounding.
7. Multiply by Dr/Veh Combo Factor. No Rounding.
8. Apply Vehicle Surcharge. No rounding.
9. Apply Discount Factors. Round to dollars.
10. Multiply by Policy Term Factor. Round to dollar.

## Glass

1. Territory Base Rates. No rounding.
2. Apply Standard deductible factor. No rounding.
3. Multiply with Symbol Factor. No rounding.
4. Multiply with Vehicle Model Year factor. No rounding.
5. Multiply by Policy Term Factor. Round to dollar.

*Occidental Fire & Casualty Company  
of North Carolina*

Personal Automobile  
Rule & Rate Guide

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***MASSACHUSETTS***

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New Business: August 5, 2013  
Renewal Business: September 15, 2013

*Customer Service: 800-233-1880*

*Claims Service: 800-223-5994*

Occidental Fire & Casualty Company  
P.O. Box 13119, Scottsdale, AZ 85267-3119

# OCCIDENTAL INSURANCE

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## **OCcidental INSURANCE**

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The following information and procedures for the sale and servicing of insurance policies with Occidental Fire & Casualty will address most processing situations. When special circumstances or questions arise, please contact our office for assistance.

### **CONTACT INFORMATION**

#### **Policy Processing**

All applications for insurance are submitted through the Occidental agent internet site:

**[www.occiaagent.com](http://www.occiaagent.com)**

#### **Billing, Customer Service and Underwriting**

Phone: 800-233-1880

Fax: 866-833-8240

Mail: P.O. Box 13119, Scottsdale, AZ 85267-3119

Email: [sbu\\_underwriting@ofc-wic.com](mailto:sbu_underwriting@ofc-wic.com)

#### **Claims**

Phone: 800-223-5994

Fax: 954-753-0668

Mail: P.O. Box 771270, Coral Springs, FL 33077-1270

Email: [sbu\\_flclaims@ofc-wic.com](mailto:sbu_flclaims@ofc-wic.com)

#### **Anti-Fraud Hotline**

Phone: 866-646-5310

# OCCIDENTAL INSURANCE

## PROCESSING RULES & INFORMATION

### Company Code

NAIC: 23248

### Binding Authority & Supporting Documentation

1. Applications for insurance are accepted via the OcciAgent<sup>SM</sup> web site. Any exception must be approved beforehand by the Company.
2. Applications are effective at the date and time of completion on the web site. **If an effective date of no more than 24 hours prior to upload or a future date are required then that date must be entered.**
3. We expect and require agents to physically inspect all vehicles and document any existing damage (including glass) prior to submitting an application that includes physical damage coverage in accordance with 211 CMR 94.00. A completed vehicle inspection form or two (2) photographs showing all four (4) sides of the vehicle will meet this requirement and protect your interests.
4. The Binding Authority also applies to requests to change or add coverage(s), driver(s), or vehicle(s).
5. OcciAgent<sup>SM</sup> is designed to address nearly all the acceptable risks and situations that we will insure. Occasionally, there may be a risk or situation that you feel is acceptable which OcciAgent<sup>SM</sup> will not allow. In those instances, please contact underwriting to discuss the issue.
6. If there are any questions regarding the acceptability of a risk, please call the Underwriting Department prior to submitting.
7. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principle and Occidental Fire & Casualty when you became licensed to sell Occidental Fire & Casualty, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

8. The entire application must be completed. If any area of the application does not apply, then "N/A's", "None", or similar indication must be shown.

## OCcidental INSURANCE

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9. Original signatures for both the applicant and the agent are required. Power of Attorney signatures will not be accepted.
10. Occidental personal automobile policies may not be used to insure commercial entities, Corporations, business names, company names, and “DBA’s” may not be listed as Named Insured or additional interest. We will not provide certificates of insurance to third parties.
11. The agent must ask the applicant ALL QUESTIONS on the application, clearly explaining the importance of providing accurate information. The agent must also have the applicant read the Applicant’s Statement. If the applicant cannot read the statement, the agent should arrange for a third party to read or translate information to the applicant.
12. Pursuant to MA General Laws –Part 1/Title XV/Chapter 110G/Sections 4-11, Occidental Insurance agrees to accept electronic signatures on applications. The agent is also responsible for complying with all requirements in the General Laws that pertain to electronic signatures.

### **Additional Interests**

Lienholders and co-owners of a vehicle insured under an Occidental personal automobile policy may be included for coverage and listed on the Declarations.

The named insured’s employer or a business owned by the named insured may **not** be included as additional interests.

Certificates of Insurance **will not** be issued

### **Misrepresentation of Risk**

The applicant has a responsibility and an obligation to truthfully and fully answer the questions on the application for insurance. Any misrepresentations on the application may render the policy null and void and could result in the denial of claims.

If material misrepresentation is determined, the policy may be rescinded (no coverage afforded), the required notice will be sent to the Registry of Motor Vehicles and all premiums may be returned to the applicant.

# OCCIDENTAL INSURANCE

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## Financial Responsibility Filings

The Named Insured, and immediate family members of the household that are listed as drivers on the application, are eligible for a SR22 form. Filings will be made for the state of residence and Maine only.

A fee will be charged for processing the financial responsibility filing.

The necessary information for the financial responsibility filing must be provided, including:

- the first, middle, and last name for each person that needs a SR22 form;
- date of birth;
- Social Security number;
- state case number, if one has been assigned.

## Changes/Endorsements

1. All change requests should be completed and uploaded to the Company the same day through the Company's website. DO NOT MAIL. Change requests will be processed by the Company only when they are uploaded. Contact the Company if an exception is needed.
2. All premium adjustments reflect the rates and rules in force at the time of the policy or the latest renewal effective date and are calculated pro-rata.
3. Mid-term premium adjustments are made as a result of change in address, vehicles, drivers, coverage, etc. Mid-term premium adjustments are not made as a result of a change in points or **driving experience** on existing drivers.
4. An information sheet will print following the upload of the endorsement, stating what information, if any, that needs to be submitted to the Company for completion of the endorsement (e.g. exclusion forms, rejection forms, etc).
5. Changes which result in an increase in policy premium must be uploaded with the requested immediate payment amount that is calculated and displayed by the OcciAgent<sup>SM</sup> system.
6. Reduction or deletion of coverage requires the policyholder's signature on the Selection/Rejection form.
7. Suspension of coverage is not permitted.
8. Changes to correct a policy will be honored for the current policy term only.

# OCCIDENTAL INSURANCE

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## **Policy Renewal**

Policies may be re-underwritten at the time of renewal to reflect changes in driver age and the status of driving records. Renewals will be classified and rated in accordance with the underwriting and rate guide in use at the time of renewal.

The Company will send eligible policyholders an offer to renew their policies approximately 30 days before the policy expiration date. Policies will be renewed for each policyholder who makes payment for the amount billed on or before the expiration date of the policy. Policies on which the renewal payment is postmarked up to and including 20 days after the policy expiration date may be renewed the day after postmark or on the day of upload.

## **Cancellations**

Flat cancellations are permitted only when approved by the Company.

The Named Insured shown on the Declarations Page may cancel the policy by:

1. Returning the current Declarations page with a signed and dated cancellation request. If there is more than one (1) Named Insured, both must sign the cancellation request or Lost Policy Release, unless they are married.
2. Providing the Company with advance written notice of the date cancellation is to take effect. If advance written notice is not received, the policy will be canceled effective at 12:01 a.m. on the date the request is received at the Company's office.
3. Completing a Lost Policy Release/Lost Policy Receipt.
4. Theft of vehicles or plates.
5. Sale or transfer of vehicle(s).
6. Plates returned.

All return premiums resulting from cancellations will be calculated pro-rata.

If a Loss Payee or other interests exist, the effective date of cancellation may be adjusted to comply with regulatory requirements.

## **Reinstatements**

Reinstatements will be made entirely at the Company's discretion.

Policies canceled for nonpayment of premium may be reinstated only if the full balance due is post-marked or received by the Company on or before the cancellation date shown on the cancellation notice.

## **OCcidental INSURANCE**

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No agent may accept premium payments after the grace period without the prior authorization of the Company. Any agent that does so will be responsible for any coverage an insured may claim, and the agent must reimburse the Company for any losses the Company pays, including legal fees.

Policies with unpaid additional premium balances will not be reinstated unless the balance is paid in full.

Policies will not be reinstated under the following circumstances:

1. A policy is canceled for material misrepresentation;
2. An insured has moved out of state;
3. We have already notified you of our decision to non-renew the policy.

### **Driver Assignment**

Occidental assigns drivers to vehicles as follows:

1. Single Vehicle - the driver classification and penalty point classification of the operator who develops the highest premium is used;
2. Multiple Vehicles – the driver and vehicle combinations which produce the highest premium will be used.
3. Liability limits must be the same on all vehicles.
4. The number of drivers compared to the number of vehicles on the policy is considered in the rate determination. Drivers include all eligible to be rated drivers and do not include excluded, deferred or permit operators. Vehicles include all vehicles rated on the policy.
5. All operators in the household must be included for rating, regardless of being listed and/or rated on another Massachusetts auto policy. Some operators may be excluded from coverage (see Driver Exclusion section).

