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OCCIDENTAL INSURANCE

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

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

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

Anti-Fraud Hotline

Phone: 866-646-5310

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PROCESSING RULES & INFORMATION

Company Code

NAIC: 23248

Binding Authority & Supporting Documentation

1. Applications for insurance are accepted via the OcciAgentSM 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. OcciAgentSM 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 OcciAgentSM 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.

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.

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.

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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 age 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 OcciAgentSM 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.

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.

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.

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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.

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:

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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;
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, M-0106-S. If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

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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**. Other foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country. If an English translation cannot be provided please refer to Surcharges. 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.
- 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, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator – licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

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- 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.
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.

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BILLING INFORMATION AND PROCEDURES

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 OcciAgentsm site.
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 4 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.

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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.

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.

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Driver Rating Points

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.

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:

- 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 an “at-fault” accident and is subject to surcharge.

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;

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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;

Violations

Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- 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
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Open container
- Violation of traffic sign or light signal

Intermediate Violations	
First	2
Second & third	3
Each additional	4

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Minor Violations

All other violations not listed above are considered minor violations (e.g. speeding, failure to yield).

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

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 there is proof that an application has had 12 months of continuous insurance coverage with another carrier.
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:

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- 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.
- 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.

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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. Risks in which a driver does not comply with the foreign driver licensing and experience rule of this manual or the laws of Massachusetts;
2. Any vehicle not in the ISO Manual;
3. 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;
4. Vehicles in excess of 15 years old which have physical damage coverage;
5. Pickup trucks and vans that are larger than one (1) ton;
6. 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.)
7. Any Flat bed or Stake bed trucks;
8. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
9. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
10. 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.);
11. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
12. Emergency vehicles;
13. Recreational vehicles;
14. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
15. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);
16. Trailers with physical damage coverage;

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17. 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.

18. 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,

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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.

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.

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TERRITORY DEFINITIONS

<u>ZIP CODE</u>	<u>CITY</u>	<u>STATE</u>	<u>COUNTY NAME</u>	<u>TERRITORY</u>
02536	EAST FALMOUTH	MA	BARNSTABLE	3
02537	EAST SANDWICH	MA	BARNSTABLE	3
02532	BUZZARDS BAY	MA	BARNSTABLE	3
02534	CATAUMET	MA	BARNSTABLE	3
02540	FALMOUTH	MA	BARNSTABLE	3
02541	FALMOUTH	MA	BARNSTABLE	3
02542	BUZZARDS BAY	MA	BARNSTABLE	3
02543	WOODS HOLE	MA	BARNSTABLE	3
02601	HYANNIS	MA	BARNSTABLE	4
02630	BARNSTABLE	MA	BARNSTABLE	5
02631	BREWSTER	MA	BARNSTABLE	27
02632	CENTERVILLE	MA	BARNSTABLE	4
02633	CHATHAM	MA	BARNSTABLE	27
02634	CENTERVILLE	MA	BARNSTABLE	4
02635	COTUIT	MA	BARNSTABLE	4
02636	CENTERVILLE	MA	BARNSTABLE	4
02637	CUMMAQUID	MA	BARNSTABLE	4
02638	DENNIS	MA	BARNSTABLE	3
02639	DENNIS PORT	MA	BARNSTABLE	4
02641	EAST DENNIS	MA	BARNSTABLE	3
02642	EASTHAM	MA	BARNSTABLE	27
02643	EAST ORLEANS	MA	BARNSTABLE	27
02644	FORESTDALE	MA	BARNSTABLE	5
02645	HARWICH	MA	BARNSTABLE	1
02646	HARWICH PORT	MA	BARNSTABLE	1
02647	HYANNIS PORT	MA	BARNSTABLE	4
02648	MARSTONS MILLS	MA	BARNSTABLE	4
02649	MASHPEE	MA	BARNSTABLE	5
02650	NORTH CHATHAM	MA	BARNSTABLE	27
02651	NORTH EASTHAM	MA	BARNSTABLE	27
02652	NORTH TRURO	MA	BARNSTABLE	1
02653	ORLEANS	MA	BARNSTABLE	27
02655	OSTERVILLE	MA	BARNSTABLE	4
02657	PROVINCETOWN	MA	BARNSTABLE	27
02659	SOUTH CHATHAM	MA	BARNSTABLE	27
02660	SOUTH DENNIS	MA	BARNSTABLE	3
02661	SOUTH HARWICH	MA	BARNSTABLE	1
02662	SOUTH ORLEANS	MA	BARNSTABLE	27
02663	SOUTH WELLFLEET	MA	BARNSTABLE	27

OCCIDENTAL INSURANCE

02664	SOUTH YARMOUTH	MA	BARNSTABLE	4
02666	TRURO	MA	BARNSTABLE	1
02667	WELLFLEET	MA	BARNSTABLE	27
02668	WEST BARNSTABLE	MA	BARNSTABLE	5
02669	WEST CHATHAM	MA	BARNSTABLE	27
02670	WEST DENNIS	MA	BARNSTABLE	3
02671	WEST HARWICH	MA	BARNSTABLE	1
02672	WEST HYANNISPORT	MA	BARNSTABLE	4
02673	WEST YARMOUTH	MA	BARNSTABLE	4
02675	YARMOUTH PORT	MA	BARNSTABLE	4
02559	POCASSET	MA	BARNSTABLE	3
02561	SAGAMORE	MA	BARNSTABLE	3
02562	SAGAMORE BEACH	MA	BARNSTABLE	3
02563	SANDWICH	MA	BARNSTABLE	3
02565	SILVER BEACH	MA	BARNSTABLE	3
02556	NORTH FALMOUTH	MA	BARNSTABLE	3
02574	WEST FALMOUTH	MA	BARNSTABLE	3
02553	MONUMENT BEACH	MA	BARNSTABLE	3
01029	EAST OTIS	MA	BERKSHIRE	27
01201	PITTSFIELD	MA	BERKSHIRE	4
01202	PITTSFIELD	MA	BERKSHIRE	4
01203	PITTSFIELD	MA	BERKSHIRE	4
01220	ADAMS	MA	BERKSHIRE	27
01222	ASHLEY FALLS	MA	BERKSHIRE	27
01223	BECKET	MA	BERKSHIRE	2
01224	BERKSHIRE	MA	BERKSHIRE	27
01225	CHESHIRE	MA	BERKSHIRE	27
01226	DALTON	MA	BERKSHIRE	27
01227	DALTON	MA	BERKSHIRE	27
01229	GLENDALE	MA	BERKSHIRE	27
01230	GREAT BARRINGTON	MA	BERKSHIRE	1
01235	HINSDALE	MA	BERKSHIRE	2
01236	HOUSATONIC	MA	BERKSHIRE	27
01237	LANESBORO	MA	BERKSHIRE	1
01238	LEE	MA	BERKSHIRE	27
01240	LENOX	MA	BERKSHIRE	27
01242	LENOX DALE	MA	BERKSHIRE	27
01244	MILL RIVER	MA	BERKSHIRE	27
01245	MONTEREY	MA	BERKSHIRE	27
01247	NORTH ADAMS	MA	BERKSHIRE	27
01252	NORTH EGREMONT	MA	BERKSHIRE	27
01253	OTIS	MA	BERKSHIRE	27
01254	RICHMOND	MA	BERKSHIRE	27
01255	SANDISFIELD	MA	BERKSHIRE	27
01256	SAVOY	MA	BERKSHIRE	27

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01257	SHEFFIELD	MA	BERKSHIRE	27
01258	SOUTH EGREMONT	MA	BERKSHIRE	27
01259	SOUTHFIELD	MA	BERKSHIRE	27
01260	SOUTH LEE	MA	BERKSHIRE	27
01262	STOCKBRIDGE	MA	BERKSHIRE	1
01263	STOCKBRIDGE	MA	BERKSHIRE	1
01264	TYRINGHAM	MA	BERKSHIRE	27
01266	WEST STOCKBRIDGE	MA	BERKSHIRE	1
01267	WILLIAMSTOWN	MA	BERKSHIRE	27
01270	WINDSOR	MA	BERKSHIRE	1
01343	DRURY	MA	BERKSHIRE	27
02771	SEEKONK	MA	BRISTOL	4
02777	SWANSEA	MA	BRISTOL	5
02779	BERKLEY	MA	BRISTOL	6
02780	TAUNTON	MA	BRISTOL	9
02783	TAUNTON	MA	BRISTOL	9
02790	WESTPORT	MA	BRISTOL	5
02791	WESTPORT POINT	MA	BRISTOL	5
02763	ATTLEBORO FALLS	MA	BRISTOL	5
02764	NORTH DIGHTON	MA	BRISTOL	5
02766	NORTON	MA	BRISTOL	5
02767	RAYNHAM	MA	BRISTOL	6
02768	RAYNHAM CENTER	MA	BRISTOL	6
02769	REHOBOTH	MA	BRISTOL	4
02740	NEW BEDFORD	MA	BRISTOL	13
02741	NEW BEDFORD	MA	BRISTOL	13
02742	NEW BEDFORD	MA	BRISTOL	13
02743	ACUSHNET	MA	BRISTOL	7
02744	NEW BEDFORD	MA	BRISTOL	13
02745	NEW BEDFORD	MA	BRISTOL	13
02746	NEW BEDFORD	MA	BRISTOL	13
02747	NORTH DARTMOUTH	MA	BRISTOL	7
02748	SOUTH DARTMOUTH	MA	BRISTOL	7
02760	NORTH ATTLEBORO	MA	BRISTOL	5
02761	NORTH ATTLEBORO	MA	BRISTOL	5
02714	DARTMOUTH	MA	BRISTOL	7
02715	DIGHTON	MA	BRISTOL	5
02717	EAST FREETOWN	MA	BRISTOL	5
02718	EAST TAUNTON	MA	BRISTOL	9
02719	FAIRHAVEN	MA	BRISTOL	7
02720	FALL RIVER	MA	BRISTOL	13
02721	FALL RIVER	MA	BRISTOL	13
02722	FALL RIVER	MA	BRISTOL	13
02723	FALL RIVER	MA	BRISTOL	13
02724	FALL RIVER	MA	BRISTOL	13

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02725	SOMERSET	MA	BRISTOL	6
02726	SOMERSET	MA	BRISTOL	6
02702	ASSONET	MA	BRISTOL	6
02703	ATTLEBORO	MA	BRISTOL	5
02712	CHARTLEY	MA	BRISTOL	5
02031	EAST MANSFIELD	MA	BRISTOL	3
02048	MANSFIELD	MA	BRISTOL	3
02356	NORTH EASTON	MA	BRISTOL	7
02357	NORTH EASTON	MA	BRISTOL	7
02334	EASTON	MA	BRISTOL	7
02375	SOUTH EASTON	MA	BRISTOL	7
02713	CUTTYHUNK	MA	DUKES	27
02552	MENEMSHA	MA	DUKES	27
02535	CHILMARK	MA	DUKES	27
02539	EDGARTOWN	MA	DUKES	27
02568	VINEYARD HAVEN	MA	DUKES	27
02557	OAK BLUFFS	MA	DUKES	27
02573	WEST CHOP	MA	DUKES	27
02575	WEST TISBURY	MA	DUKES	27
05501	ANDOVER	MA	ESSEX	3
05544	ANDOVER	MA	ESSEX	3
01810	ANDOVER	MA	ESSEX	3
01812	ANDOVER	MA	ESSEX	3
01830	HAVERHILL	MA	ESSEX	8
01831	HAVERHILL	MA	ESSEX	8
01832	HAVERHILL	MA	ESSEX	8
01833	GEORGETOWN	MA	ESSEX	3
01834	GROVELAND	MA	ESSEX	3
01835	HAVERHILL	MA	ESSEX	8
01840	LAWRENCE	MA	ESSEX	44
01841	LAWRENCE	MA	ESSEX	44
01842	LAWRENCE	MA	ESSEX	44
01843	LAWRENCE	MA	ESSEX	44
01844	METHUEN	MA	ESSEX	10
01845	NORTH ANDOVER	MA	ESSEX	3
01899	ANDOVER	MA	ESSEX	3
01901	LYNN	MA	ESSEX	43
01902	LYNN	MA	ESSEX	43
01903	LYNN	MA	ESSEX	43
01904	LYNN	MA	ESSEX	43
01905	LYNN	MA	ESSEX	43
01906	SAUGUS	MA	ESSEX	12
01907	SWAMPSCOTT	MA	ESSEX	9
01908	NAHANT	MA	ESSEX	8
01910	LYNN	MA	ESSEX	43

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01913	AMESBURY	MA	ESSEX	2
01915	BEVERLY	MA	ESSEX	5
01921	BOXFORD	MA	ESSEX	3
01922	BYFIELD	MA	ESSEX	3
01923	DANVERS	MA	ESSEX	5
01929	ESSEX	MA	ESSEX	2
01930	GLOUCESTER	MA	ESSEX	5
01931	GLOUCESTER	MA	ESSEX	5
01936	HAMILTON	MA	ESSEX	1
01937	HATHORNE	MA	ESSEX	6
01938	IPSWICH	MA	ESSEX	2
01940	LYNNFIELD	MA	ESSEX	7
01944	MANCHESTER	MA	ESSEX	27
01945	MARBLEHEAD	MA	ESSEX	4
01949	MIDDLETON	MA	ESSEX	6
01950	NEWBURYPORT	MA	ESSEX	1
01951	NEWBURY	MA	ESSEX	1
01952	SALISBURY	MA	ESSEX	5
01960	PEABODY	MA	ESSEX	10
01961	PEABODY	MA	ESSEX	10
01965	PRIDES CROSSING	MA	ESSEX	5
01966	ROCKPORT	MA	ESSEX	2
01969	ROWLEY	MA	ESSEX	3
01970	SALEM	MA	ESSEX	12
01971	SALEM	MA	ESSEX	12
01982	SOUTH HAMILTON	MA	ESSEX	1
01983	TOPSFIELD	MA	ESSEX	4
01984	WENHAM	MA	ESSEX	2
01985	WEST NEWBURY	MA	ESSEX	1
01860	MERRIMAC	MA	ESSEX	3
01885	WEST BOXFORD	MA	ESSEX	3
01344	ERVING	MA	FRANKLIN	27
01346	HEATH	MA	FRANKLIN	2
01347	LAKE PLEASANT	MA	FRANKLIN	3
01349	MILLERS FALLS	MA	FRANKLIN	3
01350	MONROE BRIDGE	MA	FRANKLIN	2
01351	MONTAGUE	MA	FRANKLIN	27
01354	GILL	MA	FRANKLIN	27
01355	NEW SALEM	MA	FRANKLIN	27
01360	NORTHFIELD	MA	FRANKLIN	27
01364	ORANGE	MA	FRANKLIN	2
01370	SHELBURNE FALLS	MA	FRANKLIN	27
01373	SOUTH DEERFIELD	MA	FRANKLIN	27
01375	SUNDERLAND	MA	FRANKLIN	27
01376	TURNERS FALLS	MA	FRANKLIN	3

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01378	WARWICK	MA	FRANKLIN	27
01379	WENDELL	MA	FRANKLIN	27
01380	WENDELL DEPOT	MA	FRANKLIN	27
01367	ROWE	MA	FRANKLIN	27
01301	GREENFIELD	MA	FRANKLIN	3
01302	GREENFIELD	MA	FRANKLIN	3
01330	ASHFIELD	MA	FRANKLIN	27
01072	SHUTESBURY	MA	FRANKLIN	2
01093	WHATELY	MA	FRANKLIN	27
01337	BERNARDSTON	MA	FRANKLIN	27
01338	BUCKLAND	MA	FRANKLIN	27
01339	CHARLEMONT	MA	FRANKLIN	27
01340	COLRAIN	MA	FRANKLIN	1
01341	CONWAY	MA	FRANKLIN	27
01342	DEERFIELD	MA	FRANKLIN	27
01054	LEVERETT	MA	FRANKLIN	1
01056	LUDLOW	MA	HAMPDEN	7
01057	MONSON	MA	HAMPDEN	3
01040	HOLYOKE	MA	HAMPDEN	40
01041	HOLYOKE	MA	HAMPDEN	40
01036	HAMPDEN	MA	HAMPDEN	5
01069	PALMER	MA	HAMPDEN	4
01030	FEEDING HILLS	MA	HAMPDEN	7
01008	BLANDFORD	MA	HAMPDEN	3
01009	BONDSVILLE	MA	HAMPDEN	4
01010	BRIMFIELD	MA	HAMPDEN	3
01011	CHESTER	MA	HAMPDEN	1
01028	EAST LONGMEADOW	MA	HAMPDEN	6
01034	GRANVILLE	MA	HAMPDEN	2
01001	AGAWAM	MA	HAMPDEN	7
01013	CHICOPEE	MA	HAMPDEN	9
01014	CHICOPEE	MA	HAMPDEN	9
01020	CHICOPEE	MA	HAMPDEN	9
01021	CHICOPEE	MA	HAMPDEN	9
01022	CHICOPEE	MA	HAMPDEN	9
01101	SPRINGFIELD	MA	HAMPDEN	42
01102	SPRINGFIELD	MA	HAMPDEN	42
01103	SPRINGFIELD	MA	HAMPDEN	42
01104	SPRINGFIELD	MA	HAMPDEN	42
01105	SPRINGFIELD	MA	HAMPDEN	42
01106	LONGMEADOW	MA	HAMPDEN	4
01107	SPRINGFIELD	MA	HAMPDEN	42
01108	SPRINGFIELD	MA	HAMPDEN	42
01109	SPRINGFIELD	MA	HAMPDEN	42
01111	SPRINGFIELD	MA	HAMPDEN	42

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01115	SPRINGFIELD	MA	HAMPDEN	42
01116	LONGMEADOW	MA	HAMPDEN	4
01118	SPRINGFIELD	MA	HAMPDEN	42
01119	SPRINGFIELD	MA	HAMPDEN	42
01128	SPRINGFIELD	MA	HAMPDEN	42
01129	SPRINGFIELD	MA	HAMPDEN	42
01133	SPRINGFIELD	MA	HAMPDEN	42
01138	SPRINGFIELD	MA	HAMPDEN	42
01139	SPRINGFIELD	MA	HAMPDEN	42
01144	SPRINGFIELD	MA	HAMPDEN	42
01151	INDIAN ORCHARD	MA	HAMPDEN	7
01152	SPRINGFIELD	MA	HAMPDEN	42
01195	SPRINGFIELD	MA	HAMPDEN	42
01199	SPRINGFIELD	MA	HAMPDEN	42
01089	WEST SPRINGFIELD	MA	HAMPDEN	10
01090	WEST SPRINGFIELD	MA	HAMPDEN	10
01071	RUSSELL	MA	HAMPDEN	3
01077	SOUTHWICK	MA	HAMPDEN	4
01079	THORNDIKE	MA	HAMPDEN	4
01080	THREE RIVERS	MA	HAMPDEN	4
01081	WALES	MA	HAMPDEN	2
01085	WESTFIELD	MA	HAMPDEN	6
01086	WESTFIELD	MA	HAMPDEN	6
01095	WILBRAHAM	MA	HAMPDEN	5
01097	WORONOCO	MA	HAMPDEN	3
01521	HOLLAND	MA	HAMPDEN	1
01098	WORTHINGTON	MA	HAMPSHIRE	1
01096	WILLIAMSBURG	MA	HAMPSHIRE	27
01088	WEST HATFIELD	MA	HAMPSHIRE	27
01082	WARE	MA	HAMPSHIRE	3
01007	BELCHERTOWN	MA	HAMPSHIRE	3
01073	SOUTHAMPTON	MA	HAMPSHIRE	1
01075	SOUTH HADLEY	MA	HAMPSHIRE	4
01084	WEST CHESTERFIELD	MA	HAMPSHIRE	27
01243	MIDDLEFIELD	MA	HAMPSHIRE	1
01026	CUMMINGTON	MA	HAMPSHIRE	27
01027	EASTHAMPTON	MA	HAMPSHIRE	3
01002	AMHERST	MA	HAMPSHIRE	5
01003	AMHERST	MA	HAMPSHIRE	5
01004	AMHERST	MA	HAMPSHIRE	5
01035	HADLEY	MA	HAMPSHIRE	27
01032	GOSHEN	MA	HAMPSHIRE	27
01033	GRANBY	MA	HAMPSHIRE	4
01012	CHESTERFIELD	MA	HAMPSHIRE	27
01070	PLAINFIELD	MA	HAMPSHIRE	27

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01038	HATFIELD	MA	HAMPSHIRE	27
01039	HAYDENVILLE	MA	HAMPSHIRE	3
01050	HUNTINGTON	MA	HAMPSHIRE	2
01053	LEEDS	MA	HAMPSHIRE	3
01059	NORTH AMHERST	MA	HAMPSHIRE	5
01060	NORTHAMPTON	MA	HAMPSHIRE	3
01061	NORTHAMPTON	MA	HAMPSHIRE	3
01062	FLORENCE	MA	HAMPSHIRE	3
01063	NORTHAMPTON	MA	HAMPSHIRE	3
01066	NORTH HATFIELD	MA	HAMPSHIRE	27
01431	ASHBY	MA	MIDDLESEX	1
01432	AYER	MA	MIDDLESEX	3
01434	DEVENS	MA	MIDDLESEX	14
01746	HOLLISTON	MA	MIDDLESEX	2
01741	CARLISLE	MA	MIDDLESEX	27
01742	CONCORD	MA	MIDDLESEX	27
01469	TOWNSEND	MA	MIDDLESEX	27
01470	GROTON	MA	MIDDLESEX	27
01471	GROTON	MA	MIDDLESEX	27
01472	WEST GROTON	MA	MIDDLESEX	27
01773	LINCOLN	MA	MIDDLESEX	1
01775	STOW	MA	MIDDLESEX	27
01776	SUDBURY	MA	MIDDLESEX	27
01778	WAYLAND	MA	MIDDLESEX	2
01784	WOODVILLE	MA	MIDDLESEX	27
01801	WOBURN	MA	MIDDLESEX	7
01803	BURLINGTON	MA	MIDDLESEX	4
01805	BURLINGTON	MA	MIDDLESEX	4
01806	WOBURN	MA	MIDDLESEX	7
01807	WOBURN	MA	MIDDLESEX	7
01808	WOBURN	MA	MIDDLESEX	7
01850	LOWELL	MA	MIDDLESEX	41
01851	LOWELL	MA	MIDDLESEX	41
01852	LOWELL	MA	MIDDLESEX	41
01853	LOWELL	MA	MIDDLESEX	41
01854	LOWELL	MA	MIDDLESEX	41
01813	WOBURN	MA	MIDDLESEX	7
01815	WOBURN	MA	MIDDLESEX	7
01821	BILLERICA	MA	MIDDLESEX	5
01822	BILLERICA	MA	MIDDLESEX	5
01824	CHELMSFORD	MA	MIDDLESEX	5
01826	DRACUT	MA	MIDDLESEX	6
01827	DUNSTABLE	MA	MIDDLESEX	1
01760	NATICK	MA	MIDDLESEX	3
01770	SHERBORN	MA	MIDDLESEX	1

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01886	WESTFORD	MA	MIDDLESEX	27
01887	WILMINGTON	MA	MIDDLESEX	4
01888	WOBURN	MA	MIDDLESEX	7
01889	NORTH READING	MA	MIDDLESEX	5
01890	WINCHESTER	MA	MIDDLESEX	3
01748	HOPKINTON	MA	MIDDLESEX	27
01749	HUDSON	MA	MIDDLESEX	3
01752	MARLBOROUGH	MA	MIDDLESEX	5
01754	MAYNARD	MA	MIDDLESEX	27
01862	NORTH BILLERICA	MA	MIDDLESEX	5
01863	NORTH CHELMSFORD	MA	MIDDLESEX	2
01864	NORTH READING	MA	MIDDLESEX	5
01865	NUTTING LAKE	MA	MIDDLESEX	5
01866	PINEHURST	MA	MIDDLESEX	5
01867	READING	MA	MIDDLESEX	3
01876	TEWKSBURY	MA	MIDDLESEX	5
01879	TYNGSBORO	MA	MIDDLESEX	3
01880	WAKEFIELD	MA	MIDDLESEX	6
01474	WEST TOWNSEND	MA	MIDDLESEX	27
01450	GROTON	MA	MIDDLESEX	27
01460	LITTLETON	MA	MIDDLESEX	27
01463	PEPPERELL	MA	MIDDLESEX	27
01464	SHIRLEY	MA	MIDDLESEX	2
01701	FRAMINGHAM	MA	MIDDLESEX	9
01702	FRAMINGHAM	MA	MIDDLESEX	9
01703	FRAMINGHAM	MA	MIDDLESEX	9
01704	FRAMINGHAM	MA	MIDDLESEX	9
01705	FRAMINGHAM	MA	MIDDLESEX	9
01718	VILLAGE OF NAGOG WOODS	MA	MIDDLESEX	27
01719	BOXBOROUGH	MA	MIDDLESEX	27
01720	ACTON	MA	MIDDLESEX	27
01721	ASHLAND	MA	MIDDLESEX	5
01730	BEDFORD	MA	MIDDLESEX	2
01731	HANSCOM AFB	MA	MIDDLESEX	2
02495	NONANTUM	MA	MIDDLESEX	6
02493	WESTON	MA	MIDDLESEX	3
02458	NEWTON	MA	MIDDLESEX	6
02459	NEWTON CENTER	MA	MIDDLESEX	6
02460	NEWTONVILLE	MA	MIDDLESEX	6
02461	NEWTON HIGHLANDS	MA	MIDDLESEX	6
02462	NEWTON LOWER FALLS	MA	MIDDLESEX	6

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02464	NEWTON UPPER FALLS	MA	MIDDLESEX	6
02465	WEST NEWTON	MA	MIDDLESEX	6
02466	AUBURNDALE	MA	MIDDLESEX	6
02467	CHESTNUT HILL	MA	MIDDLESEX	6
02468	WABAN	MA	MIDDLESEX	6
02471	WATERTOWN	MA	MIDDLESEX	7
02472	WATERTOWN	MA	MIDDLESEX	7
02474	ARLINGTON	MA	MIDDLESEX	4
02475	ARLINGTON HEIGHTS	MA	MIDDLESEX	4
02476	ARLINGTON	MA	MIDDLESEX	4
02477	WATERTOWN	MA	MIDDLESEX	7
02478	BELMONT	MA	MIDDLESEX	3
02479	WAVERLEY	MA	MIDDLESEX	3
02420	LEXINGTON	MA	MIDDLESEX	2
02421	LEXINGTON	MA	MIDDLESEX	2
02451	WALTHAM	MA	MIDDLESEX	7
02452	WALTHAM	MA	MIDDLESEX	7
02453	WALTHAM	MA	MIDDLESEX	7
02454	WALTHAM	MA	MIDDLESEX	7
02455	NORTH WALTHAM	MA	MIDDLESEX	7
02456	NEW TOWN	MA	MIDDLESEX	27
02176	MELROSE	MA	MIDDLESEX	6
02180	STONEHAM	MA	MIDDLESEX	8
02238	CAMBRIDGE	MA	MIDDLESEX	11
02239	CAMBRIDGE	MA	MIDDLESEX	11
02138	CAMBRIDGE	MA	MIDDLESEX	11
02139	CAMBRIDGE	MA	MIDDLESEX	11
02140	CAMBRIDGE	MA	MIDDLESEX	11
02141	CAMBRIDGE	MA	MIDDLESEX	11
02142	CAMBRIDGE	MA	MIDDLESEX	11
02143	SOMERVILLE	MA	MIDDLESEX	12
02144	SOMERVILLE	MA	MIDDLESEX	12
02145	SOMERVILLE	MA	MIDDLESEX	12
02148	MALDEN	MA	MIDDLESEX	14
02149	EVERETT	MA	MIDDLESEX	14
02153	MEDFORD	MA	MIDDLESEX	12
02155	MEDFORD	MA	MIDDLESEX	12
02156	WEST MEDFORD	MA	MIDDLESEX	12
02554	NANTUCKET	MA	NANTUCKET	27
02584	NANTUCKET	MA	NANTUCKET	27
02564	SIASCONSET	MA	NANTUCKET	27
02762	PLAINVILLE	MA	NORFOLK	4
02481	WELLESLEY HILLS	MA	NORFOLK	1