### **Driver Exclusions**

The following rules apply to driver exclusion situations:

1. The Named Insured cannot be excluded or deleted from a policy;
2. A spouse may be excluded only if both the Named Insured and Spouse both sign the appropriate exclusion form;
3. All household members 15 years and older must be identified on the application;

## OCcidental INSURANCE

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4. The title owner of a vehicle cannot be excluded (exception: if there is a co-owner, then one may be excluded);
5. Requests to exclude driver(s) from coverage must be signed by the Named Insured on the designated space located on the application or the Driver Exclusion Request form;
6. Requests to remove exclusions must be in writing with a signature from the Named Insured. The request will be effective the date received by the Company.
7. 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, PA 16 11 04 09.
8. 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.

### **Permit Status Rating**

Drivers with a learner's permit will not be included in the rating of the policy. The permit driver will become an "eligible-to-be-rated" driver at the earliest of (a) notification by the named insured that the permit driver has obtained their full license; or (b) the first renewal of the policy. If the latter, we will notify the customer of the change in rating, providing them an opportunity to notify us that the driver continues to hold a learner's permit and return them to non-rated status. Driver's with a learners permit will be listed as a never been licensed operator until a valid driver's license is obtained.

### **Driver Class Definitions**

The number of years driving experience is considered in rating. 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 the 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 privilege.

- 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.

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- 17 Inexperienced Principle 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 principle 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 principle 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 in the United States, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program. Operators with a valid license issued outside of the United States will be rated as a class 20 operator. Other foreign country driving experience will not be accepted. This class will remain assigned to the operator until a valid United States License is obtained.
- 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, and 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, and 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.

If no evidence of prior license is available, the operator may be assigned to class 20 (principle operator) or 21 (Occasional operator).

### **Procedures for Massachusetts Registry of Motor Vehicles**

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

1. A complete “RMV-1” vehicle registration 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.
2. An “RMV-2”, renewal card, will be mailed six to eight weeks prior to the expiration date of registration which will show the current registration data for the vehicle and its owner. Certain changes may be made by the owner on the application.
3. 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 plates such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

## **OCCIDENTAL INSURANCE**

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4. 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.
5. 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.

<b>BILLING INFORMATION AND PROCEDURES</b>
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### **Billing Process**

1. Down payments or full policy premiums must be submitted during the application internet upload process.
2. All additional premiums, including rating differences due to Motor Vehicle Records, C.L.U.E. reports, and/or endorsements, will be billed directly to the insured by the Company. The additional premium will be divided into any remaining installments. The Named Insured will be billed for the total additional premium if the original premium was paid in full or if the last installment has been billed or paid.
3. Installment billing notices are sent approximately 15 days prior to the due date. Each installment bill gives the insured the option to pay the amount due or the total balance.
4. Return premiums, if any, are first applied to any balance due the Company. If the policy has been paid in full, a return premium will be mailed to the Named Insured.
5. A renewal offer will be sent to the Named Insured approximately 30 days prior to renewal with a copy to the agent.
6. Installment and renewal payments received from the insured in the agent's office are subject to the same binding procedure as new business. The agent should document the date and time that the premium payment was received, and upload the payment to the Company via the OcciAgent<sup>sm</sup> site.

## OCcidental INSURANCE

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7. Installment payment plans may not be changed after the inception of a policy. If a different payment plan is desired, the policy must be cancelled and rewritten.
8. Internet payments will be deemed postmarked as of the date and time of uploading. Any installment payment that is uploaded after the cancellation date will be applied to the account and return premium (if any) will be returned to the policyholder. The policy will remain canceled.
9. Any renewal payment uploaded after the policy expiration date up to and including 20 days may be renewed with a lapse in coverage. The decision to renew with a lapse or allow the policy to expire is entirely at the discretion of the Company. Please contact the Company for a decision or write a new policy for the customer.
10. Any payment that is uploaded with incorrect credit card or checking account numbers (including bank routing numbers) will be treated as insufficient funds transactions. The policy will cancel for nonpayment, just as though no payment had been submitted. The agent and policyholder bear the responsibility for entering the correct information.
11. When payments are submitted via the Internet, **Do not send the original or a copy of the policyholder's check or credit card forms to the Company.** Such forms will be considered as additional payment requests. The Agent will be held responsible for errors or problems that result.
12. If an insured's check, made payable to the Agent for an installment payment, is returned by the financial institution not honored, upon first presentation, the agent **will not** be reimbursed.

### **Policy and Billing Fees**

Fees for specific activities include:

1. A billing installment service fee is charged equal to 1.5% of the outstanding premium balance.
2. A fee of \$25.00 is charged to reinstate a cancelled policy;
3. A processing fee of \$15.00 is applied for insufficient funds when checks are denied by a financial institution;
4. A policy fee of \$25.00 is applicable for new and renewal policy terms.
5. A late fee of \$10.00 will be charged when a payment is postmarked/uploaded 6 or more days after the installment due date.

# OCcidental INSURANCE

## UNDERWRITING CRITERIA

### Risk Acceptability

The following risks are not eligible:

1. Risks not residing in State of Residence a minimum of 7 months per year.
2. Risks that do not list the registered owner as the Named Insured or Additional Interest.
3. When co-owners are not listed as Named Insured or as Additional Interest.
4. Applicants with suspended or revoked driver's license (except for failure to maintain proof of Financial Responsibility and eligible for reinstatement of license). Exceptions are subject to Company approval.
5. Named Operator, Non-owner or "Trip" policies.

### Driver Rating Points

**Auto Plan Acceptability** - Drivers with more accidents or violations, as shown below, during the 72 months prior to application for insurance with Occidental are not eligible for coverage without underwriting review and approval.

Incidents	Per Driver Maximums	
	Licensed More than 6 Years	Licensed 6 Years or Less
Major Accidents	2	2
Minor Accidents	2	2
Major Violations	3	1
Intermediate Violations	3	1
Minor Violations	6	3

Driving record points - Driver rating points are assigned to operators for their driving history. Points are not assigned for non-chargeable incidents and not-at-fault accidents. An MVR may be requested for each applicant.

Chargeable Period – All accidents and violations occurring in the 60-month period prior to the initial policy inception, or in the 60-month period prior to the renewal date for renewal policies, are considered in developing a driver's policy premiums. The chargeable period for drivers being endorsed onto a policy after inception is 60 months prior to the endorsement effective date.

Chargeable Date – The incident date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date, it will be deemed to be the day before the policy inception date.

## OCcidental INSURANCE

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Same Day Offenses – If there were multiple violations or accidents that occurred on the same day, charge only for the one violation or accident with the highest point charge.

NOTE: The experience of persons associated with the operation of a vehicle or train as a public conveyance or as part of their employment for a local transit system shall not be used when determining additional point charges.

### Accidents

Points are assigned for at-fault accidents as follows:

#### Major and Minor Accidents:

- First accident: 3 points
- Second accident: 4 points
- Each subsequent accident: 7 points

Each accident should be noted as “at fault” or “not at fault.” A Motor Vehicle Record will be requested for each applicant.

Non-chargeable Incidents: a) comprehensive claims, b) claim payments resulting in \$500 or less damage. Points are not assigned for non-chargeable incidents.

Any accident in which an insured driver is determined by the insurer to be more than 50% negligent is treated as either a major or minor “at-fault” accident and is subject to surcharge. A minor accident is a claim payment for bodily injury or property damage over \$500 but less than \$1500. A major accident is a claim payment for bodily injury or property damage equal to or over \$1500.

The following are not chargeable accidents:

1. Claim payments where the insured vehicle was legally parked;
2. The insured vehicle was struck in the rear while legally stopped.
3. The insured vehicle was struck by a bird or animal;
4. The insured vehicle was struck by a hit-and-run driver and was reported to the proper authorities after discovering the accident;
5. The insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person;
6. The insured was not convicted of a moving traffic violation in connection with the accident, but the operator of the other vehicle involved in the accident was convicted of a moving traffic violation;
7. The insured was found not to be liable for damages by a court or competent jurisdiction;

# OCCIDENTAL INSURANCE

## Violations

### Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- License Suspension
- Negligent Homicide
- Felony while operating a motor vehicle
- Unlawful use of driver's license
- Speed contest or racing
- Hit and Run
- Failure to stop at the scene of an accident
- Reckless or careless driving

Major Violations	
First	5
Second	5
Each additional	10

### Intermediate Violations include:

- Aggressive Driving
- Illegal Passing
- Operating an automobile without a valid driver's license
- Operator Unlicensed
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Failure to obey a traffic sign or device
- Failure to yield or stop

Intermediate Violations	
First	2
Second & third	3
Each additional	4

### Minor Violations

All other violations not listed above are considered minor violations.