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02482	WELLESLEY	MA	NORFOLK	1
02492	NEEDHAM	MA	NORFOLK	2
02494	NEEDHAM HEIGHTS	MA	NORFOLK	2
02169	QUINCY	MA	NORFOLK	12
02170	QUINCY	MA	NORFOLK	12
02171	QUINCY	MA	NORFOLK	12
02052	MEDFIELD	MA	NORFOLK	27
02053	MEDWAY	MA	NORFOLK	27
02054	MILLIS	MA	NORFOLK	27
02056	NORFOLK	MA	NORFOLK	1
02032	EAST WALPOLE	MA	NORFOLK	4
02035	FOXBORO	MA	NORFOLK	3
02038	FRANKLIN	MA	NORFOLK	1
02067	SHARON	MA	NORFOLK	6
02070	SHELDONVILLE	MA	NORFOLK	4
02071	SOUTH WALPOLE	MA	NORFOLK	4
02072	STOUGHTON	MA	NORFOLK	12
02081	WALPOLE	MA	NORFOLK	4
02090	WESTWOOD	MA	NORFOLK	4
02093	WRENTHAM	MA	NORFOLK	2
02269	QUINCY	MA	NORFOLK	12
02062	NORWOOD	MA	NORFOLK	7
02322	AVON	MA	NORFOLK	11
02184	BRAINTREE	MA	NORFOLK	8
02185	BRAINTREE	MA	NORFOLK	8
02186	MILTON	MA	NORFOLK	11
02187	MILTON VILLAGE	MA	NORFOLK	11
02188	WEYMOUTH	MA	NORFOLK	9
02189	EAST WEYMOUTH	MA	NORFOLK	9
02190	SOUTH WEYMOUTH	MA	NORFOLK	9
02191	NORTH WEYMOUTH	MA	NORFOLK	9
02457	BABSON PARK	MA	NORFOLK	1
02445	BROOKLINE	MA	NORFOLK	8
02446	BROOKLINE	MA	NORFOLK	8
02447	BROOKLINE VILLAGE	MA	NORFOLK	8
02019	BELLINGHAM	MA	NORFOLK	3
02368	RANDOLPH	MA	NORFOLK	14
02343	HOLBROOK	MA	NORFOLK	11
02021	CANTON	MA	NORFOLK	8
02025	COHASSET	MA	NORFOLK	4
02026	DEDHAM	MA	NORFOLK	8
02027	DEDHAM	MA	NORFOLK	8
02030	DOVER	MA	NORFOLK	2
02018	ACCORD	MA	PLYMOUTH	4

OCCIDENTAL INSURANCE

02344	MIDDLEBORO	MA	PLYMOUTH	6
02345	MANOMET	MA	PLYMOUTH	7
02346	MIDDLEBORO	MA	PLYMOUTH	6
02347	LAKEVILLE	MA	PLYMOUTH	5
02348	LAKEVILLE	MA	PLYMOUTH	5
02349	MIDDLEBORO	MA	PLYMOUTH	6
02350	MONPONSETT	MA	PLYMOUTH	5
02351	ABINGTON	MA	PLYMOUTH	8
02355	NORTH CARVER	MA	PLYMOUTH	7
02358	NORTH PEMBROKE	MA	PLYMOUTH	6
02359	PEMBROKE	MA	PLYMOUTH	6
02360	PLYMOUTH	MA	PLYMOUTH	7
02361	PLYMOUTH	MA	PLYMOUTH	7
02362	PLYMOUTH	MA	PLYMOUTH	7
02364	KINGSTON	MA	PLYMOUTH	4
02366	SOUTH CARVER	MA	PLYMOUTH	7
02367	PLYMPTON	MA	PLYMOUTH	6
02370	ROCKLAND	MA	PLYMOUTH	9
02020	BRANT ROCK	MA	PLYMOUTH	9
02379	WEST BRIDGEWATER	MA	PLYMOUTH	8
02381	WHITE HORSE BEACH	MA	PLYMOUTH	7
02382	WHITMAN	MA	PLYMOUTH	8
02337	ELMWOOD	MA	PLYMOUTH	6
02338	HALIFAX	MA	PLYMOUTH	5
02339	HANOVER	MA	PLYMOUTH	4
02340	HANOVER	MA	PLYMOUTH	4
02341	HANSON	MA	PLYMOUTH	5
02324	BRIDGEWATER	MA	PLYMOUTH	6
02325	BRIDGEWATER	MA	PLYMOUTH	6
02327	BRYANTVILLE	MA	PLYMOUTH	5
02330	CARVER	MA	PLYMOUTH	7
02331	DUXBURY	MA	PLYMOUTH	3
02332	DUXBURY	MA	PLYMOUTH	3
02333	EAST BRIDGEWATER	MA	PLYMOUTH	6
02065	OCEAN BLUFF	MA	PLYMOUTH	7
02066	SCITUATE	MA	PLYMOUTH	6
02301	BROCKTON	MA	PLYMOUTH	45
02302	BROCKTON	MA	PLYMOUTH	45
02303	BROCKTON	MA	PLYMOUTH	45
02304	BROCKTON	MA	PLYMOUTH	45
02305	BROCKTON	MA	PLYMOUTH	45
02040	GREENBUSH	MA	PLYMOUTH	6
02041	GREEN HARBOR	MA	PLYMOUTH	7
02043	HINGHAM	MA	PLYMOUTH	4

OCCIDENTAL INSURANCE

02044	HINGHAM	MA	PLYMOUTH	4
02045	HULL	MA	PLYMOUTH	9
02047	HUMAROCK	MA	PLYMOUTH	7
02059	NORTH MARSHFIELD	MA	PLYMOUTH	7
02060	NORTH SCITUATE	MA	PLYMOUTH	6
02061	NORWELL	MA	PLYMOUTH	3
02055	MINOT	MA	PLYMOUTH	6
02050	MARSHFIELD	MA	PLYMOUTH	7
02051	MARSHFIELD HILLS	MA	PLYMOUTH	7
02538	EAST WAREHAM	MA	PLYMOUTH	8
02558	ONSET	MA	PLYMOUTH	8
02770	ROCHESTER	MA	PLYMOUTH	3
02571	WAREHAM	MA	PLYMOUTH	8
02738	MARION	MA	PLYMOUTH	3
02739	MATTAPOISETT	MA	PLYMOUTH	3
02576	WEST WAREHAM	MA	PLYMOUTH	8
02163	BOSTON	MA	SUFFOLK	23
02150	CHELSEA	MA	SUFFOLK	16
02151	REVERE	MA	SUFFOLK	15
02152	WINTHROP	MA	SUFFOLK	13
02108	BOSTON	MA	SUFFOLK	23
02109	BOSTON	MA	SUFFOLK	23
02110	BOSTON	MA	SUFFOLK	23
02111	BOSTON	MA	SUFFOLK	23
02112	BOSTON	MA	SUFFOLK	23
02113	BOSTON	MA	SUFFOLK	23
02114	BOSTON	MA	SUFFOLK	23
02115	BOSTON	MA	SUFFOLK	23
02116	BOSTON	MA	SUFFOLK	23
02117	BOSTON	MA	SUFFOLK	23
02118	BOSTON	MA	SUFFOLK	23
02119	BOSTON	MA	SUFFOLK	22
02120	BOSTON	MA	SUFFOLK	22
02121	BOSTON	MA	SUFFOLK	22
02122	BOSTON	MA	SUFFOLK	21
02123	BOSTON	MA	SUFFOLK	23
02124	BOSTON	MA	SUFFOLK	21
02125	BOSTON	MA	SUFFOLK	21
02126	MATTAPAN	MA	SUFFOLK	21
02127	BOSTON	MA	SUFFOLK	25
02128	BOSTON	MA	SUFFOLK	23
02129	CHARLESTOWN	MA	SUFFOLK	26
02130	JAMAICA PLAIN	MA	SUFFOLK	19
02131	ROSLINDALE	MA	SUFFOLK	18
02132	WEST ROXBURY	MA	SUFFOLK	17

OCCIDENTAL INSURANCE

02133	BOSTON	MA	SUFFOLK	23
02134	ALLSTON	MA	SUFFOLK	24
02135	BRIGHTON	MA	SUFFOLK	24
02136	HYDE PARK	MA	SUFFOLK	20
02137	READVILLE	MA	SUFFOLK	20
02283	BOSTON	MA	SUFFOLK	23
02284	BOSTON	MA	SUFFOLK	23
02293	BOSTON	MA	SUFFOLK	23
02295	BOSTON	MA	SUFFOLK	23
02297	BOSTON	MA	SUFFOLK	23
02298	BOSTON	MA	SUFFOLK	23
02241	BOSTON	MA	SUFFOLK	23
02266	BOSTON	MA	SUFFOLK	23
02196	BOSTON	MA	SUFFOLK	23
02199	BOSTON	MA	SUFFOLK	23
02201	BOSTON	MA	SUFFOLK	23
02203	BOSTON	MA	SUFFOLK	23
02204	BOSTON	MA	SUFFOLK	23
02205	BOSTON	MA	SUFFOLK	23
02206	BOSTON	MA	SUFFOLK	23
02207	BOSTON	MA	SUFFOLK	23
02210	BOSTON	MA	SUFFOLK	23
02211	BOSTON	MA	SUFFOLK	23
02212	BOSTON	MA	SUFFOLK	23
02215	BOSTON	MA	SUFFOLK	23
02216	BOSTON	MA	SUFFOLK	23
02217	BOSTON	MA	SUFFOLK	23
02222	BOSTON	MA	SUFFOLK	23
02228	EAST BOSTON	MA	SUFFOLK	26
01756	MENDON	MA	WORCESTER	27
01757	MILFORD	MA	WORCESTER	5
01772	SOUTHBOROUGH	MA	WORCESTER	27
01473	WESTMINSTER	MA	WORCESTER	1
01745	FAYVILLE	MA	WORCESTER	27
01747	HOPEDALE	MA	WORCESTER	2
01740	BOLTON	MA	WORCESTER	1
01467	STILL RIVER	MA	WORCESTER	27
01468	TEMPLETON	MA	WORCESTER	27
01462	LUNENBURG	MA	WORCESTER	1
01451	HARVARD	MA	WORCESTER	27
01452	HUBBARDSTON	MA	WORCESTER	1
01453	LEOMINSTER	MA	WORCESTER	5
01475	WINCHENDON	MA	WORCESTER	3
01477	WINCHENDON SPRINGS	MA	WORCESTER	3

OCCIDENTAL INSURANCE

01501	AUBURN	MA	WORCESTER	6
01503	BERLIN	MA	WORCESTER	27
01504	BLACKSTONE	MA	WORCESTER	2
01505	BOYLSTON	MA	WORCESTER	2
01506	BROOKFIELD	MA	WORCESTER	3
01507	CHARLTON	MA	WORCESTER	4
01508	CHARLTON CITY	MA	WORCESTER	4
01509	CHARLTON DEPOT	MA	WORCESTER	4
01510	CLINTON	MA	WORCESTER	6
01515	EAST BROOKFIELD	MA	WORCESTER	2
01516	DOUGLAS	MA	WORCESTER	2
01517	EAST PRINCETON	MA	WORCESTER	27
01518	FISKDALE	MA	WORCESTER	1
01519	GRAFTON	MA	WORCESTER	3
01520	HOLDEN	MA	WORCESTER	3
01522	JEFFERSON	MA	WORCESTER	3
01523	LANCASTER	MA	WORCESTER	2
01524	LEICESTER	MA	WORCESTER	7
01525	LINWOOD	MA	WORCESTER	3
01526	MANCHAUG	MA	WORCESTER	27
01527	MILLBURY	MA	WORCESTER	4
01529	MILLVILLE	MA	WORCESTER	1
01531	NEW BRAINTREE	MA	WORCESTER	27
01532	NORTHBOROUGH	MA	WORCESTER	27
01534	NORTHBRIDGE	MA	WORCESTER	3
01535	NORTH BROOKFIELD	MA	WORCESTER	3
01536	NORTH GRAFTON	MA	WORCESTER	3
01537	NORTH OXFORD	MA	WORCESTER	5
01538	NORTH UXBRIDGE	MA	WORCESTER	27
01540	OXFORD	MA	WORCESTER	5
01541	PRINCETON	MA	WORCESTER	27
01542	ROCHDALE	MA	WORCESTER	6
01543	RUTLAND	MA	WORCESTER	3
01545	SHREWSBURY	MA	WORCESTER	5
01546	SHREWSBURY	MA	WORCESTER	5
01550	SOUTHBRIDGE	MA	WORCESTER	6
01560	SOUTH GRAFTON	MA	WORCESTER	3
01561	SOUTH LANCASTER	MA	WORCESTER	2
01562	SPENCER	MA	WORCESTER	6
01564	STERLING	MA	WORCESTER	27
01566	STURBRIDGE	MA	WORCESTER	1
01568	UPTON	MA	WORCESTER	27
01569	UXBRIDGE	MA	WORCESTER	27
01570	WEBSTER	MA	WORCESTER	7
01571	DUDLEY	MA	WORCESTER	3

OCCIDENTAL INSURANCE

01580	WESTBOROUGH	MA	WORCESTER	2
01581	WESTBOROUGH	MA	WORCESTER	2
01582	WESTBOROUGH	MA	WORCESTER	2
01583	WEST BOYLSTON	MA	WORCESTER	2
01585	WEST BROOKFIELD	MA	WORCESTER	27
01586	WEST MILLBURY	MA	WORCESTER	4
01588	WHITINSVILLE	MA	WORCESTER	3
01590	SUTTON	MA	WORCESTER	27
01601	WORCESTER	MA	WORCESTER	13
01602	WORCESTER	MA	WORCESTER	13
01603	WORCESTER	MA	WORCESTER	13
01604	WORCESTER	MA	WORCESTER	13
01605	WORCESTER	MA	WORCESTER	13
01606	WORCESTER	MA	WORCESTER	13
01607	WORCESTER	MA	WORCESTER	13
01608	WORCESTER	MA	WORCESTER	13
01609	WORCESTER	MA	WORCESTER	13
01610	WORCESTER	MA	WORCESTER	13
01611	CHERRY VALLEY	MA	WORCESTER	7
01612	PAXTON	MA	WORCESTER	5
01613	WORCESTER	MA	WORCESTER	13
01614	WORCESTER	MA	WORCESTER	13
01615	WORCESTER	MA	WORCESTER	13
01653	WORCESTER	MA	WORCESTER	13
01654	WORCESTER	MA	WORCESTER	13
01655	WORCESTER	MA	WORCESTER	13
01436	BALDWINVILLE	MA	WORCESTER	3
01438	EAST TEMPLETON	MA	WORCESTER	27
01440	GARDNER	MA	WORCESTER	3
01441	WESTMINSTER	MA	WORCESTER	1
01368	ROYALSTON	MA	WORCESTER	1
01420	FITCHBURG	MA	WORCESTER	7
01430	ASHBURNHAM	MA	WORCESTER	1
01366	PETERSHAM	MA	WORCESTER	27
01094	WHEELWRIGHT	MA	WORCESTER	27
01092	WEST WARREN	MA	WORCESTER	3
01074	SOUTH BARRE	MA	WORCESTER	2
01083	WARREN	MA	WORCESTER	3
01331	ATHOL	MA	WORCESTER	3
01068	OAKHAM	MA	WORCESTER	1
01037	HARDWICK	MA	WORCESTER	27
01031	GILBERTVILLE	MA	WORCESTER	27
01005	BARRE	MA	WORCESTER	2

OCCIDENTAL INSURANCE

RATING SECTION

Base Rates

BODILY INJURY							
Terr.	Class						
	10	17	18	20	21	25	26
1	158	274	172	511	270	460	243
2	172	298	191	556	305	500	275
3	181	314	207	604	327	543	295
4	196	348	214	670	380	603	342
5	200	346	241	703	407	633	366
6	218	385	238	754	464	678	418
7	222	371	262	801	473	720	426
8	236	411	272	842	508	758	458
9	270	443	309	872	531	785	478
10	272	518	345	929	611	836	550
11	264	562	340	912	614	822	552
12	294	536	371	915	659	824	593
13	332	584	401	916	664	825	598
14	372	611	448	900	685	809	617
15	442	680	470	898	741	808	667
16	371	694	614	879	716	791	645
17	283	523	331	893	529	804	476
18	288	684	374	916	659	825	593
19	350	670	446	875	670	787	603
20	325	683	420	907	688	817	619
21	398	688	570	882	725	793	651
22	390	688	555	884	711	795	641
23	298	635	443	893	657	804	591
24	301	567	366	897	589	808	531
25	299	641	384	899	680	806	611
26	367	695	492	877	723	789	651
27	139	250	147	460	228	413	206
40	344	620	408	907	647	817	582
41	357	617	450	912	684	822	616
42	439	680	486	903	738	813	664
43	394	671	475	900	738	809	664
44	357	707	621	893	725	804	653
45	409	658	469	903	734	812	661

OCCIDENTAL INSURANCE

PROPERTY DAMAGE							
Terr.	Class						
	10	17	18	20	21	25	26
1	213	365	258	718	446	647	401
2	230	384	267	774	478	696	429
3	235	393	284	806	483	726	434
4	250	410	288	863	517	776	465
5	250	414	287	888	548	800	492
6	266	422	303	896	565	806	508
7	272	427	320	921	604	828	543
8	274	454	330	951	605	857	544
9	285	462	328	968	609	870	548
10	288	469	330	977	613	879	551
11	284	498	336	967	609	869	549
12	314	507	360	990	652	891	587
13	329	506	357	989	652	890	587
14	281	548	379	993	674	894	608
15	368	602	403	1008	729	908	655
16	323	591	399	988	654	888	589
17	297	548	341	989	576	890	519
18	327	615	379	1010	655	908	590
19	339	606	390	981	632	883	569
20	314	604	368	1005	639	904	576
21	370	666	428	989	715	889	645
22	468	709	529	987	770	888	691
23	284	618	399	1004	664	903	597
24	344	618	397	1008	636	907	573
25	327	671	393	1009	704	911	634
26	391	688	485	987	751	888	676
27	206	349	233	679	395	611	355
40	303	545	361	989	623	890	560
41	310	530	374	989	662	890	595
42	311	572	407	1014	718	914	647
43	356	588	404	1014	729	912	655
44	284	578	391	988	654	888	589
45	362	589	397	1014	723	912	651

OCCIDENTAL INSURANCE

PERSONAL INJURY PROTECTION							
Terr.	Class						
	10	17	18	20	21	25	26
1	75	111	72	207	115	185	104
2	78	120	81	221	127	200	115
3	89	127	86	240	135	216	120
4	92	139	89	266	153	239	138
5	96	138	99	281	163	254	147
6	101	153	99	300	186	270	167
7	102	149	108	319	189	286	170
8	110	163	111	333	205	301	184
9	128	173	127	346	212	311	192
10	128	205	139	362	244	325	219
11	125	221	138	354	244	320	219
12	132	212	150	354	265	320	238
13	153	236	161	354	266	320	239
14	170	248	181	350	271	315	244
15	195	275	186	350	296	315	266
16	170	281	244	339	284	305	257
17	131	207	135	352	212	317	192
18	132	270	151	355	265	321	238
19	159	270	181	339	266	305	239
20	147	278	167	351	275	316	247
21	179	278	230	340	286	305	258
22	176	278	228	343	284	308	255
23	132	258	180	347	263	312	236
24	140	223	149	348	235	313	212
25	137	258	154	350	270	311	240
26	167	281	194	339	285	305	257
27	65	101	62	185	96	167	86
40	158	250	163	351	257	316	232
41	159	250	181	354	270	320	244
42	197	275	194	351	292	316	262
43	177	270	189	351	296	316	266
44	161	284	247	347	289	312	259
45	183	266	186	351	292	316	262

OCCIDENTAL INSURANCE

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

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

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

COLLISION							
Terr.	Class						
	10	17	18	20	21	25	26
1	366	704	422	1,288	712	1,158	640
2	363	714	425	1,343	672	1,208	605
3	388	748	480	1,368	734	1,231	661
4	404	776	487	1,412	757	1,271	682
5	409	784	474	1,382	822	1,244	740
6	435	835	503	1,426	840	1,283	756
7	438	856	541	1,471	910	1,325	818
8	470	846	596	1,418	907	1,276	816
9	446	845	566	1,463	910	1,315	818
10	436	865	540	1,466	936	1,320	842
11	495	967	592	1,427	948	1,285	854
12	549	994	619	1,435	1,039	1,291	936
13	526	870	660	1,445	1,010	1,301	910
14	583	998	755	1,411	1,094	1,270	986
15	733	1,103	773	1,408	1,145	1,267	1,030
16	615	1,015	676	1,373	973	1,235	877
17	490	953	626	1,398	902	1,259	812
18	600	1,056	703	1,414	1,022	1,272	922
19	621	1,073	772	1,373	1,104	1,235	992
20	664	1,073	776	1,394	1,099	1,254	990
21	691	1,091	893	1,385	1,249	1,247	1,124
22	769	1,043	887	1,370	1,166	1,231	1,049
23	530	1,044	830	1,410	1,103	1,268	992
24	579	1,039	756	1,408	1,067	1,267	961
25	641	1,097	828	1,430	1,146	1,286	1,033
26	758	1,092	906	1,373	1,192	1,235	1,073
27	346	671	410	1,202	660	1,082	594
40	514	944	670	1,423	1,024	1,282	922
41	479	938	678	1,384	1,037	1,246	932
42	574	1,004	772	1,426	1,106	1,283	995
43	616	1,033	773	1,403	1,151	1,264	1,036
44	540	1,003	680	1,408	973	1,267	877
45	643	1,020	778	1,410	1,145	1,268	1,030

OCCIDENTAL INSURANCE

COMPREHENSIVE							
Terr.	Class						
	10	17	18	20	21	25	26
1	123	118	118	118	118	118	118
2	120	115	115	115	115	115	115
3	130	124	124	124	124	124	124
4	122	117	117	117	117	117	117
5	132	126	126	126	126	126	126
6	137	131	131	131	131	131	131
7	142	136	136	136	136	136	136
8	146	141	141	141	141	141	141
9	144	139	139	139	139	139	139
10	154	148	148	148	148	148	148
11	158	152	152	152	152	152	152
12	170	163	163	163	163	163	163
13	191	183	183	183	183	183	183
14	191	183	183	183	183	183	183
15	236	226	226	226	226	226	226
16	365	351	351	351	351	351	351
17	142	136	136	136	136	136	136
18	265	255	255	255	255	255	255
19	292	280	280	280	280	280	280
20	263	253	253	253	253	253	253
21	360	346	346	346	346	346	346
22	425	406	406	406	406	406	406
23	255	244	244	244	244	244	244
24	191	183	183	183	183	183	183
25	278	266	266	266	266	266	266
26	330	316	316	316	316	316	316
27	116	111	111	111	111	111	111
40	182	175	175	175	175	175	175
41	177	170	170	170	170	170	170
42	215	206	206	206	206	206	206
43	225	216	216	216	216	216	216
44	352	337	337	337	337	337	337
45	227	218	218	218	218	218	218

OCCIDENTAL INSURANCE

GLASS							
Terr.	Class						
	10	17	18	20	21	25	26
1	31	30	30	30	30	30	30
2	30	29	29	29	29	29	29
3	33	31	31	31	31	31	31
4	31	29	29	29	29	29	29
5	33	32	32	32	32	32	32
6	34	33	33	33	33	33	33
7	36	34	34	34	34	34	34
8	37	35	35	35	35	35	35
9	36	35	35	35	35	35	35
10	39	37	37	37	37	37	37
11	40	38	38	38	38	38	38
12	43	41	41	41	41	41	41
13	48	46	46	46	46	46	46
14	48	46	46	46	46	46	46
15	59	57	57	57	57	57	57
16	91	88	88	88	88	88	88
17	36	34	34	34	34	34	34
18	66	64	64	64	64	64	64
19	73	70	70	70	70	70	70
20	66	63	63	63	63	63	63
21	90	87	87	87	87	87	87
22	106	102	102	102	102	102	102
23	64	61	61	61	61	61	61
24	48	46	46	46	46	46	46
25	70	67	67	67	67	67	67
26	83	79	79	79	79	79	79
27	29	28	28	28	28	28	28
40	46	44	44	44	44	44	44
41	44	43	43	43	43	43	43
42	54	52	52	52	52	52	52
43	56	54	54	54	54	54	54
44	88	84	84	84	84	84	84
45	57	55	55	55	55	55	55

OCCIDENTAL INSURANCE

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

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.
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
98	0.975	0.975	0.975	0.975
99	0.950	0.950	0.950	0.950

OCCIDENTAL INSURANCE

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

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

Model Year Factors

Year *	Coll.	Comp.	Year *	Coll.	Comp.
2013	1.212	1.184	2006	0.925	0.951
2012	1.165	1.138	2005	0.890	0.927
2011	1.120	1.094	2004	0.856	0.904
2010	1.077	1.052	2003	0.824	0.881
2009	1.038	1.026	2002	0.740	0.859
2008	1.000	1.000	2001	0.698	0.838
2007	0.962	0.975	Prior	0.656	0.817

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

Policy Term Factors

TERM	FACTOR
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

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

Surcharge Description	Applicable Coverages	Factor
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

Surcharge Point Factors

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

Points	Factor	Points	Factor	Points	Factor
0	1.00	27	5.12	54	9.78
1	1.10	28	5.29	55	9.95
2	1.20	29	5.46	56	10.12
3	1.30	30	5.64	57	10.29
4	1.40	31	5.81	58	10.47
5	1.73	32	5.98	59	10.64
6	1.84	33	6.15	60	10.81
7	1.96	34	6.33	61	10.98
8	2.07	35	6.50	62	11.16
9	2.19	36	6.67	63	11.33
10	2.30	37	6.84	64	11.50
11	2.42	38	7.02	65	11.67
12	2.53	39	7.19	66	11.85
13	2.70	40	7.36	67	12.02
14	2.88	41	7.53	68	12.19
15	3.05	42	7.71	69	12.36
16	3.22	43	7.88	70	12.54
17	3.39	44	8.05	71	12.71
18	3.57	45	8.22	72	12.88
19	3.74	46	8.40	73	13.05
20	3.91	47	8.57	74	13.23
21	4.08	48	8.74	75	13.40
22	4.26	49	8.91	76	13.57
23	4.43	50	9.09	77	13.74
24	4.60	51	9.26	78	13.92
25	4.77	52	9.43	79	14.09
26	4.95	53	9.60	80	14.26

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	0.526	0.755	15	22,001 – 24,000	1.490	1.550
2	6,501 – 8,000	0.605	0.792	16	24,001 – 26,000	1.560	1.650
3	8,001 – 9,000	0.684	0.830	17	26,001 – 28,000	1.648	1.750
4	9,001 – 10,000	0.763	0.868	18	28,001 – 30,000	1.735	1.793
5	10,001 – 11,250	0.842	0.906	19	30,001 – 33,000	1.823	1.875
6	11,251 – 12,500	0.921	0.943	20	33,001 – 36,000	1.910	1.958
7	12,501 – 13,750	1.000	1.000	21	36,001 – 40,000	2.395	2.123
8	13,751 – 15,000	1.070	1.065	22	40,001 – 45,000	2.620	2.288
10	15,001 – 16,250	1.140	1.135	23	45,001 – 50,000	2.845	2.453
11	16,251 – 17,500	1.210	1.200	24	50,001 – 60,000	3.070	2.618
12	17,501 – 18,750	1.280	1.275	25	60,001 – 70,000	3.295	2.783
13	18,751 – 20,000	1.350	1.350	26	70,001 – 80,000	3.625	3.025
14	20,001 – 22,000	1.420	1.450	27	80,001 +	4.000	3.300

OCCIDENTAL INSURANCE

Model years 2011 and after:

Sym.	Cost Range		Comp.	Coll.	Sym.	Cost Range		Comp.	Coll.
1	\$1	\$3,000	1.000	1.000	41	\$35,001	\$36,000	4.463	2.380
2	\$3,001	\$5,500	1.050	1.000	42	\$36,001	\$37,000	4.552	2.410
3	\$5,501	\$8,000	1.100	1.025	43	\$37,001	\$38,000	4.640	2.440
4	\$8,001	\$9,000	1.300	1.100	44	\$38,001	\$39,000	4.728	2.470
5	\$9,001	\$10,000	1.375	1.125	45	\$39,001	\$40,000	4.817	2.500
6	\$10,001	\$11,000	1.600	1.200	46	\$40,001	\$41,250	4.905	2.540
7	\$11,001	\$12,000	1.675	1.225	47	\$41,251	\$42,500	4.993	2.580
8	\$12,001	\$13,000	1.825	1.275	48	\$42,501	\$43,750	5.081	2.620
10	\$13,001	\$14,000	1.975	1.350	49	\$43,751	\$45,000	5.170	2.660
11	\$14,001	\$15,000	2.050	1.400	50	\$45,001	\$46,250	5.258	2.720
12	\$15,001	\$15,625	2.150	1.425	51	\$46,251	\$47,500	5.346	2.770
13	\$15,626	\$16,250	2.250	1.475	52	\$47,501	\$48,750	5.435	2.830
14	\$16,251	\$16,875	2.300	1.530	53	\$48,751	\$50,000	5.523	2.880
15	\$16,876	\$17,500	2.400	1.570	54	\$50,001	\$52,500	5.611	2.954
16	\$17,501	\$18,125	2.450	1.590	55	\$52,501	\$52,000	5.700	3.028
17	\$18,126	\$18,750	2.550	1.610	56	\$52,501	\$60,000	5.840	3.102
18	\$18,751	\$19,375	2.575	1.630	57	\$60,001	\$65,000	5.980	3.176
19	\$19,376	\$20,000	2.675	1.670	58	\$65,001	\$70,000	6.120	3.250
20	\$20,001	\$20,625	2.825	1.710	59	\$70,001	\$75,000	6.260	3.324
21	\$20,626	\$21,250	2.875	1.750	60	\$70,001	\$75,000	6.400	3.400
22	\$21,251	\$21,875	2.952	1.790	61	\$75,001	\$80,000	6.458	3.440
23	\$21,876	\$22,500	3.029	1.800	62	\$80,001	\$85,000	6.516	3.512
24	\$22,501	\$23,125	3.106	1.830	63	\$85,001	\$90,000	6.574	3.584
25	\$23,126	\$23,750	3.183	1.870	64	\$90,001	\$95,000	6.632	3.656
26	\$23,751	\$24,375	3.260	1.900	65	\$95,001	\$100,000	6.690	3.728
27	\$24,376	\$25,000	3.336	1.930	66	\$100,001	\$110,000	6.750	3.800
28	\$25,001	\$25,625	3.413	1.970	67	\$110,001	\$120,000	6.808	3.872
29	\$25,626	\$26,250	3.490	2.000	68	\$120,001	\$130,000	6.866	3.944
30	\$26,251	\$26,875	3.567	2.030	69	\$130,001	\$140,000	6.924	4.016
31	\$26,876	\$27,500	3.644	2.070	70	\$140,001	\$150,000	6.982	4.088
32	\$27,501	\$28,125	3.721	2.100					
33	\$28,126	\$28,750	3.798	2.130	71	Rating Symbol Only			
34	\$28,751	\$29,375	3.875	2.150	72	Rating Symbol Only			
35	\$29,376	\$30,000	3.958	2.170	73	Rating Symbol Only			
36	\$30,001	\$31,000	4.041	2.210	74	Rating Symbol Only			
37	\$31,001	\$32,000	4.125	2.250	75	Rating Symbol Only			
38	\$32,001	\$33,000	4.208	2.290	76-	Future Use			
39	\$33,001	\$34,000	4.291	2.320					
40	\$34,001	\$35,000	4.375	2.350	98	\$150,001	& above	7.156	4.304

OCCIDENTAL INSURANCE

Transfer Credit

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

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

Vehicle Use Factors

VEHICEL USE	FACTOR	VEHICEL USE	FACTOR
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

Deduct.	Rate
300	\$25
500	\$36
1,000	\$48
1,500	\$74

OCCIDENTAL INSURANCE

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.