Minor Violations	
First	1
Second, third & fourth	2
Each additional	3

# OCcidental INSURANCE

## DISCOUNTS & SURCHARGES

### Discounts

1. Multi-car Discount – applicable to the premium for Bodily Injury, Optional Bodily Injury, Personal Injury Protection, Medical Payments, Property Damage, Comprehensive, Collision and Limited Collision.
2. Annual Mileage – applicable to any vehicle driven less than 5,000 miles a year, applicable to the premium for Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision, Limited Collision, and Comprehensive.
3. Anti-lock Brakes - applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision and Limited Collision coverage when a motor vehicle is equipped with Anti-Lock Brakes.
4. Passive Restraint - Premiums for Personal Injury Protection, Medical Payments, Uninsured Motorist and Underinsured Motorist Coverages will be reduced when the vehicle is equipped with air bags or automatic seat belts
5. Paid in full – Any 6 or 12 month policy that is paid in full at the time of application will receive a discount applicable to the total premium. The policy fee, zero deductible safety glass and Road Protection Coverage are not discounted. The Paid-In-Full Discount will not apply mid-term; the full premium must be paid at the beginning of the renewal term.
6. Transfer Discount – applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive, Collision and Limited Collision premiums when each rated operator that has been insured without a lapse in coverage under an automobile insurance policy for the 12 month period preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 month period preceding the effective date of the policy.
7. Age 65 & Older (Class 15) – a discount of 25% applies to the premiums of all coverages for operators who are age 65 and older. This does not apply to vehicles used for business purposes.
8. Anti-theft Device - applies to Comprehensive premiums when the motor vehicle is equipped with a qualified Anti-Theft Device or Vehicle Recovery System. Proof of installation by the manufacturer is required. The qualified devices in the following list are eligible for discount:

Category I: 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.

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Category II: Internally-Operated Alarm Systems Not Meeting Category III Criteria. This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4) (a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

Category III: Passive Alarm Systems, Passive Fuel Cut-Off Devices, Armored Ignition Cut-Off Switches, Passive Multi-Component Cut-Off Switches, Passive Time Delay Ignition Systems, Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switches, Armored Cable Hood Locks, Electrically Operated Hood Locks, Passive, Delayed Ignition Cut-Off Systems, Passive Ignition Lock Protective Systems, High Security Ignition Replacement Locks, Hydraulic Brake Locks

Category IV: Vehicle Recovery Systems. 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 official 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.

Category V: Vehicle Recovery Systems 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. 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.

Maximum Combined Discounts - The maximum of all discounts combined shall not exceed 25%, excluding allowable discount for Anti-Lock Brake Systems and Multi-Car. If required documentation or proof for discounts is not supplied when requested, the discounts will be effective on the date that documentation or proof is received by the Company.

## Surcharges

A surcharge of **25%** applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision premiums for Unacceptable Risks added to a policy after inception of the policy.

## Unacceptable Risks

1. Any vehicle not in the ISO Manual;
2. Vehicles with an ISO symbol greater than 53 for model years 2011 and later, or greater than 23 for model years 2010 and older (may be acceptable for liability coverage). A deductible of \$1,000 is required for these vehicles;

## OCCIDENTAL INSURANCE

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3. Vehicles in excess of 15 years old which have physical damage coverage;
4. Pickup trucks and vans that are larger than one (1) ton;
5. Customized or conversion vehicles (includes any vehicle with parts which were not available as standard equipment at the time of original manufacture, and includes specialized painting, decals, etc.)
6. Any Flat bed or Stake bed trucks;
7. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
8. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
9. Customized, converted or altered vehicles (including over-sized tires, altered suspensions, customized painting or decals, customized interiors, parts which are intended to increase speed or performance, etc.);
10. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
11. Emergency vehicles;
12. Recreational vehicles;
13. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
14. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);
15. Trailers with physical damage coverage;
16. Commercial vehicles, including vehicles owned, leased, or used by a company, corporation, partnership, or D.B.A. This includes the following uses:
  - a. Vehicles rented to others (“U-Drive” rental vehicles);
  - b. Vehicles used in speed contests or exhibitions;
  - c. Vehicles used for taxi service, or vehicles used to transport nursery or school children, migrant workers, or hotel/motel guests.
  - d. Pickup trucks or vans used for business of any kind.

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17. Vehicles in the following chart:

Alfa Romeo	Delorean	Jensen Healy	Porsche
Amigo	Dodge Ram SRT-10	Lamborghini	Rolls Royce
Aston Martin	Dodge Stealth/Viper	Lancia	
Audi V8	Ferrari	Lotus	Any "Shelby" models
Austin Healy	Fiat	Maserati	Suzuki Samurai/Sidekick
Avanti	Fiero	MG/MGB	Tracker
Bentley	Ford SVT	Mitsubishi 3000GT	Triumph
Chevrolet SSR	GMC Cyclone Typhoon	Opel	
Citroen	Jaguar	Pantera	Wrangler
Corvette	Jeeps (CJ Series)	Pininfarina	Yugo

### Vehicle Use

The manner and frequency in which a vehicle is used has a direct bearing on the rate for that vehicle. Occidental applications for insurance contain questions regarding the use of vehicles. Please call if there are any questions about the way a customer uses their vehicle.

Vehicles use is defined as follows:

1. **Pleasure** - vehicle is not used in any of the ways described below;
2. **Commute** - vehicle is used primarily to commute to and from work or school;
3. **Business** - vehicle is used as part of the driver's occupation, including the visitation of multiple places during the day. Examples include, but are not limited to sales representatives, job supervisors, meter readers. Commuting to and from a place of business at the beginning and end of the day only is not considered business use.
4. **Artisan** - vehicle is used by a tradesman or artisan to haul tools and equipment to job sites. Examples include, but are not limited to, carpenters, drywallers, electricians, landscapers, masons, painters, plasterers, plumbers, roofers, surveyors,
5. **Delivery** - vehicle is used for the delivery of products, such as pizzas, newspapers, USPS mail;
6. **Farm** - vehicles used almost exclusively on a farm or ranch with only occasional use on public roads may be classified as farm use.

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### ADDITIONAL COVERAGES

#### Glass

\$0 or \$100 glass deductibles are available at the option of the insured for an additional premium. This glass deductible is in addition to the otherwise applicable deductible for Other than Collision (Comprehensive).

#### Road Protection Coverage

Road Protection Coverage (RPC) is available with or without Comprehensive and Collision (i.e. a policy that only has liability coverage may also have RPC).

RPC may be added to an existing policy by endorsement. The premium will be prorated.

The following coverages are included with RPC:

- Towing and labor reimbursement;
- Rental reimbursement;
- Emergency transportation;
- Increased bail bond premium coverage;
- Vacation protection;
- Personal effects in a rental car.

Please review policy provision for more details.

# OCCIDENTAL INSURANCE

## TERRITORY DEFINITIONS

### 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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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip		
ACTON	27	630	Codes 02128, 02129)	26	824
ACUSHNET	7	230	CHARLTON	4	936
ADAMS	27	110	CHATHAM	27	051
AGAWAM	7	420	CHELMSFORD	2	612
ALFORD	27	170	CHELSEA	16	802
AMESBURY	2	310	CHESHIRE	27	130
AMHERST	5	510	CHESTER	1	440
ANDOVER	3	311	CHESTERFIELD	27	570
ARLINGTON	4	610	CHICOPEE	9	402
ASHBURNHAM	1	930	CHILMARK	27	081
ASHBY	1	670	CLARKSBURG	27	131
ASHFIELD	27	470	CLINTON	6	911
ASHLAND	5	631	COHASSET	4	732
ATHOL	3	910	COLRAIN	1	431
ATTLEBORO	5	210	CONCORD	27	613
AUBURN	6	931	CONWAY	27	473
AVON	11	730	CUMMINGTON	27	571
AYER	3	632	D		
B					
BARNSTABLE	5	021	DALTON	27	132
BARRE	2	932	DANVERS	5	313
BECKET	2	171	DARTMOUTH	7	211
BEDFORD	2	633	DEDHAM	8	712
BELCHERTOWN	3	530	DEERFIELD	27	432
BELLINGHAM	3	731	DENNIS	3	052
BELMONT	3	611	DIGHTON	5	232
BERKLEY	6	231	DORCHESTER - Boston (Zip		
BERLIN	27	933	Codes 02122, 02124, 02125,		
BERNARDSTON	27	471	02126)	21	819
BEVERLY	5	312	DOUGLAS	2	937
BILLERICA	5	634	DOVER	2	733
BLACKSTONE	2	934	DRACUT	6	614
BLANDFORD	3	490	DUDLEY	3	938
BOLTON	1	970	DUNSTABLE	1	673
BOSTON CENTRAL - (Zip Codes			DUXBURY	3	031
02101- 02118, 02123, 02133,			E		
02199, 02201, 02202, 02203,			EAST BOSTON - Boston (Zip		
02210, 02215, 02241)	23	821	Codes 02128, 02129)	26	824
BOURNE	4	050	EAST BRIDGEWATER	6	032
BOXBOROUGH	27	671	EAST BROOKFIELD	2	973
BOXFORD	3	370	EASTHAM	27	082
BOYLSTON	2	971	EASTHAMPTON	3	511
BRAINTREE	8	710	EAST LONGMEADOW	6	441
BREWSTER	27	080	EASTON	7	212
BRIDGEWATER	6	011	EDGARTOWN	27	053
BRIGHTON - Boston (Zip Codes			EGREMONT	27	172
02134, 02135, 02163)	24	822	ERVING	27	433
BRIMFIELD	3	491	ESSEX	2	330
BROCKTON	45	002	EVERETT	14	602
BROOKFIELD	3	935	F		
BROOKLINE	8	702	FAIRHAVEN	7	213
BUCKLAND	27	430	FALL RIVER	13	201
BURLINGTON	4	635	FALMOUTH	3	054
C					
CAMBRIDGE	11	600	FITCHBURG	7	902
CANTON	8	711	FLORIDA	2	173
CARLISLE	27	672	FOXBOROUGH	3	734
CARVER	7	030	FRAMINGHAM	9	615
CHARLEMONT	27	472	FRANKLIN	1	713
			FREETOWN	5	233