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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.

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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.

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OCCIDENTAL INSURANCE

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

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

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

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 OcciAgentSM 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. OcciAgentSM 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 OcciAgentSM 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.

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.

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.

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Changes/Endorsements

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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 age 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 OcciAgentSM 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.

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.

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.

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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.

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:

OCCIDENTAL INSURANCE

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;
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, M-0106-S. If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

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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. Other foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country. If an English translation cannot be provided please refer to Surcharges. 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.
- 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, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator – licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

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OCCIDENTAL INSURANCE

- 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.
- 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.

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BILLING INFORMATION AND PROCEDURES

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 OcciAgentsm site.
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 4 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.

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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.

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.

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Driver Rating Points

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.

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:

- 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 an “at-fault” accident and is subject to surcharge.

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;

Moved up [1]: 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**. Other foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country. If an English translation cannot be provided please refer to Surcharges. 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. ¶

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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;

Violations

Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- 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

<u>Major Violations</u>	
<u>First</u>	<u>5</u>
<u>Second</u>	<u>5</u>
<u>Each additional</u>	<u>10</u>

Intermediate Violations include:

- Aggressive Driving
- Illegal Passing
- Operating an automobile without a valid driver's license
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Open container
- Violation of traffic sign or light signal

<u>Intermediate Violations</u>	
<u>First</u>	<u>2</u>
<u>Second & third</u>	<u>3</u>
<u>Each additional</u>	<u>4</u>

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¶

¶

<#>The insured was deemed not at fault, as evidenced by a written statement from the insured establishing facts demonstrating lack of fault, which are not rebutted by information in the insurer's file from which the insurer, in good faith, determined that the insured was substantially at fault;¶

¶

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Moved down [2]: <#>Failure to have the vehicle under control¶

<#>Driving on the wrong side of the highway;¶

<#>Open container¶

<#>Violation of traffic sign or light signal¶

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Minor Violations

All other violations not listed above are considered minor violations (e.g. speeding, failure to yield).

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

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 there is proof that an application has had 12 months of continuous insurance coverage with another carrier.
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.

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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.

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.

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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

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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. Risks in which a driver does not comply with the foreign driver licensing and experience rule of this manual or the laws of Massachusetts;
2. Any vehicle not in the ISO Manual;
3. 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;
4. Vehicles in excess of 15 years old which have physical damage coverage;
5. Pickup trucks and vans that are larger than one (1) ton;
6. 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.)
7. Any Flat bed or Stake bed trucks;
8. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
9. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
10. 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.);
11. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
12. Emergency vehicles;
13. Recreational vehicles;
14. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
15. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);

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16. Trailers with physical damage coverage;

17. 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.

18. 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.

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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.

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.

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TERRITORY DEFINITIONS

<u>ZIP CODE</u>	<u>CITY</u>	<u>STATE</u>	<u>COUNTY NAME</u>	<u>TERRITORY</u>
02536	EAST FALMOUTH	MA	BARNSTABLE	3
02537	EAST SANDWICH	MA	BARNSTABLE	3
02532	BUZZARDS BAY	MA	BARNSTABLE	3
02534	CATAUMET	MA	BARNSTABLE	3
02540	FALMOUTH	MA	BARNSTABLE	3
02541	FALMOUTH	MA	BARNSTABLE	3
02542	BUZZARDS BAY	MA	BARNSTABLE	3
02543	WOODS HOLE	MA	BARNSTABLE	3
02601	HYANNIS	MA	BARNSTABLE	4
02630	BARNSTABLE	MA	BARNSTABLE	5
02631	BREWSTER	MA	BARNSTABLE	27
02632	CENTERVILLE	MA	BARNSTABLE	4
02633	CHATHAM	MA	BARNSTABLE	27
02634	CENTERVILLE	MA	BARNSTABLE	4
02635	COTUIT	MA	BARNSTABLE	4
02636	CENTERVILLE	MA	BARNSTABLE	4
02637	CUMMAQUID	MA	BARNSTABLE	4
02638	DENNIS	MA	BARNSTABLE	3
02639	DENNIS PORT	MA	BARNSTABLE	4
02641	EAST DENNIS	MA	BARNSTABLE	3
02642	EASTHAM	MA	BARNSTABLE	27
02643	EAST ORLEANS	MA	BARNSTABLE	27
02644	FORESTDALE	MA	BARNSTABLE	5
02645	HARWICH	MA	BARNSTABLE	1
02646	HARWICH PORT	MA	BARNSTABLE	1
02647	HYANNIS PORT	MA	BARNSTABLE	4
02648	MARSTONS MILLS	MA	BARNSTABLE	4
02649	MASHPEE	MA	BARNSTABLE	5
02650	NORTH CHATHAM	MA	BARNSTABLE	27
02651	NORTH EASTHAM	MA	BARNSTABLE	27
02652	NORTH TRURO	MA	BARNSTABLE	1
02653	ORLEANS	MA	BARNSTABLE	27
02655	OSTERVILLE	MA	BARNSTABLE	4
02657	PROVINCETOWN	MA	BARNSTABLE	27
02659	SOUTH CHATHAM	MA	BARNSTABLE	27
02660	SOUTH DENNIS	MA	BARNSTABLE	3
02661	SOUTH HARWICH	MA	BARNSTABLE	1

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02662	SOUTH ORLEANS	MA	BARNSTABLE	27
02663	SOUTH WELLFLEET	MA	BARNSTABLE	27
02664	SOUTH YARMOUTH	MA	BARNSTABLE	4
02666	TRURO	MA	BARNSTABLE	1
02667	WELLFLEET	MA	BARNSTABLE	27
02668	WEST BARNSTABLE	MA	BARNSTABLE	5
02669	WEST CHATHAM	MA	BARNSTABLE	27
02670	WEST DENNIS	MA	BARNSTABLE	3
02671	WEST HARWICH	MA	BARNSTABLE	1
02672	WEST HYANNISPORT	MA	BARNSTABLE	4
02673	WEST YARMOUTH	MA	BARNSTABLE	4
02675	YARMOUTH PORT	MA	BARNSTABLE	4
02559	POCASSET	MA	BARNSTABLE	3
02561	SAGAMORE	MA	BARNSTABLE	3
02562	SAGAMORE BEACH	MA	BARNSTABLE	3
02563	SANDWICH	MA	BARNSTABLE	3
02565	SILVER BEACH	MA	BARNSTABLE	3
02556	NORTH FALMOUTH	MA	BARNSTABLE	3
02574	WEST FALMOUTH	MA	BARNSTABLE	3
02553	MONUMENT BEACH	MA	BARNSTABLE	3
01029	EAST OTIS	MA	BERKSHIRE	27
01201	PITTSFIELD	MA	BERKSHIRE	4
01202	PITTSFIELD	MA	BERKSHIRE	4
01203	PITTSFIELD	MA	BERKSHIRE	4
01220	ADAMS	MA	BERKSHIRE	27
01222	ASHLEY FALLS	MA	BERKSHIRE	27
01223	BECKET	MA	BERKSHIRE	2
01224	BERKSHIRE	MA	BERKSHIRE	27
01225	CHESHIRE	MA	BERKSHIRE	27
01226	DALTON	MA	BERKSHIRE	27
01227	DALTON	MA	BERKSHIRE	27
01229	GLENDALE	MA	BERKSHIRE	27
01230	GREAT BARRINGTON	MA	BERKSHIRE	1
01235	HINSDALE	MA	BERKSHIRE	2
01236	HOUSATONIC	MA	BERKSHIRE	27
01237	LANESBORO	MA	BERKSHIRE	1
01238	LEE	MA	BERKSHIRE	27
01240	LENOX	MA	BERKSHIRE	27
01242	LENOX DALE	MA	BERKSHIRE	27
01244	MILL RIVER	MA	BERKSHIRE	27
01245	MONTEREY	MA	BERKSHIRE	27
01247	NORTH ADAMS	MA	BERKSHIRE	27
01252	NORTH EGREMONT	MA	BERKSHIRE	27
01253	OTIS	MA	BERKSHIRE	27
01254	RICHMOND	MA	BERKSHIRE	27

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01255	SANDISFIELD	MA	BERKSHIRE	27
01256	SAVOY	MA	BERKSHIRE	27
01257	SHEFFIELD	MA	BERKSHIRE	27
01258	SOUTH EGREMONT	MA	BERKSHIRE	27
01259	SOUTHFIELD	MA	BERKSHIRE	27
01260	SOUTH LEE	MA	BERKSHIRE	27
01262	STOCKBRIDGE	MA	BERKSHIRE	1
01263	STOCKBRIDGE	MA	BERKSHIRE	1
01264	TYRINGHAM	MA	BERKSHIRE	27
01266	WEST STOCKBRIDGE	MA	BERKSHIRE	1
01267	WILLIAMSTOWN	MA	BERKSHIRE	27
01270	WINDSOR	MA	BERKSHIRE	1
01343	DRURY	MA	BERKSHIRE	27
02771	SEEKONK	MA	BRISTOL	4
02777	SWANSEA	MA	BRISTOL	5
02779	BERKLEY	MA	BRISTOL	6
02780	TAUNTON	MA	BRISTOL	9
02783	TAUNTON	MA	BRISTOL	9
02790	WESTPORT	MA	BRISTOL	5
02791	WESTPORT POINT	MA	BRISTOL	5
02763	ATTLEBORO FALLS	MA	BRISTOL	5
02764	NORTH DIGHTON	MA	BRISTOL	5
02766	NORTON	MA	BRISTOL	5
02767	RAYNHAM	MA	BRISTOL	6
02768	RAYNHAM CENTER	MA	BRISTOL	6
02769	REHOBOTH	MA	BRISTOL	4
02740	NEW BEDFORD	MA	BRISTOL	13
02741	NEW BEDFORD	MA	BRISTOL	13
02742	NEW BEDFORD	MA	BRISTOL	13
02743	ACUSHNET	MA	BRISTOL	7
02744	NEW BEDFORD	MA	BRISTOL	13
02745	NEW BEDFORD	MA	BRISTOL	13
02746	NEW BEDFORD	MA	BRISTOL	13
02747	NORTH DARTMOUTH	MA	BRISTOL	7
02748	SOUTH DARTMOUTH	MA	BRISTOL	7
02760	NORTH ATTLEBORO	MA	BRISTOL	5
02761	NORTH ATTLEBORO	MA	BRISTOL	5
02714	DARTMOUTH	MA	BRISTOL	7
02715	DIGHTON	MA	BRISTOL	5
02717	EAST FREETOWN	MA	BRISTOL	5
02718	EAST TAUNTON	MA	BRISTOL	9
02719	FAIRHAVEN	MA	BRISTOL	7
02720	FALL RIVER	MA	BRISTOL	13
02721	FALL RIVER	MA	BRISTOL	13
02722	FALL RIVER	MA	BRISTOL	13

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02723	FALL RIVER	MA	BRISTOL	13
02724	FALL RIVER	MA	BRISTOL	13
02725	SOMERSET	MA	BRISTOL	6
02726	SOMERSET	MA	BRISTOL	6
02702	ASSONET	MA	BRISTOL	6
02703	ATTLEBORO	MA	BRISTOL	5
02712	CHARTLEY	MA	BRISTOL	5
02031	EAST MANSFIELD	MA	BRISTOL	3
02048	MANSFIELD	MA	BRISTOL	3
02356	NORTH EASTON	MA	BRISTOL	7
02357	NORTH EASTON	MA	BRISTOL	7
02334	EASTON	MA	BRISTOL	7
02375	SOUTH EASTON	MA	BRISTOL	7
02713	CUTTYHUNK	MA	DUKES	27
02552	MENEMSHA	MA	DUKES	27
02535	CHILMARK	MA	DUKES	27
02539	EDGARTOWN	MA	DUKES	27
02568	VINEYARD HAVEN	MA	DUKES	27
02557	OAK BLUFFS	MA	DUKES	27
02573	WEST CHOP	MA	DUKES	27
02575	WEST TISBURY	MA	DUKES	27
05501	ANDOVER	MA	ESSEX	3
05544	ANDOVER	MA	ESSEX	3
01810	ANDOVER	MA	ESSEX	3
01812	ANDOVER	MA	ESSEX	3
01830	HAVERHILL	MA	ESSEX	8
01831	HAVERHILL	MA	ESSEX	8
01832	HAVERHILL	MA	ESSEX	8
01833	GEORGETOWN	MA	ESSEX	3
01834	GROVELAND	MA	ESSEX	3
01835	HAVERHILL	MA	ESSEX	8
01840	LAWRENCE	MA	ESSEX	44
01841	LAWRENCE	MA	ESSEX	44
01842	LAWRENCE	MA	ESSEX	44
01843	LAWRENCE	MA	ESSEX	44
01844	METHUEN	MA	ESSEX	10
01845	NORTH ANDOVER	MA	ESSEX	3
01899	ANDOVER	MA	ESSEX	3
01901	LYNN	MA	ESSEX	43
01902	LYNN	MA	ESSEX	43
01903	LYNN	MA	ESSEX	43
01904	LYNN	MA	ESSEX	43
01905	LYNN	MA	ESSEX	43
01906	SAUGUS	MA	ESSEX	12
01907	SWAMPSCOTT	MA	ESSEX	9