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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
	G		LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913		M	
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
	H		MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616		N	
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
	I		NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
	J		NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
	K		NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
	L		NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

# OCCIDENTAL INSURANCE

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD 7 716			SOUTHAMPTON	1	580
	O		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	P		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		T	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	Q		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	R		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		U	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		W	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	S		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

# OCCIDENTAL INSURANCE

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<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
WESTON	3	651	WILLIAMSBURG	27	534
WESTPORT	5	240	WILLIAMSTOWN	27	140
WEST ROXBURY - Boston (Zip Code 02132)	17	815	WILMINGTON	4	652
WEST SPRINGFIELD	10	425	WINCHENDON	3	924
WEST STOCKBRIDGE	1	139	WINCHESTER	3	625
WEST TISBURY	27	088	WINDSOR	1	186
WESTWOOD	4	742	WINTHROP	13	810
WEYMOUTH	9	721	WOBURN	7	626
WHATELY	27	437	WORCESTER	13	900
WHITMAN	8	017	WORTHINGTON	1	582
WILBRAHAM	5	445	WRENTHAM	2	743
				Y	
			YARMOUTH	4	062

# OCCIDENTAL INSURANCE

## RATING SECTION

### Base Rates

BODILY INJURY							
Terr.	Class						
	10	17	18	20	21	25	26
1	177	307	193	573	303	516	273
2	193	334	214	624	342	561	309
3	203	352	232	678	367	609	331
4	220	390	240	752	426	677	384
5	224	388	270	789	457	710	411
6	245	432	267	846	521	761	469
7	249	416	294	899	531	808	478
8	265	461	305	945	570	850	514
9	303	497	347	978	596	881	536
10	305	581	387	1,042	686	938	617
11	296	631	381	1,023	689	922	619
12	330	601	416	1,027	739	925	665
13	373	655	450	1,028	745	926	671
14	417	686	503	1,010	769	908	692
15	496	763	508	1,008	780	907	702
16	416	779	689	986	803	888	724
17	318	587	371	1,002	594	902	534
18	323	767	420	1,028	739	926	665
19	393	752	500	982	752	883	677
20	365	766	471	1,018	772	917	695
21	536	926	767	1,058	976	991	877
22	438	772	623	992	798	892	719
23	334	712	497	1,002	737	902	663
24	338	636	411	1,006	661	907	596
25	335	719	431	1,009	763	904	686
26	412	780	552	984	811	885	730
27	156	281	165	516	256	463	231
40	386	696	458	1,018	726	917	653
41	401	692	505	1,023	767	922	691
42	493	763	545	1,013	828	912	745
43	442	753	533	1,010	828	908	745
44	401	778	671	1,002	794	902	716
45	551	886	631	1,084	988	974	890

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

<b>PROPERTY DAMAGE</b>							
<b>Terr.</b>	<b>Class</b>						
	10	17	18	20	21	25	26
1	231	385	303	710	482	670	434
2	271	422	324	789	500	745	450
3	281	439	344	798	593	754	534
4	284	432	321	831	555	785	500
5	300	452	355	857	577	810	520
6	301	440	352	879	614	830	552
7	335	514	421	907	657	857	592
8	319	495	401	916	664	866	597
9	345	495	407	943	666	891	599
10	311	489	398	940	705	888	634
11	349	553	416	976	672	922	604
12	360	555	407	1,019	732	963	659
13	367	540	419	987	709	933	639
14	351	599	512	1,145	805	1,082	725
15	422	696	443	1,109	750	999	680
16	399	651	452	1,075	719	1,016	647
17	363	586	461	1,075	690	1,016	621
18	374	642	449	1,072	738	1,013	665
19	363	631	479	1,011	744	956	670
20	354	629	395	1,078	772	1,019	695
21	443	705	531	1,226	848	1,067	763
22	469	739	562	1,232	894	1,154	805
23	349	645	416	1,042	699	985	629
24	388	680	512	1,103	759	1,043	683
25	391	710	490	1,101	782	1,041	709
26	433	717	517	1,141	826	1,078	744
27	246	378	296	705	474	667	426
40	303	551	378	953	629	901	567
41	316	537	390	953	669	901	602
42	332	579	424	978	726	924	653
43	444	659	522	1,110	858	1,049	773
44	316	583	399	951	703	899	635
45	405	595	453	1,230	825	1,094	743

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

PERSONAL INJURY PROTECTION							
Terr.	Class						
	10	17	18	20	21	25	26
1	110	162	162	265	162	252	145
2	111	172	172	280	174	266	156
3	132	187	187	314	193	298	174
4	139	196	196	356	228	338	205
5	142	197	197	367	231	332	208
6	148	222	222	401	259	381	233
7	144	237	237	397	252	377	227
8	170	235	235	450	290	407	262
9	205	286	286	501	315	475	283
10	194	308	301	503	333	479	300
11	204	354	312	516	356	490	321
12	204	307	307	492	373	468	336
13	228	353	325	492	371	466	333
14	272	431	358	465	400	441	361
15	296	435	334	477	406	431	365
16	305	468	428	475	471	451	424
17	219	321	309	479	369	454	332
18	243	432	349	499	447	496	402
19	262	433	360	493	402	470	362
20	268	493	369	489	474	464	427
21	313	493	427	439	477	417	430
22	312	493	393	432	451	411	406
23	241	416	342	497	394	499	354
24	229	387	326	482	350	459	315
25	226	399	317	485	377	461	340
26	279	446	375	455	430	432	387
27	100	142	142	250	151	237	135
40	295	413	342	514	443	488	399
41	263	376	343	519	403	470	362
42	329	461	375	513	480	487	431
43	279	452	370	484	440	460	396
44	244	409	376	465	395	441	355
45	317	480	389	456	495	432	446

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

MEDICAL PAYMENTS							
Terr.	Class						
	10	17	18	20	21	25	26
1	25	43	28	79	44	70	39
2	26	46	30	85	48	77	44
3	29	48	32	92	51	83	46
4	30	53	34	102	59	91	52
5	31	52	38	107	63	97	57
6	33	59	38	114	71	103	64
7	32	57	41	122	72	109	65
8	36	63	43	127	78	114	70
9	42	66	48	132	81	119	73
10	42	78	53	139	93	124	84
11	41	85	52	136	93	122	85
12	44	81	57	136	101	122	90
13	50	90	61	136	102	122	91
14	56	95	68	134	104	121	94
15	64	105	71	134	112	120	102
16	56	107	93	130	108	117	97
17	44	79	51	135	81	122	72
18	44	103	58	137	101	122	90
19	52	104	68	130	102	117	91
20	48	106	64	134	105	122	94
21	58	106	88	130	109	117	99
22	59	107	87	131	108	117	97
23	44	99	67	132	101	119	90
24	46	86	57	133	90	120	81
25	45	98	59	134	103	120	92
26	54	107	74	130	109	117	99
27	21	39	24	70	37	64	32
40	52	96	63	134	98	122	89
41	52	96	68	136	104	122	93
42	65	105	74	134	112	121	102
43	59	104	72	134	112	121	102
44	53	108	94	132	110	120	99
45	60	102	71	134	112	121	101

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

UNINSURED MOTORIST							
Terr.	Class						
	10	17	18	20	21	25	26
1	18	18	18	18	18	18	18
2	20	20	20	20	20	20	20
3	21	21	21	21	21	21	21
4	23	23	23	23	23	23	23
5	23	23	23	23	23	23	23
6	25	25	25	25	25	25	25
7	26	26	26	26	26	26	26
8	28	28	28	28	28	28	28
9	31	31	31	31	31	31	31
10	31	31	31	31	31	31	31
11	30	30	30	30	30	30	30
12	34	34	34	34	34	34	34
13	38	38	38	38	38	38	38
14	43	43	43	43	43	43	43
15	51	51	51	51	51	51	51
16	43	43	43	43	43	43	43
17	32	32	32	32	32	32	32
18	33	33	33	33	33	33	33
19	41	41	41	41	41	41	41
20	37	37	37	37	37	37	37
21	37	37	37	37	37	37	37
22	34	34	34	34	34	34	34
23	34	34	34	34	34	34	34
24	35	35	35	35	35	35	35
25	42	42	42	42	42	42	42
26	42	42	42	42	42	42	42
27	16	16	16	16	16	16	16
40	40	40	40	40	40	40	40
41	41	41	41	41	41	41	41
42	50	50	50	50	50	50	50
43	46	46	46	46	46	46	46
44	41	41	41	41	41	41	41
45	48	48	48	48	48	48	48

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

UNDERINSURED MOTORIST							
Terr.	Class						
	10	17	18	20	21	25	26
1	3	3	3	3	3	3	3
2	3	3	3	3	3	3	3
3	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4
5	4	4	4	4	4	4	4
6	4	4	4	4	4	4	4
7	4	4	4	4	4	4	4
8	5	5	5	5	5	5	5
9	5	5	5	5	5	5	5
10	5	5	5	5	5	5	5
11	5	5	5	5	5	5	5
12	6	6	6	6	6	6	6
13	6	6	6	6	6	6	6
14	7	7	7	7	7	7	7
15	9	9	9	9	9	9	9
16	7	7	7	7	7	7	7
17	5	5	5	5	5	5	5
18	6	6	6	6	6	6	6
19	7	7	7	7	7	7	7
20	6	6	6	6	6	6	6
21	6	6	6	6	6	6	6
22	6	6	6	6	6	6	6
23	6	6	6	6	6	6	6
24	6	6	6	6	6	6	6
25	7	7	7	7	7	7	7
26	7	7	7	7	7	7	7
27	3	3	3	3	3	3	3
40	7	7	7	7	7	7	7
41	7	7	7	7	7	7	7
42	8	8	8	8	8	8	8
43	8	8	8	8	8	8	8
44	7	7	7	7	7	7	7
45	8	8	8	8	8	8	8

# OCCIDENTAL INSURANCE

## Base Rates (cont.)

COLLISION							
Terr.	Class						
	10	17	18	20	21	25	26
1	428	837	502	1,529	844	1,375	760
2	403	836	498	1,574	785	1,416	708
3	452	939	603	1,718	922	1,547	831
4	472	1,004	628	1,827	979	1,644	881
5	478	921	558	1,626	967	1,463	871
6	509	1,048	630	1,785	1,051	1,607	946
7	512	1,096	694	1,885	1,164	1,696	1,048
8	550	1,102	778	1,847	1,183	1,663	1,065
9	520	1,002	673	1,734	1,079	1,561	971
10	510	1,115	695	1,889	1,205	1,700	1,084
11	523	1,101	701	1,627	1,080	1,464	973
12	604	1,187	740	1,713	1,241	1,541	1,117
13	615	1,115	845	1,853	1,295	1,667	1,167
14	682	1,360	1,028	1,923	1,492	1,731	1,342
15	857	1,507	1,057	1,925	1,565	1,732	1,408
16	720	1,388	925	1,875	1,331	1,688	1,198
17	574	1,302	855	1,911	1,235	1,720	1,112
18	665	1,309	872	1,752	1,268	1,578	1,141
19	683	1,324	952	1,692	1,362	1,524	1,225
20	690	1,353	981	1,760	1,388	1,584	1,250
21	808	1,491	1,220	1,992	1,648	1,792	1,482
22	789	1,330	1,145	1,774	1,564	1,597	1,408
23	617	1,316	1,046	1,778	1,390	1,599	1,251
24	663	1,331	968	1,803	1,365	1,623	1,228
25	683	1,378	1,041	1,797	1,440	1,617	1,295
26	885	1,492	1,238	1,875	1,628	1,688	1,466
27	405	875	536	1,570	860	1,413	775
40	543	1,075	763	1,622	1,166	1,459	1,050
41	508	1,069	772	1,578	1,181	1,420	1,063
42	576	1,144	878	1,624	1,259	1,462	1,134
43	623	1,242	930	1,689	1,383	1,520	1,244
44	541	1,143	775	1,604	1,109	1,443	998
45	677	1,257	958	1,736	1,409	1,563	1,267

# OCCIDENTAL INSURANCE

## Base Rates (cont.)

<b>COMPREHENSIVE</b>							
<b>Terr.</b>	<b>Class</b>						
	10	17	18	20	21	25	26
1	143	152	152	152	152	152	152
2	141	150	150	150	150	150	150
3	153	161	161	161	161	161	161
4	144	151	151	151	151	151	151
5	156	165	165	165	165	165	165
6	162	170	170	170	170	170	170
7	166	176	176	176	176	176	176
8	172	183	183	183	183	183	183
9	170	179	179	179	179	179	179
10	183	193	193	193	193	193	193
11	187	197	197	197	197	197	197
12	200	211	211	211	211	211	211
13	224	237	237	237	237	237	237
14	224	237	237	237	237	237	237
15	278	294	294	294	294	294	294
16	431	454	454	454	454	454	454
17	166	176	176	176	176	176	176
18	314	330	330	330	330	330	330
19	344	363	363	363	363	363	363
20	305	322	322	322	322	322	322
21	363	383	383	383	383	383	383
22	381	404	404	404	404	404	404
23	301	317	317	317	317	317	317
24	224	237	237	237	237	237	237
25	342	362	362	362	362	362	362
26	388	409	409	409	409	409	409
27	135	143	143	143	143	143	143
40	215	227	227	227	227	227	227
41	208	220	220	220	220	220	220
42	253	268	268	268	268	268	268
43	265	279	279	279	279	279	279
44	330	349	349	349	349	349	349
45	267	282	282	282	282	282	282

# OCCIDENTAL INSURANCE

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## Base Rates (cont.)

GLASS							
Terr.	Class						
	10	17	18	20	21	25	26
1	36	39	39	39	39	39	39
2	35	38	38	38	38	38	38
3	39	40	40	40	40	40	40
4	36	37	37	37	37	37	37
5	40	42	42	42	42	42	42
6	41	43	43	43	43	43	43
7	42	44	44	44	44	44	44
8	44	46	46	46	46	46	46
9	43	45	45	45	45	45	45
10	46	48	48	48	48	48	48
11	48	50	50	50	50	50	50
12	51	53	53	53	53	53	53
13	57	59	59	59	59	59	59
14	57	59	59	59	59	59	59
15	69	74	74	74	74	74	74
16	108	114	114	114	114	114	114
17	42	44	44	44	44	44	44
18	79	83	83	83	83	83	83
19	85	91	91	91	91	91	91
20	77	80	80	80	80	80	80
21	91	96	96	96	96	96	96
22	95	102	102	102	102	102	102
23	76	79	79	79	79	79	79
24	57	59	59	59	59	59	59
25	86	91	91	91	91	91	91
26	97	102	102	102	102	102	102
27	34	36	36	36	36	36	36
40	54	57	57	57	57	57	57
41	52	56	56	56	56	56	56
42	63	67	67	67	67	67	67
43	66	69	69	69	69	69	69
44	83	87	87	87	87	87	87
45	67	71	71	71	71	71	71

# OCCIDENTAL INSURANCE

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## Category Factor

Category #	Prior. Insurance 6 + mos.	# of At-Fault Accidents < 2 in 3 yrs	Free of SR22	Free of Excl. Dr.	No Lien Holder?	Factor
1	Y	Y	Y	Y	Y	1.000
2	Y	Y	Y	Y	N	1.004
3	Y	Y	Y	N	Y	1.008
4	Y	Y	Y	N	N	1.012
5	Y	Y	N	Y	Y	1.016
6	Y	Y	N	Y	N	1.020
7	Y	Y	N	N	Y	1.024
8	Y	Y	N	N	N	1.028
9	Y	N	Y	Y	Y	1.033
10	Y	N	Y	Y	N	1.037
11	Y	N	Y	N	Y	1.041
12	Y	N	Y	N	N	1.045
13	Y	N	N	Y	Y	1.049
14	Y	N	N	Y	N	1.053
15	Y	N	N	N	Y	1.057
16	Y	N	N	N	N	1.061
17	N	Y	Y	Y	Y	1.065
18	N	Y	Y	Y	N	1.069
19	N	Y	Y	N	Y	1.073
20	N	Y	Y	N	N	1.077
21	N	Y	N	Y	Y	1.081
22	N	Y	N	Y	N	1.085
23	N	Y	N	N	Y	1.089
24	N	Y	N	N	N	1.093
25	N	N	Y	Y	Y	1.098
26	N	N	Y	Y	N	1.102
27	N	N	Y	N	Y	1.106
28	N	N	Y	N	N	1.110
29	N	N	N	Y	Y	1.114
30	N	N	N	Y	N	1.118
31	N	N	N	N	Y	1.122
32	N	N	N	N	N	1.126

# OCCIDENTAL INSURANCE

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## Coverage Alignment Factor

Applies to BI, PD, PIP and Medical Payments premiums.

Full Coverage	Single Car	Factor
Y	Y	0.93
Y	N	1.00
N	Y	0.96
N	N	1.03

**\*Full coverage means having Collision (or Limited Collision) and Comprehensive.**

## Discount Factors

Description	Applicable Coverages	Factor
Age 65 & over (Class 15)	BI, OBI, PD, PIP, Med., UM, UIM, Coll., Ltd., Comp.	25%
Annual Mileage < 5,000 miles	BI, OBI, PD, PIP, Med., UM, UIM, Coll., Ltd.	10%
Anti-lock Brakes	BI, OBI, PD, PIP, Med., Coll., Ltd.	5%
Anti-theft Discounts	Category I	5%
	Category II	15%
	Categories III or IV	20%
	Categories IV plus I, or Category V	25%
	Categories V plus I	28%
	Categories IV plus II	30%
	Categories V plus II	32%
	Categories IV plus III	35%
	Categories V plus III	36%
Multiple Vehicles	BI, OBI, PD, PIP, Med., Coll., Ltd., Comp.	5%
Passive Restraint	PIP, Med., UM, UIM	10%
Paid in full	All	5%
Transfer	See table under Transfer Credit	varies

Drivers under the Massachusetts AIB rating plan noted as Excellent Driver Discount (incident free for five years) and Excellent Driver Discount Plus (incident free for six years), also referred to as "98" or "99" will receive the following rating factors.