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01908	NAHANT	MA	ESSEX	8
01910	LYNN	MA	ESSEX	43
01913	AMESBURY	MA	ESSEX	2
01915	BEVERLY	MA	ESSEX	5
01921	BOXFORD	MA	ESSEX	3
01922	BYFIELD	MA	ESSEX	3
01923	DANVERS	MA	ESSEX	5
01929	ESSEX	MA	ESSEX	2
01930	GLOUCESTER	MA	ESSEX	5
01931	GLOUCESTER	MA	ESSEX	5
01936	HAMILTON	MA	ESSEX	1
01937	HATHORNE	MA	ESSEX	6
01938	IPSWICH	MA	ESSEX	2
01940	LYNNFIELD	MA	ESSEX	7
01944	MANCHESTER	MA	ESSEX	27
01945	MARBLEHEAD	MA	ESSEX	4
01949	MIDDLETON	MA	ESSEX	6
01950	NEWBURYPORT	MA	ESSEX	1
01951	NEWBURY	MA	ESSEX	1
01952	SALISBURY	MA	ESSEX	5
01960	PEABODY	MA	ESSEX	10
01961	PEABODY	MA	ESSEX	10
01965	PRIDES CROSSING	MA	ESSEX	5
01966	ROCKPORT	MA	ESSEX	2
01969	ROWLEY	MA	ESSEX	3
01970	SALEM	MA	ESSEX	12
01971	SALEM	MA	ESSEX	12
01982	SOUTH HAMILTON	MA	ESSEX	1
01983	TOPSFIELD	MA	ESSEX	4
01984	WENHAM	MA	ESSEX	2
01985	WEST NEWBURY	MA	ESSEX	1
01860	MERRIMAC	MA	ESSEX	3
01885	WEST BOXFORD	MA	ESSEX	3
01344	ERVING	MA	FRANKLIN	27
01346	HEATH	MA	FRANKLIN	2
01347	LAKE PLEASANT	MA	FRANKLIN	3
01349	MILLERS FALLS	MA	FRANKLIN	3
01350	MONROE BRIDGE	MA	FRANKLIN	2
01351	MONTAGUE	MA	FRANKLIN	27
01354	GILL	MA	FRANKLIN	27
01355	NEW SALEM	MA	FRANKLIN	27
01360	NORTHFIELD	MA	FRANKLIN	27
01364	ORANGE	MA	FRANKLIN	2
01370	SHELBURNE FALLS	MA	FRANKLIN	27
01373	SOUTH DEERFIELD	MA	FRANKLIN	27

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01375	SUNDERLAND	MA	FRANKLIN	27
01376	TURNERS FALLS	MA	FRANKLIN	3
01378	WARWICK	MA	FRANKLIN	27
01379	WENDELL	MA	FRANKLIN	27
01380	WENDELL DEPOT	MA	FRANKLIN	27
01367	ROWE	MA	FRANKLIN	27
01301	GREENFIELD	MA	FRANKLIN	3
01302	GREENFIELD	MA	FRANKLIN	3
01330	ASHFIELD	MA	FRANKLIN	27
01072	SHUTESBURY	MA	FRANKLIN	2
01093	WHATELY	MA	FRANKLIN	27
01337	BERNARDSTON	MA	FRANKLIN	27
01338	BUCKLAND	MA	FRANKLIN	27
01339	CHARLEMONT	MA	FRANKLIN	27
01340	COLRAIN	MA	FRANKLIN	1
01341	CONWAY	MA	FRANKLIN	27
01342	DEERFIELD	MA	FRANKLIN	27
01054	LEVERETT	MA	FRANKLIN	1
01056	LUDLOW	MA	HAMPDEN	7
01057	MONSON	MA	HAMPDEN	3
01040	HOLYOKE	MA	HAMPDEN	40
01041	HOLYOKE	MA	HAMPDEN	40
01036	HAMPDEN	MA	HAMPDEN	5
01069	PALMER	MA	HAMPDEN	4
01030	FEEDING HILLS	MA	HAMPDEN	7
01008	BLANDFORD	MA	HAMPDEN	3
01009	BONDSVILLE	MA	HAMPDEN	4
01010	BRIMFIELD	MA	HAMPDEN	3
01011	CHESTER	MA	HAMPDEN	1
01028	EAST LONGMEADOW	MA	HAMPDEN	6
01034	GRANVILLE	MA	HAMPDEN	2
01001	AGAWAM	MA	HAMPDEN	7
01013	CHICOPEE	MA	HAMPDEN	9
01014	CHICOPEE	MA	HAMPDEN	9
01020	CHICOPEE	MA	HAMPDEN	9
01021	CHICOPEE	MA	HAMPDEN	9
01022	CHICOPEE	MA	HAMPDEN	9
01101	SPRINGFIELD	MA	HAMPDEN	42
01102	SPRINGFIELD	MA	HAMPDEN	42
01103	SPRINGFIELD	MA	HAMPDEN	42
01104	SPRINGFIELD	MA	HAMPDEN	42
01105	SPRINGFIELD	MA	HAMPDEN	42
01106	LONGMEADOW	MA	HAMPDEN	4
01107	SPRINGFIELD	MA	HAMPDEN	42
01108	SPRINGFIELD	MA	HAMPDEN	42

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01109	SPRINGFIELD	MA	HAMPDEN	42
01111	SPRINGFIELD	MA	HAMPDEN	42
01115	SPRINGFIELD	MA	HAMPDEN	42
01116	LONGMEADOW	MA	HAMPDEN	4
01118	SPRINGFIELD	MA	HAMPDEN	42
01119	SPRINGFIELD	MA	HAMPDEN	42
01128	SPRINGFIELD	MA	HAMPDEN	42
01129	SPRINGFIELD	MA	HAMPDEN	42
01133	SPRINGFIELD	MA	HAMPDEN	42
01138	SPRINGFIELD	MA	HAMPDEN	42
01139	SPRINGFIELD	MA	HAMPDEN	42
01144	SPRINGFIELD	MA	HAMPDEN	42
01151	INDIAN ORCHARD	MA	HAMPDEN	7
01152	SPRINGFIELD	MA	HAMPDEN	42
01195	SPRINGFIELD	MA	HAMPDEN	42
01199	SPRINGFIELD	MA	HAMPDEN	42
01089	WEST SPRINGFIELD	MA	HAMPDEN	10
01090	WEST SPRINGFIELD	MA	HAMPDEN	10
01071	RUSSELL	MA	HAMPDEN	3
01077	SOUTHWICK	MA	HAMPDEN	4
01079	THORNDIKE	MA	HAMPDEN	4
01080	THREE RIVERS	MA	HAMPDEN	4
01081	WALES	MA	HAMPDEN	2
01085	WESTFIELD	MA	HAMPDEN	6
01086	WESTFIELD	MA	HAMPDEN	6
01095	WILBRAHAM	MA	HAMPDEN	5
01097	WORONOCO	MA	HAMPDEN	3
01521	HOLLAND	MA	HAMPDEN	1
01098	WORTHINGTON	MA	HAMPSHIRE	1
01096	WILLIAMSBURG	MA	HAMPSHIRE	27
01088	WEST HATFIELD	MA	HAMPSHIRE	27
01082	WARE	MA	HAMPSHIRE	3
01007	BELCHERTOWN	MA	HAMPSHIRE	3
01073	SOUTHAMPTON	MA	HAMPSHIRE	1
01075	SOUTH HADLEY	MA	HAMPSHIRE	4
01084	WEST CHESTERFIELD	MA	HAMPSHIRE	27
01243	MIDDLEFIELD	MA	HAMPSHIRE	1
01026	CUMMINGTON	MA	HAMPSHIRE	27
01027	EASTHAMPTON	MA	HAMPSHIRE	3
01002	AMHERST	MA	HAMPSHIRE	5
01003	AMHERST	MA	HAMPSHIRE	5
01004	AMHERST	MA	HAMPSHIRE	5
01035	HADLEY	MA	HAMPSHIRE	27
01032	GOSHEN	MA	HAMPSHIRE	27
01033	GRANBY	MA	HAMPSHIRE	4

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01012	CHESTERFIELD	MA	HAMPSHIRE	27
01070	PLAINFIELD	MA	HAMPSHIRE	27
01038	HATFIELD	MA	HAMPSHIRE	27
01039	HAYDENVILLE	MA	HAMPSHIRE	3
01050	HUNTINGTON	MA	HAMPSHIRE	2
01053	LEEDS	MA	HAMPSHIRE	3
01059	NORTH AMHERST	MA	HAMPSHIRE	5
01060	NORTHAMPTON	MA	HAMPSHIRE	3
01061	NORTHAMPTON	MA	HAMPSHIRE	3
01062	FLORENCE	MA	HAMPSHIRE	3
01063	NORTHAMPTON	MA	HAMPSHIRE	3
01066	NORTH HATFIELD	MA	HAMPSHIRE	27
01431	ASHBY	MA	MIDDLESEX	1
01432	AYER	MA	MIDDLESEX	3
01434	DEVENS	MA	MIDDLESEX	14
01746	HOLLISTON	MA	MIDDLESEX	2
01741	CARLISLE	MA	MIDDLESEX	27
01742	CONCORD	MA	MIDDLESEX	27
01469	TOWNSEND	MA	MIDDLESEX	27
01470	GROTON	MA	MIDDLESEX	27
01471	GROTON	MA	MIDDLESEX	27
01472	WEST GROTON	MA	MIDDLESEX	27
01773	LINCOLN	MA	MIDDLESEX	1
01775	STOW	MA	MIDDLESEX	27
01776	SUDBURY	MA	MIDDLESEX	27
01778	WAYLAND	MA	MIDDLESEX	2
01784	WOODVILLE	MA	MIDDLESEX	27
01801	WOBURN	MA	MIDDLESEX	7
01803	BURLINGTON	MA	MIDDLESEX	4
01805	BURLINGTON	MA	MIDDLESEX	4
01806	WOBURN	MA	MIDDLESEX	7
01807	WOBURN	MA	MIDDLESEX	7
01808	WOBURN	MA	MIDDLESEX	7
01850	LOWELL	MA	MIDDLESEX	41
01851	LOWELL	MA	MIDDLESEX	41
01852	LOWELL	MA	MIDDLESEX	41
01853	LOWELL	MA	MIDDLESEX	41
01854	LOWELL	MA	MIDDLESEX	41
01813	WOBURN	MA	MIDDLESEX	7
01815	WOBURN	MA	MIDDLESEX	7
01821	BILLERICA	MA	MIDDLESEX	5
01822	BILLERICA	MA	MIDDLESEX	5
01824	CHELMSFORD	MA	MIDDLESEX	5
01826	DRACUT	MA	MIDDLESEX	6
01827	DUNSTABLE	MA	MIDDLESEX	1

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01760	NATICK	MA	MIDDLESEX	3
01770	SHERBORN	MA	MIDDLESEX	1
01886	WESTFORD	MA	MIDDLESEX	27
01887	WILMINGTON	MA	MIDDLESEX	4
01888	WOBURN	MA	MIDDLESEX	7
01889	NORTH READING	MA	MIDDLESEX	5
01890	WINCHESTER	MA	MIDDLESEX	3
01748	HOPKINTON	MA	MIDDLESEX	27
01749	HUDSON	MA	MIDDLESEX	3
01752	MARLBOROUGH	MA	MIDDLESEX	5
01754	MAYNARD	MA	MIDDLESEX	27
01862	NORTH BILLERICA	MA	MIDDLESEX	5
01863	NORTH CHELMSFORD	MA	MIDDLESEX	2
01864	NORTH READING	MA	MIDDLESEX	5
01865	NUTTING LAKE	MA	MIDDLESEX	5
01866	PINEHURST	MA	MIDDLESEX	5
01867	READING	MA	MIDDLESEX	3
01876	TEWKSBURY	MA	MIDDLESEX	5
01879	TYNGSBORO	MA	MIDDLESEX	3
01880	WAKEFIELD	MA	MIDDLESEX	6
01474	WEST TOWNSEND	MA	MIDDLESEX	27
01450	GROTON	MA	MIDDLESEX	27
01460	LITTLETON	MA	MIDDLESEX	27
01463	PEPPERELL	MA	MIDDLESEX	27
01464	SHIRLEY	MA	MIDDLESEX	2
01701	FRAMINGHAM	MA	MIDDLESEX	9
01702	FRAMINGHAM	MA	MIDDLESEX	9
01703	FRAMINGHAM	MA	MIDDLESEX	9
01704	FRAMINGHAM	MA	MIDDLESEX	9
01705	FRAMINGHAM	MA	MIDDLESEX	9
01718	VILLAGE OF NAGOG WOODS	MA	MIDDLESEX	27
01719	BOXBOROUGH	MA	MIDDLESEX	27
01720	ACTON	MA	MIDDLESEX	27
01721	ASHLAND	MA	MIDDLESEX	5
01730	BEDFORD	MA	MIDDLESEX	2
01731	HANSCOM AFB	MA	MIDDLESEX	2
02495	NONANTUM	MA	MIDDLESEX	6
02493	WESTON	MA	MIDDLESEX	3
02458	NEWTON	MA	MIDDLESEX	6
02459	NEWTON CENTER	MA	MIDDLESEX	6
02460	NEWTONVILLE	MA	MIDDLESEX	6
02461	NEWTON HIGHLANDS	MA	MIDDLESEX	6