	BI/OBI	PD	PIP/MED	CLL/LTD
<b>98</b>	0.975	0.975	0.975	0.975
<b>99</b>	0.950	0.950	0.950	0.950

# OCCIDENTAL INSURANCE

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## Driver & Vehicle Combination

# of Drivers	# of Vehicles	BI	PD	PIP	MED	COLL	COMP
1	1	1.000	1.000	1.000	1.000	1.000	1.000
1	2	1.050	1.050	1.050	1.050	1.050	1.050
1	3	1.075	1.075	1.075	1.075	1.075	1.075
2	1	1.030	1.030	1.030	1.030	1.030	1.030
2	2	1.000	1.000	1.000	1.000	1.000	1.000
2	3	1.050	1.050	1.050	1.050	1.050	1.050
3	1	1.050	1.050	1.050	1.050	1.050	1.050
3	2	1.020	1.020	1.020	1.020	1.020	1.020
3	3	1.000	1.000	1.000	1.000	1.000	1.000

# OCCIDENTAL INSURANCE

## Driving Experience Factors

Yrs. Dr. Exper.	BI OBI PD	P.I.P. MED.	Coll.	Yrs. Dr. Exper.	BI OBI PD	P.I.P. MED.	Coll.
0	1.100	1.100	1.100	28	0.925	0.963	0.775
1	1.000	1.000	1.000	29	0.925	0.963	0.775
2	1.000	1.000	1.000	30	0.925	0.963	0.775
3	1.000	1.000	1.000	31	0.925	0.963	0.775
4	1.000	1.000	1.000	32	0.925	0.963	0.775
5	1.000	1.000	1.000	33	0.925	0.963	0.775
6	1.000	1.000	1.000	34	0.925	0.963	0.775
7	1.000	1.000	1.000	35	0.930	0.965	0.790
8	1.000	1.000	1.000	36	0.935	0.968	0.805
9	1.000	1.000	1.000	37	0.940	0.970	0.820
10	0.995	0.998	0.985	38	0.945	0.973	0.835
11	0.990	0.995	0.970	39	0.950	0.975	0.850
12	0.985	0.993	0.955	40	0.955	0.978	0.865
13	0.980	0.990	0.940	41	0.960	0.980	0.880
14	0.975	0.988	0.925	42	0.965	0.983	0.895
15	0.970	0.985	0.910	43	0.970	0.985	0.910
16	0.965	0.983	0.895	44	0.975	0.988	0.925
17	0.960	0.980	0.880	45	0.980	0.990	0.940
18	0.955	0.978	0.865	46	0.985	0.993	0.955
19	0.950	0.975	0.850	47	0.990	0.995	0.970
20	0.945	0.973	0.835	48	0.995	0.998	0.985
21	0.940	0.970	0.820	49	1.000	1.000	1.000
22	0.935	0.968	0.805	50	1.020	1.010	1.020
23	0.930	0.965	0.790	51	1.040	1.020	1.040
24	0.925	0.963	0.775	52	1.060	1.030	1.060
25	0.925	0.963	0.775	53	1.080	1.040	1.080
26	0.925	0.963	0.775	54	1.100	1.050	1.100
27	0.925	0.963	0.775	55+	1.120	1.060	1.120

## Fees

Installment Fee .....	1.5% of outstanding premium balance
Late Fee.....	\$10.00
NSF Fee .....	\$15.00
Policy Fee.....	\$25.00
SR-22 Fee.....	\$25.00

# OCCIDENTAL INSURANCE

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## Limit & Deductible Options & Factor

BI, UM, UIM Limits	Mandatory BI	Optional BI	UM/UIM Factor	PD Limits	PD Factor
20/40	.0875	1.000	1.000	5	1.000
25/50	--	1.050	1.150	10	1.150
35/80	--	1.180	1.350	15	1.200
50/100	--	1.300	1.500	25	1.250
100/300	--	1.500	2.000	50	1.300
				100	1.350

PIP Deduct.	Driver Factor	Mult. Driv. Factor	Med. Pay. Limit	Factor
0	1.000	1.000	2,500	0.700
100	0.980	0.980	5,000	1.000
250	0.960	0.950	10,000	1.330
500	0.920	0.900	15,000	1.700
1,000	0.860	0.810	20,000	1.850
2,000	0.740	0.650	25,000	2.000
4,000	0.630	0.520		
8,000	0.550	0.410		

Physical Damage Factors				
Deductible	Coll	Ltd. Cll.	Comp	Glass
0	0.000	0.000	0.000	1.200
100	0.000	0.000	0.000	1.000
300	1.250	1.000	1.250	
500	1.000	0.800	1.000	
1000	0.800	0.640	0.800	
1500	0.700	0.560	0.700	

# OCcidental INSURANCE

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## Model Year Factors

<b>Year *</b>	<b>Coll.</b>	<b>Comp.</b>	<b>Year *</b>	<b>Coll.</b>	<b>Comp.</b>
2014	1.082	1.082	2006	0.794	0.836
2013	1.040	1.040	2005	0.764	0.815
2012	1.000	1.000	2004	0.735	0.794
2011	0.961	0.961	2003	0.707	0.774
2010	0.924	0.924	2002	0.635	0.755
2009	0.891	0.902	2001	0.599	0.736
2008	0.858	0.879	Prior	0.563	0.718
2007	0.826	0.857			

\* New model years will be subject to a 1.04 factor higher than the previous year.

## Policy Term Factors

<b>TERM</b>	<b>FACTOR</b>
12 Months	1.00
6 Months	0.50

# OCCIDENTAL INSURANCE

## Risk Stability Factor

Prior Insurance (6 Mo)	Full Coverage	At Fault Acc.Free >3 yrs	Total Policy Points	BI	PD	PIP	MED	COLL	COMP
Y	Y	Y	0	0.950	0.950	0.950	0.950	0.950	0.975
Y	Y	Y	1 - 2	0.960	0.960	0.960	0.960	0.960	0.985
Y	Y	Y	3 - 5	0.969	0.969	0.969	0.969	0.969	0.995
Y	Y	Y	6 - 8	0.979	0.979	0.979	0.979	0.979	1.004
Y	Y	Y	9 +	0.998	0.998	0.998	0.998	0.998	1.024
Y	Y	N	0	1.000	1.000	1.000	1.000	1.000	1.000
Y	Y	N	1 - 2	1.010	1.010	1.010	1.010	1.010	1.010
Y	Y	N	3 - 5	1.020	1.020	1.020	1.020	1.020	1.020
Y	Y	N	6 - 8	1.030	1.030	1.030	1.030	1.030	1.030
Y	Y	N	9 +	1.050	1.050	1.050	1.050	1.050	1.050
Y	N	Y	0	1.000	1.000	1.000	1.000	1.000	0.985
Y	N	Y	1 - 2	1.010	1.010	1.010	1.010	1.010	0.995
Y	N	Y	3 - 5	1.020	1.020	1.020	1.020	1.020	1.005
Y	N	Y	6 - 8	1.030	1.030	1.030	1.030	1.030	1.015
Y	N	Y	9 +	1.050	1.050	1.050	1.050	1.050	1.034
Y	N	N	0	1.050	1.050	1.050	1.050	1.050	1.005
Y	N	N	1 - 2	1.061	1.061	1.061	1.061	1.061	1.015
Y	N	N	3 - 5	1.071	1.071	1.071	1.071	1.071	1.025
Y	N	N	6 - 8	1.082	1.082	1.082	1.082	1.082	1.035
Y	N	N	9 +	1.103	1.103	1.103	1.103	1.103	1.055
N	Y	Y	0	0.985	0.985	0.985	0.985	0.985	0.993
N	Y	Y	1 - 2	0.995	0.995	0.995	0.995	0.995	1.003
N	Y	Y	3 - 5	1.005	1.005	1.005	1.005	1.005	1.013
N	Y	Y	6 - 8	1.015	1.015	1.015	1.015	1.015	1.023
N	Y	Y	9 +	1.034	1.034	1.034	1.034	1.034	1.043
N	Y	N	0	1.030	1.030	1.030	1.030	1.030	1.015
N	Y	N	1 - 2	1.040	1.040	1.040	1.040	1.040	1.025
N	Y	N	3 - 5	1.051	1.051	1.051	1.051	1.051	1.035
N	Y	N	6 - 8	1.061	1.061	1.061	1.061	1.061	1.045
N	Y	N	9 +	1.082	1.082	1.082	1.082	1.082	1.066
N	N	Y	0	1.020	1.020	1.020	1.020	1.020	1.000
N	N	Y	1 - 2	1.030	1.030	1.030	1.030	1.030	1.010
N	N	Y	3 - 5	1.040	1.040	1.040	1.040	1.040	1.020
N	N	Y	6 - 8	1.050	1.050	1.050	1.050	1.050	1.030
N	N	Y	9 +	1.070	1.070	1.070	1.070	1.070	1.050
N	N	N	0	1.070	1.070	1.070	1.070	1.070	1.025
N	N	N	1 - 2	1.080	1.080	1.080	1.080	1.080	1.035
N	N	N	3 - 5	1.090	1.090	1.090	1.090	1.090	1.046
N	N	N	6 - 8	1.100	1.100	1.100	1.100	1.100	1.056
N	N	N	9 +	1.120	1.120	1.120	1.120	1.120	1.076

# OCcidental INSURANCE

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## Road Protection Rates

Basic coverage level       \$70  
Deluxe coverage level     \$110  
Premium coverage level   \$160

## Rounding

The premium for each coverage and vehicle shall be rounded to the nearest dollar (\$.50 and over rounds up). This procedure applies to all premium transactions

## Surcharge Factors

<b>Surcharge Description</b>	<b>Applicable Coverages</b>	<b>Factor</b>
Special Risk Vehicles	BI, PD, PIP, Med., Coll., Comp.	1.25
Artisan Use	BI, PD, PIP, Med., Coll., Comp.	1.15
Business Use	BI, PD, PIP, Med., Coll., Comp.	1.20
Delivery Use	BI, PD, PIP, Med., Coll., Comp.	1.25

# OCCIDENTAL INSURANCE

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## Surcharge Point Factors (Driver Experience <6 years)

Surcharge points are applicable to BI, PD, PIP, Med. Pay., & Coll. Coverages.

Points	Factor	Points	Factor	Points	Factor
0	1.000	27	3.894	54	7.433
1	1.045	28	4.023	55	7.562
2	1.120	29	4.152	56	7.691
3	1.204	30	4.289	57	7.820
4	1.280	31	4.418	58	7.957
5	1.358	32	4.547	59	8.086
6	1.437	33	4.676	60	8.215
7	1.518	34	4.813	61	8.344
8	1.599	35	4.942	62	8.481
9	1.726	36	5.071	63	8.610
10	1.910	37	5.200	64	8.739
11	1.994	38	5.337	65	8.868
12	2.071	39	5.466	66	9.005
13	2.190	40	5.595	67	9.134
14	2.316	41	5.724	68	9.263
15	2.435	42	5.861	69	9.392
16	2.554	43	5.990	70	9.529
17	2.673	44	6.119	71	9.658
18	2.799	45	6.248	72	9.787
19	2.918	46	6.385	73	9.916
20	3.037	47	6.514	74	10.053
21	3.156	48	6.643	75	10.182
22	3.282	49	6.772	76	10.311
23	3.401	50	6.909	77	10.440
24	3.520	51	7.038	78	10.577
25	3.643	52	7.167	79	10.706
26	3.765	53	7.296	80	10.835

# OCCIDENTAL INSURANCE

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## Surcharge Point Factors (Driver Experience >=6 years)

Surcharge points are applicable to BI, PD, PIP, Med. Pay., & Coll. Coverages.

Points	Factor	Points	Factor	Points	Factor
0	1.000	27	5.120	54	9.780
1	1.100	28	5.290	55	9.950
2	1.200	29	5.460	56	10.120
3	1.300	30	5.640	57	10.290
4	1.400	31	5.810	58	10.470
5	1.730	32	5.980	59	10.640
6	1.840	33	6.150	60	10.810
7	1.960	34	6.330	61	10.980
8	2.070	35	6.500	62	11.160
9	2.190	36	6.670	63	11.330
10	2.300	37	6.840	64	11.500
11	2.420	38	7.020	65	11.670
12	2.530	39	7.190	66	11.850
13	2.700	40	7.360	67	12.020
14	2.880	41	7.530	68	12.190
15	3.050	42	7.710	69	12.360
16	3.220	43	7.880	70	12.540
17	3.390	44	8.050	71	12.710
18	3.570	45	8.220	72	12.880
19	3.740	46	8.400	73	13.050
20	3.910	47	8.570	74	13.230
21	4.080	48	8.740	75	13.400
22	4.260	49	8.910	76	13.570
23	4.430	50	9.090	77	13.740
24	4.600	51	9.260	78	13.920
25	4.770	52	9.430	79	14.090
26	4.950	53	9.600	80	14.260

## OCCIDENTAL INSURANCE

Liability Symbols are defined as follows, in accordance with ISO Class Code definitions:

Mini 2-Door	12	All 2-Door non-sports and non-luxury vehicles with wheelbase less than 94.5 inches.
Mini 4-Door	14	All 4-Door non-sports and non-luxury vehicles with wheelbase less than 94.5 inches.
Subcompact 2-Door	22	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.
Subcompact 4-Door	24	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.
Midsize 2-Door	32	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.
Midsize 4-Door	34	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.
Large 2-Door	42	All 2-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 109.5 inches.
Large 4-Door	44	All 4-Door non-sports and non-luxury vehicles with wheelbase greater than or equal to 109.5 inches.
Sports	61	All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 30 to 1 but greater than 20 to 1. The Sports Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in horsepower the Sports Group.
Sports Premium	63	All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 20 to 1. Sports Premium Group does not include station wagon, sedan, pickup, utility or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Premium Group.
Luxury 2-Door	52	All 2-Door non-sports vehicles with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) in excess of the "Luxury Threshold"* for the model year.
Luxury 4-Door	54	All 4-Door non-sports vehicles with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) in excess of the "Luxury Threshold"* for the model year.
Small Utility	91	Utility vehicles with a wheelbase less than 100 inches.
Large Utility	93	Utility vehicles with a wheelbase greater than or equal to 100 inches.
Small Pickup	81	Pickup trucks with a curb weight less than 3,000 pounds.
Large Pickup	83	Pickup trucks with a curb weight less greater than or equal to 3,000 pounds.
Van	70	All Vans.

\*For model years 1993 and subsequent, ISO indexes the "Luxury Threshold" based on the change in the "New Car Prices" annual price index, as published by the Bureau of Labor Statistics (BLS). To get the annual adjustment for Model Year 19xx, the Index for Year Ended 12/31/(19xx-2) is divided by the Index for Year Ended 12/31(19xx-3). The percentage change in the Index is rounded to one decimal. The Luxury Threshold is rounded to the nearest \$500.

Example: The model year 1997 Luxury Group threshold is \$34,000. The BLS New Car Price Index for year ended 12/31/95 is 139.0, while the BLS New Car Price Index for year ended 12/31/96 is 141.4. This is an increase of 1.7%. The resulting 1998 Luxury Threshold, rounded to the nearest \$500 is \$34,500.

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## OCCIDENTAL INSURANCE

### Symbol Factors - Liability

Sym	Vehicle Type	BI PD	PIP Med UM UIM	Sym	Vehicle Type	BI PD	PIP Med UM UIM
12	Mini 2-door	0.925	1.050	54	Luxury 4-door	1.000	1.050
14	Mini 4-door	0.975	1.100	61	Sports	1.000	0.950
22	Subcompact 2dr	0.950	1.000	63	Sports Premium	1.100	1.000
24	Subcompact 4dr	1.000	1.050	70	Van	1.000	0.950
32	Midsize 2-door	1.000	0.975	81	Small Pick-up	0.950	1.000
34	Midsize 4-door	1.100	1.025	83	Large Pick-up	1.000	0.950
42	Large 2-door	1.000	0.950	91	Small Utility	1.000	0.950
44	Large 4-door	1.100	1.000	93	Large Utility	1.050	0.900
52	Luxury 2-door	0.950	1.100	95	Motor Home	NA	NA

### Symbol Factors – Physical Damage

Model years 2010 and before:

Sym.	Cost Range	Comp.	Coll.	Sym.	Cost Range	Comp.	Coll.
1	\$0 – 6,500	0.638	0.657	15	22,001 – 24,000	1.113	1.393
2	6,501 – 8,000	0.671	0.752	16	24,001 – 26,000	1.122	1.479
3	8,001 – 9,000	0.705	0.821	17	26,001 – 28,000	1.135	1.540
4	9,001 – 10,000	0.757	0.869	18	28,001 – 30,000	1.174	1.603
5	10,001 – 11,250	0.797	0.905	19	30,001 – 33,000	1.205	1.688
6	11,251 – 12,500	0.840	0.942	20	33,001 – 36,000	1.286	1.755
7	12,501 – 13,750	0.894	1.000	21	36,001 – 40,000	1.348	1.814
8	13,751 – 15,000	0.944	1.061	22	40,001 – 45,000	1.425	1.919
10	15,001 – 16,250	1.000	1.138	23	45,001 – 50,000	1.494	1.983
11	16,251 – 17,500	1.016	1.223	24	50,001 – 60,000	1.656	2.122
12	17,501 – 18,750	1.075	1.275	25	60,001 – 70,000	1.909	2.270
13	18,751 – 20,000	1.084	1.299	26	70,001 – 80,000	2.218	2.445
14	20,001 – 22,000	1.103	1.369	27	80,001 +	2.436	2.707