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02462	NEWTON LOWER FALLS	MA	MIDDLESEX	6
02464	NEWTON UPPER FALLS	MA	MIDDLESEX	6
02465	WEST NEWTON	MA	MIDDLESEX	6
02466	AUBURNDALE	MA	MIDDLESEX	6
02467	CHESTNUT HILL	MA	MIDDLESEX	6
02468	WABAN	MA	MIDDLESEX	6
02471	WATERTOWN	MA	MIDDLESEX	7
02472	WATERTOWN	MA	MIDDLESEX	7
02474	ARLINGTON	MA	MIDDLESEX	4
02475	ARLINGTON HEIGHTS	MA	MIDDLESEX	4
02476	ARLINGTON	MA	MIDDLESEX	4
02477	WATERTOWN	MA	MIDDLESEX	7
02478	BELMONT	MA	MIDDLESEX	3
02479	WAVERLEY	MA	MIDDLESEX	3
02420	LEXINGTON	MA	MIDDLESEX	2
02421	LEXINGTON	MA	MIDDLESEX	2
02451	WALTHAM	MA	MIDDLESEX	7
02452	WALTHAM	MA	MIDDLESEX	7
02453	WALTHAM	MA	MIDDLESEX	7
02454	WALTHAM	MA	MIDDLESEX	7
02455	NORTH WALTHAM	MA	MIDDLESEX	7
02456	NEW TOWN	MA	MIDDLESEX	27
02176	MELROSE	MA	MIDDLESEX	6
02180	STONEHAM	MA	MIDDLESEX	8
02238	CAMBRIDGE	MA	MIDDLESEX	11
02239	CAMBRIDGE	MA	MIDDLESEX	11
02138	CAMBRIDGE	MA	MIDDLESEX	11
02139	CAMBRIDGE	MA	MIDDLESEX	11
02140	CAMBRIDGE	MA	MIDDLESEX	11
02141	CAMBRIDGE	MA	MIDDLESEX	11
02142	CAMBRIDGE	MA	MIDDLESEX	11
02143	SOMERVILLE	MA	MIDDLESEX	12
02144	SOMERVILLE	MA	MIDDLESEX	12
02145	SOMERVILLE	MA	MIDDLESEX	12
02148	MALDEN	MA	MIDDLESEX	14
02149	EVERETT	MA	MIDDLESEX	14
02153	MEDFORD	MA	MIDDLESEX	12
02155	MEDFORD	MA	MIDDLESEX	12
02156	WEST MEDFORD	MA	MIDDLESEX	12
02554	NANTUCKET	MA	NANTUCKET	27
02584	NANTUCKET	MA	NANTUCKET	27
02564	SIASCONSET	MA	NANTUCKET	27

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02762	PLAINVILLE	MA	NORFOLK	4
02481	WELLESLEY HILLS	MA	NORFOLK	1
02482	WELLESLEY	MA	NORFOLK	1
02492	NEEDHAM	MA	NORFOLK	2
02494	NEEDHAM HEIGHTS	MA	NORFOLK	2
02169	QUINCY	MA	NORFOLK	12
02170	QUINCY	MA	NORFOLK	12
02171	QUINCY	MA	NORFOLK	12
02052	MEDFIELD	MA	NORFOLK	27
02053	MEDWAY	MA	NORFOLK	27
02054	MILLIS	MA	NORFOLK	27
02056	NORFOLK	MA	NORFOLK	1
02032	EAST WALPOLE	MA	NORFOLK	4
02035	FOXBORO	MA	NORFOLK	3
02038	FRANKLIN	MA	NORFOLK	1
02067	SHARON	MA	NORFOLK	6
02070	SHELDONVILLE	MA	NORFOLK	4
02071	SOUTH WALPOLE	MA	NORFOLK	4
02072	STOUGHTON	MA	NORFOLK	12
02081	WALPOLE	MA	NORFOLK	4
02090	WESTWOOD	MA	NORFOLK	4
02093	WRENTHAM	MA	NORFOLK	2
02269	QUINCY	MA	NORFOLK	12
02062	NORWOOD	MA	NORFOLK	7
02322	AVON	MA	NORFOLK	11
02184	BRAINTREE	MA	NORFOLK	8
02185	BRAINTREE	MA	NORFOLK	8
02186	MILTON	MA	NORFOLK	11
02187	MILTON VILLAGE	MA	NORFOLK	11
02188	WEYMOUTH	MA	NORFOLK	9
02189	EAST WEYMOUTH	MA	NORFOLK	9
02190	SOUTH WEYMOUTH	MA	NORFOLK	9
02191	NORTH WEYMOUTH	MA	NORFOLK	9
02457	BABSON PARK	MA	NORFOLK	1
02445	BROOKLINE	MA	NORFOLK	8
02446	BROOKLINE	MA	NORFOLK	8
02447	BROOKLINE VILLAGE	MA	NORFOLK	8
02019	BELLINGHAM	MA	NORFOLK	3
02368	RANDOLPH	MA	NORFOLK	14
02343	HOLBROOK	MA	NORFOLK	11
02021	CANTON	MA	NORFOLK	8
02025	COHASSET	MA	NORFOLK	4
02026	DEDHAM	MA	NORFOLK	8
02027	DEDHAM	MA	NORFOLK	8

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02030	DOVER	MA	NORFOLK	2
02018	ACCORD	MA	PLYMOUTH	4
02344	MIDDLEBORO	MA	PLYMOUTH	6
02345	MANOMET	MA	PLYMOUTH	7
02346	MIDDLEBORO	MA	PLYMOUTH	6
02347	LAKEVILLE	MA	PLYMOUTH	5
02348	LAKEVILLE	MA	PLYMOUTH	5
02349	MIDDLEBORO	MA	PLYMOUTH	6
02350	MONPONSETT	MA	PLYMOUTH	5
02351	ABINGTON	MA	PLYMOUTH	8
02355	NORTH CARVER	MA	PLYMOUTH	7
02358	NORTH PEMBROKE	MA	PLYMOUTH	6
02359	PEMBROKE	MA	PLYMOUTH	6
02360	PLYMOUTH	MA	PLYMOUTH	7
02361	PLYMOUTH	MA	PLYMOUTH	7
02362	PLYMOUTH	MA	PLYMOUTH	7
02364	KINGSTON	MA	PLYMOUTH	4
02366	SOUTH CARVER	MA	PLYMOUTH	7
02367	PLYMPTON	MA	PLYMOUTH	6
02370	ROCKLAND	MA	PLYMOUTH	9
02020	BRANT ROCK	MA	PLYMOUTH	9
02379	WEST BRIDGEWATER	MA	PLYMOUTH	8
02381	WHITE HORSE BEACH	MA	PLYMOUTH	7
02382	WHITMAN	MA	PLYMOUTH	8
02337	ELMWOOD	MA	PLYMOUTH	6
02338	HALIFAX	MA	PLYMOUTH	5
02339	HANOVER	MA	PLYMOUTH	4
02340	HANOVER	MA	PLYMOUTH	4
02341	HANSON	MA	PLYMOUTH	5
02324	BRIDGEWATER	MA	PLYMOUTH	6
02325	BRIDGEWATER	MA	PLYMOUTH	6
02327	BRYANTVILLE	MA	PLYMOUTH	5
02330	CARVER	MA	PLYMOUTH	7
02331	DUXBURY	MA	PLYMOUTH	3
02332	DUXBURY	MA	PLYMOUTH	3
02333	EAST BRIDGEWATER	MA	PLYMOUTH	6
02065	OCEAN BLUFF	MA	PLYMOUTH	7
02066	SCITUATE	MA	PLYMOUTH	6
02301	BROCKTON	MA	PLYMOUTH	45
02302	BROCKTON	MA	PLYMOUTH	45
02303	BROCKTON	MA	PLYMOUTH	45
02304	BROCKTON	MA	PLYMOUTH	45
02305	BROCKTON	MA	PLYMOUTH	45
02040	GREENBUSH	MA	PLYMOUTH	6

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OCCIDENTAL INSURANCE

02041	GREEN HARBOR	MA	PLYMOUTH	7
02043	HINGHAM	MA	PLYMOUTH	4
02044	HINGHAM	MA	PLYMOUTH	4
02045	HULL	MA	PLYMOUTH	9
02047	HUMAROCK	MA	PLYMOUTH	7
02059	NORTH MARSHFIELD	MA	PLYMOUTH	7
02060	NORTH SCITUATE	MA	PLYMOUTH	6
02061	NORWELL	MA	PLYMOUTH	3
02055	MINOT	MA	PLYMOUTH	6
02050	MARSHFIELD	MA	PLYMOUTH	7
02051	MARSHFIELD HILLS	MA	PLYMOUTH	7
02538	EAST WAREHAM	MA	PLYMOUTH	8
02558	ONSET	MA	PLYMOUTH	8
02770	ROCHESTER	MA	PLYMOUTH	3
02571	WAREHAM	MA	PLYMOUTH	8
02738	MARION	MA	PLYMOUTH	3
02739	MATTAPOISETT	MA	PLYMOUTH	3
02576	WEST WAREHAM	MA	PLYMOUTH	8
02163	BOSTON	MA	SUFFOLK	23
02150	CHELSEA	MA	SUFFOLK	16
02151	REVERE	MA	SUFFOLK	15
02152	WINTHROP	MA	SUFFOLK	13
02108	BOSTON	MA	SUFFOLK	23
02109	BOSTON	MA	SUFFOLK	23
02110	BOSTON	MA	SUFFOLK	23
02111	BOSTON	MA	SUFFOLK	23
02112	BOSTON	MA	SUFFOLK	23
02113	BOSTON	MA	SUFFOLK	23
02114	BOSTON	MA	SUFFOLK	23
02115	BOSTON	MA	SUFFOLK	23
02116	BOSTON	MA	SUFFOLK	23
02117	BOSTON	MA	SUFFOLK	23
02118	BOSTON	MA	SUFFOLK	23
02119	BOSTON	MA	SUFFOLK	22
02120	BOSTON	MA	SUFFOLK	22
02121	BOSTON	MA	SUFFOLK	22
02122	BOSTON	MA	SUFFOLK	21
02123	BOSTON	MA	SUFFOLK	23
02124	BOSTON	MA	SUFFOLK	21
02125	BOSTON	MA	SUFFOLK	21
02126	MATTAPAN	MA	SUFFOLK	21
02127	BOSTON	MA	SUFFOLK	25
02128	BOSTON	MA	SUFFOLK	23
02129	CHARLESTOWN	MA	SUFFOLK	26
02130	JAMAICA PLAIN	MA	SUFFOLK	19

OCCIDENTAL INSURANCE

02131	ROSLINDALE	MA	SUFFOLK	18
02132	WEST ROXBURY	MA	SUFFOLK	17
02133	BOSTON	MA	SUFFOLK	23
02134	ALLSTON	MA	SUFFOLK	24
02135	BRIGHTON	MA	SUFFOLK	24
02136	HYDE PARK	MA	SUFFOLK	20
02137	READVILLE	MA	SUFFOLK	20
02283	BOSTON	MA	SUFFOLK	23
02284	BOSTON	MA	SUFFOLK	23
02293	BOSTON	MA	SUFFOLK	23
02295	BOSTON	MA	SUFFOLK	23
02297	BOSTON	MA	SUFFOLK	23
02298	BOSTON	MA	SUFFOLK	23
02241	BOSTON	MA	SUFFOLK	23
02266	BOSTON	MA	SUFFOLK	23
02196	BOSTON	MA	SUFFOLK	23
02199	BOSTON	MA	SUFFOLK	23
02201	BOSTON	MA	SUFFOLK	23
02203	BOSTON	MA	SUFFOLK	23
02204	BOSTON	MA	SUFFOLK	23
02205	BOSTON	MA	SUFFOLK	23
02206	BOSTON	MA	SUFFOLK	23
02207	BOSTON	MA	SUFFOLK	23
02210	BOSTON	MA	SUFFOLK	23
02211	BOSTON	MA	SUFFOLK	23
02212	BOSTON	MA	SUFFOLK	23
02215	BOSTON	MA	SUFFOLK	23
02216	BOSTON	MA	SUFFOLK	23
02217	BOSTON	MA	SUFFOLK	23
02222	BOSTON	MA	SUFFOLK	23
02228	EAST BOSTON	MA	SUFFOLK	26
01756	MENDON	MA	WORCESTER	27
01757	MILFORD	MA	WORCESTER	5
01772	SOUTHBOROUGH	MA	WORCESTER	27
01473	WESTMINSTER	MA	WORCESTER	1
01745	FAYVILLE	MA	WORCESTER	27
01747	HOPEDALE	MA	WORCESTER	2
01740	BOLTON	MA	WORCESTER	1
01467	STILL RIVER	MA	WORCESTER	27
01468	TEMPLETON	MA	WORCESTER	27
01462	LUNENBURG	MA	WORCESTER	1
01451	HARVARD	MA	WORCESTER	27
01452	HUBBARDSTON	MA	WORCESTER	1
01453	LEOMINSTER	MA	WORCESTER	5
01475	WINCHENDON	MA	WORCESTER	3

OCCIDENTAL INSURANCE

01477	WINCHENDON SPRINGS	MA	WORCESTER	3
01501	AUBURN	MA	WORCESTER	6
01503	BERLIN	MA	WORCESTER	27
01504	BLACKSTONE	MA	WORCESTER	2
01505	BOYLSTON	MA	WORCESTER	2
01506	BROOKFIELD	MA	WORCESTER	3
01507	CHARLTON	MA	WORCESTER	4
01508	CHARLTON CITY	MA	WORCESTER	4
01509	CHARLTON DEPOT	MA	WORCESTER	4
01510	CLINTON	MA	WORCESTER	6
01515	EAST BROOKFIELD	MA	WORCESTER	2
01516	DOUGLAS	MA	WORCESTER	2
01517	EAST PRINCETON	MA	WORCESTER	27
01518	FISKDALE	MA	WORCESTER	1
01519	GRAFTON	MA	WORCESTER	3
01520	HOLDEN	MA	WORCESTER	3
01522	JEFFERSON	MA	WORCESTER	3
01523	LANCASTER	MA	WORCESTER	2
01524	LEICESTER	MA	WORCESTER	7
01525	LINWOOD	MA	WORCESTER	3
01526	MANCHAUG	MA	WORCESTER	27
01527	MILLBURY	MA	WORCESTER	4
01529	MILLVILLE	MA	WORCESTER	1
01531	NEW BRAINTREE	MA	WORCESTER	27
01532	NORTHBOROUGH	MA	WORCESTER	27
01534	NORTHBRIDGE	MA	WORCESTER	3
01535	NORTH BROOKFIELD	MA	WORCESTER	3
01536	NORTH GRAFTON	MA	WORCESTER	3
01537	NORTH OXFORD	MA	WORCESTER	5
01538	NORTH UXBRIDGE	MA	WORCESTER	27
01540	OXFORD	MA	WORCESTER	5
01541	PRINCETON	MA	WORCESTER	27
01542	ROCHDALE	MA	WORCESTER	6
01543	RUTLAND	MA	WORCESTER	3
01545	SHREWSBURY	MA	WORCESTER	5
01546	SHREWSBURY	MA	WORCESTER	5
01550	SOUTHBRIDGE	MA	WORCESTER	6
01560	SOUTH GRAFTON	MA	WORCESTER	3
01561	SOUTH LANCASTER	MA	WORCESTER	2
01562	SPENCER	MA	WORCESTER	6
01564	STERLING	MA	WORCESTER	27
01566	STURBRIDGE	MA	WORCESTER	1
01568	UPTON	MA	WORCESTER	27
01569	UXBRIDGE	MA	WORCESTER	27