# OCCIDENTAL INSURANCE

Model years 2011 and after:

Sym.	Cost Range		Comp.	Coll.	Sym.	Cost Range		Comp.	Coll.
1	\$1	\$3,000	0.627	0.828	41	\$35,001	\$36,000	1.760	2.158
2	\$3,001	\$5,500	0.634	0.864	42	\$36,001	\$37,000	1.805	2.230
3	\$5,501	\$8,000	0.656	0.900	43	\$37,001	\$38,000	1.845	2.305
4	\$8,001	\$9,000	0.688	0.952	44	\$38,001	\$39,000	1.933	2.349
5	\$9,001	\$10,000	0.753	1.014	45	\$39,001	\$40,000	1.984	2.424
6	\$10,001	\$11,000	0.788	1.084	46	\$40,001	\$41,250	2.026	2.457
7	\$11,001	\$12,000	0.827	1.082	47	\$41,251	\$42,500	2.125	2.503
8	\$12,001	\$13,000	0.848	1.158	48	\$42,501	\$43,750	2.181	2.564
10	\$13,001	\$14,000	0.866	1.197	49	\$43,751	\$45,000	2.228	2.617
11	\$14,001	\$15,000	0.909	1.239	50	\$45,001	\$46,250	2.335	2.649
12	\$15,001	\$15,625	0.924	1.280	51	\$46,251	\$47,500	2.395	2.681
13	\$15,626	\$16,250	0.936	1.326	52	\$47,501	\$48,750	2.414	2.707
14	\$16,251	\$16,875	0.952	1.360	53	\$48,751	\$50,000	2.448	2.756
15	\$16,876	\$17,500	0.977	1.383	54	\$50,001	\$52,500	2.530	2.801
16	\$17,501	\$18,125	0.998	1.393	55	\$52,501	\$52,000	2.589	2.852
17	\$18,126	\$18,750	1.024	1.417	56	\$52,501	\$60,000	2.646	2.897
18	\$18,751	\$19,375	1.048	1.452	57	\$60,001	\$65,000	2.724	2.996
19	\$19,376	\$20,000	1.075	1.476	58	\$65,001	\$70,000	2.801	3.104
20	\$20,001	\$20,625	1.094	1.527	59	\$70,001	\$75,000	2.881	3.207
21	\$20,626	\$21,250	1.113	1.564	60	\$70,001	\$75,000	2.998	3.387
22	\$21,251	\$21,875	1.132	1.588	61	\$75,001	\$80,000	3.113	3.537
23	\$21,876	\$22,500	1.15	1.601	62	\$80,001	\$85,000	3.158	3.662
24	\$22,501	\$23,125	1.18	1.618	63	\$85,001	\$90,000	3.245	3.680
25	\$23,126	\$23,750	1.205	1.643	64	\$90,001	\$95,000	3.333	3.807
26	\$23,751	\$24,375	1.226	1.668	65	\$95,001	\$100,000	3.421	3.931
27	\$24,376	\$25,000	1.247	1.681	66	\$100,001	\$110,000	3.567	4.059
28	\$25,001	\$25,625	1.264	1.697	67	\$110,001	\$120,000	3.859	4.190
29	\$25,626	\$26,250	1.297	1.723	68	\$120,001	\$130,000	4.152	4.321
30	\$26,251	\$26,875	1.325	1.788	69	\$130,001	\$140,000	4.444	4.452
31	\$26,876	\$27,500	1.359	1.801	70	\$140,001	\$150,000	4.522	4.583
32	\$27,501	\$28,125	1.389	1.872					
33	\$28,126	\$28,750	1.413	1.886	71	Rating Symbol Only			
34	\$28,751	\$29,375	1.438	1.899	72	Rating Symbol Only			
35	\$29,376	\$30,000	1.456	1.926	73	Rating Symbol Only			
36	\$30,001	\$31,000	1.494	1.953	74	Rating Symbol Only			
37	\$31,001	\$32,000	1.526	2.023	75	Rating Symbol Only			
38	\$32,001	\$33,000	1.601	2.050	76-	Future Use			
39	\$33,001	\$34,000	1.643	2.086					
40	\$34,001	\$35,000	1.678	2.115	98	\$150,001	& above	4.600	4.714

# OCCIDENTAL INSURANCE

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## Transfer Credit

Applicable to BI, OBI, PD, PIP, CLL, LTD, CMP

<b>Years with prior company</b>	<b>Factor</b>
0	0.0%
1	1.0%
2	2.0%
3	3.0%
4	4.0%
5 & more	5.0%

## Vehicle Use Factors

<b>VEHICEL USE</b>	<b>FACTOR</b>	<b>VEHICEL USE</b>	<b>FACTOR</b>
Pleasure	1.00	Commute 21 – 30 miles	1.00
Commute 0 – 5 miles	1.00	Commute 31 + miles	1.00
Commute 6 – 10 miles	1.00	Business – Artisan	1.15
Commute 11 – 15 miles	1.00	Business – Delivery	1.25
Commute 16 – 20 miles	1.00	Business – All Other	1.20

Vehicle use factors apply to BI, PD, PIP, Med., Coll., Comp coverages.

## Waiver of Collision Deductible

<b>Deduct.</b>	<b>Rate</b>
300	\$25
500	\$36
1,000	\$48
1,500	\$74

# OCCIDENTAL INSURANCE

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## Rating Algorithms

### Bodily Injury, Property Damage

1. Territory Base Rate. No rounding.
2. Apply standard limit factor. No rounding.
3. Multiply by Liability Symbol Factor. No Rounding.
4. Multiply by Category Factor. No rounding.
5. Multiply by Risk Stability Factor. No Rounding.
6. Multiply by Dr/Veh Combo Factor. No Rounding.
7. Multiply by Coverage Alignment Factor. No Rounding.
8. Multiply by Years Experience Factor. No Rounding.
9. Multiply by Point Factor. Round to the dollar.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollar.
12. Multiply by Policy Term Factor. Round to dollar.

### Personal Injury Protection

1. Territory Base Rate. No rounding.
2. Multiply by Liability Symbol Factor. No rounding.
3. Multiply by Category Factor. No Rounding.
4. Multiply by Risk Stability Factor. No Rounding.
5. Multiply by Dr/Veh Combo Factor. No Rounding.
6. Multiply by Coverage Alignment Factor. No Rounding.
7. Multiply by Years Experience Factor. No Rounding.
8. Multiply by Point Factor. No rounding.
9. Apply standard deductible factor. Round to dollar.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollar.
12. Multiply by Policy Term Factor. Round to dollar.

### Uninsured Motorist & Underinsured Motorist

1. Territory Base Rate. No rounding.
2. Multiply by Liability Symbol Factor. No rounding.
3. Apply standard limit factor. No rounding.
4. Multiply by Years Experience Factor. No rounding.
5. Apply Discount Factors. Round to dollars.
6. Multiply by Policy Term Factor. Round to dollar.

# OCCIDENTAL INSURANCE

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## Medical Payments

1. Territory Base Rate. No rounding.
2. Apply standard limit factor. Round to dollar.
3. Multiply by Liability Symbol Factor. No rounding.
4. Multiply by Category Factor. No rounding.
5. Multiply by Risk Stability Factor. No rounding.
6. Multiply by Dr/Veh Combo Factor. No rounding.
7. Multiply by Coverage Alignment Factor. No rounding.
8. Multiply by Years Experience Factor. No rounding.
9. Multiply by Point Factor. No rounding.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollars.
12. Multiply by Policy Term Factor. Round to dollar.

## Collision

1. Territory Base Rate. No rounding.
2. Apply standard deductible factor. Round to dollars.
3. Multiply by Symbol Factor. No rounding.
4. Multiply by Vehicle Model Year factor. No rounding.
5. Multiply by Category Factor. No Rounding.
6. Multiply by Risk Stability Factor. No Rounding.
7. Multiply by Dr/Veh Combo Factor. No Rounding.
8. Multiply by Years Experience Factor. No Rounding.
9. Multiply by Point Factors. No rounding.
10. Apply Vehicle Surcharge. No rounding.
11. Apply Discount Factors. Round to dollars.
12. Multiply by Policy Term Factor. Round to dollar.

## Comprehensive

1. Territory Base Rate. No rounding.
2. Apply standard deductible factor. Round to dollar.
3. Multiply by Symbol Factor. No rounding.
4. Multiply by Vehicle Model Year factor. No rounding.
5. Multiply by Category Factor. No Rounding.
6. Multiply by Risk Stability Factor. No Rounding.
7. Multiply by Dr/Veh Combo Factor. No Rounding.
8. Apply Vehicle Surcharge. No rounding.
9. Apply Discount Factors. Round to dollars.
10. Multiply by Policy Term Factor. Round to dollar.

## Glass

1. Territory Base Rates. No rounding.
2. Apply Standard deductible factor. No rounding.
3. Multiply with Symbol Factor. No rounding.
4. Multiply with Vehicle Model Year factor. No rounding.
5. Multiply by Policy Term Factor. Round to dollar.