OCCIDENTAL INSURANCE

01570	WEBSTER	MA	WORCESTER	7
01571	DUDLEY	MA	WORCESTER	3
01580	WESTBOROUGH	MA	WORCESTER	2
01581	WESTBOROUGH	MA	WORCESTER	2
01582	WESTBOROUGH	MA	WORCESTER	2
01583	WEST BOYLSTON	MA	WORCESTER	2
01585	WEST BROOKFIELD	MA	WORCESTER	27
01586	WEST MILLBURY	MA	WORCESTER	4
01588	WHITINSVILLE	MA	WORCESTER	3
01590	SUTTON	MA	WORCESTER	27
01601	WORCESTER	MA	WORCESTER	13
01602	WORCESTER	MA	WORCESTER	13
01603	WORCESTER	MA	WORCESTER	13
01604	WORCESTER	MA	WORCESTER	13
01605	WORCESTER	MA	WORCESTER	13
01606	WORCESTER	MA	WORCESTER	13
01607	WORCESTER	MA	WORCESTER	13
01608	WORCESTER	MA	WORCESTER	13
01609	WORCESTER	MA	WORCESTER	13
01610	WORCESTER	MA	WORCESTER	13
01611	CHERRY VALLEY	MA	WORCESTER	7
01612	PAXTON	MA	WORCESTER	5
01613	WORCESTER	MA	WORCESTER	13
01614	WORCESTER	MA	WORCESTER	13
01615	WORCESTER	MA	WORCESTER	13
01653	WORCESTER	MA	WORCESTER	13
01654	WORCESTER	MA	WORCESTER	13
01655	WORCESTER	MA	WORCESTER	13
01436	BALDWINVILLE	MA	WORCESTER	3
01438	EAST TEMPLETON	MA	WORCESTER	27
01440	GARDNER	MA	WORCESTER	3
01441	WESTMINSTER	MA	WORCESTER	1
01368	ROYALSTON	MA	WORCESTER	1
01420	FITCHBURG	MA	WORCESTER	7
01430	ASHBURNHAM	MA	WORCESTER	1
01366	PETERSHAM	MA	WORCESTER	27
01094	WHEELWRIGHT	MA	WORCESTER	27
01092	WEST WARREN	MA	WORCESTER	3
01074	SOUTH BARRE	MA	WORCESTER	2
01083	WARREN	MA	WORCESTER	3
01331	ATHOL	MA	WORCESTER	3
01068	OAKHAM	MA	WORCESTER	1
01037	HARDWICK	MA	WORCESTER	27
01031	GILBERTVILLE	MA	WORCESTER	27
01005	BARRE	MA	WORCESTER	2

OCCIDENTAL INSURANCE

RATING SECTION

Base Rates

BODILY INJURY							
Terr.	Class						
	10	17	18	20	21	25	26
1	<u>190</u>	274	172	511	270	460	243
2	172	298	191	556	305	500	275
3	181	314	207	604	327	543	295
4	196	348	214	670	380	603	342
5	200	346	241	703	407	633	366
6	218	385	238	754	464	678	418
7	222	371	262	801	473	720	426
8	236	411	272	842	508	758	458
9	<u>324</u>	<u>532</u>	<u>371</u>	<u>1046</u>	<u>637</u>	<u>942</u>	<u>574</u>
10	272	518	345	929	611	836	550
11	264	562	340	912	614	822	552
12	294	536	371	915	659	824	593
13	332	584	401	916	664	825	598
14	372	611	448	900	685	809	617
15	<u>530</u>	<u>816</u>	<u>564</u>	<u>1078</u>	<u>889</u>	<u>970</u>	<u>800</u>
16	371	694	614	879	716	791	645
17	283	523	331	893	529	804	476
18	288	684	374	916	659	825	593
19	350	670	446	875	670	787	603
20	325	683	420	907	688	817	619
21	398	688	570	882	725	793	651
22	390	688	555	884	711	795	641
23	298	635	443	893	657	804	591
24	301	567	366	897	589	808	531
25	299	641	384	899	680	806	611
26	367	695	492	877	723	789	651
27	139	250	147	460	228	413	206
40	344	620	408	907	647	817	582
41	357	617	450	912	684	822	616
42	439	680	486	903	738	813	664
43	394	671	475	900	738	809	664
44	357	707	621	893	725	804	653
45	409	658	469	903	734	812	661
<u>109</u>	<u>389</u>	<u>638</u>	<u>445</u>	<u>1255</u>	<u>764</u>	<u>1130</u>	<u>689</u>
<u>145</u>	<u>450</u>	<u>724</u>	<u>516</u>	<u>993</u>	<u>807</u>	<u>893</u>	<u>727</u>

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OCCIDENTAL INSURANCE

PROPERTY DAMAGE							
Terr.	Class						
	10	17	18	20	21	25	26
1	213	365	258	718	446	647	401
2	230	384	267	774	478	696	429
3	235	393	284	806	483	726	434
4	250	410	288	863	517	776	465
5	250	414	287	888	548	800	492
6	266	422	303	896	565	806	508
7	272	427	320	921	604	828	543
8	274	454	330	951	605	857	544
9	285	462	328	968	609	870	548
10	288	469	330	977	613	879	551
11	284	498	336	967	609	869	549
12	314	507	360	990	652	891	587
13	329	506	357	989	652	890	587
14	281	548	379	993	674	894	608
15	420	688	461	1152	833	1038	749
16	323	591	399	988	654	888	589
17	297	548	341	989	576	890	519
18	327	615	379	1010	655	908	590
19	339	606	390	981	632	883	569
20	314	604	368	1005	639	904	576
21	370	666	428	989	715	889	645
22	468	709	529	987	770	888	691
23	284	618	399	1004	664	903	597
24	344	618	397	1008	636	907	573
25	327	671	393	1009	704	911	634
26	391	688	485	987	751	888	676
27	206	349	233	679	395	611	355
40	303	545	361	989	623	890	560
41	310	530	374	989	662	890	595
42	311	572	407	1014	718	914	647
43	356	588	404	1014	729	912	655
44	284	578	391	988	654	888	589
45	362	589	397	1014	723	912	651
109	342	554	394	1162	731	1044	658
145	398	648	437	1115	795	1003	716

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OCCIDENTAL INSURANCE

PERSONAL INJURY PROTECTION							
Terr.	Class						
	10	17	18	20	21	25	26
1	75	111	72	207	115	185	104
2	78	120	81	221	127	200	115
3	89	127	86	240	135	216	120
4	92	139	89	266	153	239	138
5	96	138	99	281	163	254	147
6	101	153	99	300	186	270	167
7	102	149	108	319	189	286	170
8	110	163	111	333	205	301	184
9	128	173	127	346	212	311	192
10	128	205	139	362	244	325	219
11	125	221	138	354	244	320	219
12	132	212	150	354	265	320	238
13	153	236	161	354	266	320	239
14	170	248	181	350	271	315	244
15	195	275	186	350	296	315	266
16	170	281	244	339	284	305	257
17	131	207	135	352	212	317	192
18	132	270	151	355	265	321	238
19	159	270	181	339	266	305	239
20	147	278	167	351	275	316	247
21	179	278	230	340	286	305	258
22	176	278	228	343	284	308	255
23	132	258	180	347	263	312	236
24	140	223	149	348	235	313	212
25	137	258	154	350	270	311	240
26	167	281	194	339	285	305	257
27	65	101	62	185	96	167	86
40	158	250	163	351	257	316	232
41	159	250	181	354	270	320	244
42	197	275	194	351	292	316	262
43	177	270	189	351	296	316	266
44	161	284	247	347	289	312	259
45	183	266	186	351	292	316	262
109	154	208	152	415	254	373	230

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OCCIDENTAL INSURANCE

<u>145</u>	<u>201</u>	<u>293</u>	<u>205</u>	<u>386</u>	<u>321</u>	<u>348</u>	<u>288</u>
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Occidental Fire & Casualty Company

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OCCIDENTAL INSURANCE

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	50	79	58	158	97	143	88
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	77	126	85	161	134	144	122
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
109	60	95	70	190	116	172	106
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OCCIDENTAL INSURANCE

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	37	37	37	37	37	37	37
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	61	61	61	61	61	61	61
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
109	44	44	44	44	44	44	44
145	53	53	53	53	53	53	53

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OCCIDENTAL INSURANCE

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	6	6	6	6	6	6	6
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	11	11	11	11	11	11	11
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
<u>109</u>	<u>7</u>	<u>7</u>	<u>7</u>	<u>7</u>	<u>7</u>	<u>7</u>	<u>7</u>
<u>145</u>	<u>9</u>	<u>9</u>	<u>9</u>	<u>9</u>	<u>9</u>	<u>9</u>	<u>9</u>

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COLLISION							
Terr.	Class						
	10	17	18	20	21	25	26
1	366	704	422	1,288	712	1,158	640
2	363	714	425	1,343	672	1,208	605
3	388	748	480	1,368	734	1,231	661
4	404	776	487	1,412	757	1,271	682
5	409	784	474	1,382	822	1,244	740
6	435	835	503	1,426	840	1,283	756
7	438	856	541	1,471	910	1,325	818
8	470	846	596	1,418	907	1,276	816
9	446	845	566	1,463	910	1,315	818
10	436	865	540	1,466	936	1,320	842
11	495	967	592	1,427	948	1,285	854
12	549	994	619	1,435	1,039	1,291	936
13	526	870	660	1,445	1,010	1,301	910
14	583	998	755	1,411	1,094	1,270	986
15	733	1,103	773	1,408	1,145	1,267	1,030
16	615	1,015	676	1,373	973	1,235	877
17	490	953	626	1,398	902	1,259	812
18	600	1,056	703	1,414	1,022	1,272	922
19	621	1,073	772	1,373	1,104	1,235	992
20	664	1,073	776	1,394	1,099	1,254	990
21	691	1,091	893	1,385	1,249	1,247	1,124
22	769	1,043	887	1,370	1,166	1,231	1,049
23	530	1,044	830	1,410	1,103	1,268	992
24	579	1,039	756	1,408	1,067	1,267	961
25	641	1,097	828	1,430	1,146	1,286	1,033
26	758	1,092	906	1,373	1,192	1,235	1,073
27	346	671	410	1,202	660	1,082	594
40	514	944	670	1,423	1,024	1,282	922
41	479	938	678	1,384	1,037	1,246	932
42	574	1,004	772	1,426	1,106	1,283	995
43	616	1,033	773	1,403	1,151	1,264	1,036
44	540	1,003	680	1,408	973	1,267	877
45	643	1,020	778	1,410	1,145	1,268	1,030
	109	535	1,014	679	1,756	1,092	1,578
	145	707	1,122	856	1,551	1,260	1,395
							1,133

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OCCIDENTAL INSURANCE

COMPREHENSIVE							
Terr.	Class						
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1	123	118	118	118	118	118	118
2	120	115	115	115	115	115	115
3	130	124	124	124	124	124	124
4	122	117	117	117	117	117	117
5	132	126	126	126	126	126	126
6	137	131	131	131	131	131	131
7	142	136	136	136	136	136	136
8	146	141	141	141	141	141	141
9	173	167	167	167	167	167	167
10	154	148	148	148	148	148	148
11	158	152	152	152	152	152	152
12	170	163	163	163	163	163	163
13	191	183	183	183	183	183	183
14	191	183	183	183	183	183	183
15	283	271	271	271	271	271	271
16	365	351	351	351	351	351	351
17	142	136	136	136	136	136	136
18	265	255	255	255	255	255	255
19	292	280	280	280	280	280	280
20	263	253	253	253	253	253	253
21	360	346	346	346	346	346	346
22	425	406	406	406	406	406	406
23	255	244	244	244	244	244	244
24	191	183	183	183	183	183	183
25	278	266	266	266	266	266	266
26	330	316	316	316	316	316	316
27	116	111	111	111	111	111	111
40	182	175	175	175	175	175	175
41	177	170	170	170	170	170	170
42	215	206	206	206	206	206	206
43	225	216	216	216	216	216	216
44	352	337	337	337	337	337	337
45	227	218	218	218	218	218	218
109	208	200	200	200	200	200	200
145	250	240	240	240	240	240	240

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OCCIDENTAL INSURANCE

GLASS							
Terr.	Class						
	10	17	18	20	21	25	26
1	31	30	30	30	30	30	30
2	30	29	29	29	29	29	29
3	33	31	31	31	31	31	31
4	31	29	29	29	29	29	29
5	33	32	32	32	32	32	32
6	34	33	33	33	33	33	33
7	36	34	34	34	34	34	34
8	37	35	35	35	35	35	35
9	43	42	42	42	42	42	42
10	39	37	37	37	37	37	37
11	40	38	38	38	38	38	38
12	43	41	41	41	41	41	41
13	48	46	46	46	46	46	46
14	48	46	46	46	46	46	46
15	71	68	68	68	68	68	68
16	91	88	88	88	88	88	88
17	36	34	34	34	34	34	34
18	66	64	64	64	64	64	64
19	73	70	70	70	70	70	70
20	66	63	63	63	63	63	63
21	90	87	87	87	87	87	87
22	106	102	102	102	102	102	102
23	64	61	61	61	61	61	61
24	48	46	46	46	46	46	46
25	70	67	67	67	67	67	67
26	83	79	79	79	79	79	79
27	29	28	28	28	28	28	28
40	46	44	44	44	44	44	44
41	44	43	43	43	43	43	43
42	54	52	52	52	52	52	52
43	56	54	54	54	54	54	54
44	88	84	84	84	84	84	84
45	57	55	55	55	55	55	55
109	<u>52</u>	<u>50</u>	<u>50</u>	<u>50</u>	<u>50</u>	<u>50</u>	<u>50</u>
145	<u>63</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>61</u>

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OCCIDENTAL INSURANCE

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

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
98	0.975	0.975	0.975	0.975
99	0.950	0.950	0.950	0.950

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OCCIDENTAL INSURANCE

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

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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

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OCCIDENTAL INSURANCE

Limit & Deductible Options & Factor

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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	

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OCCIDENTAL INSURANCE

Model Year Factors

Year *	Coll.	Comp.	Year *	Coll.	Comp.
2013	1.212	1.184	2006	0.925	0.951
2012	1.165	1.138	2005	0.890	0.927
2011	1.120	1.094	2004	0.856	0.904
2010	1.077	1.052	2003	0.824	0.881
2009	1.038	1.026	2002	0.740	0.859
2008	1.000	1.000	2001	0.698	0.838
2007	0.962	0.975	Prior	0.656	0.817

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

Policy Term Factors

TERM	FACTOR
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

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

Surcharge Description	Applicable Coverages	Factor
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

Surcharge Point Factors

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

Points	Factor	Points	Factor	Points	Factor
0	1.00	27	5.12	54	9.78
1	1.10	28	5.29	55	9.95
2	1.20	29	5.46	56	10.12
3	1.30	30	5.64	57	10.29
4	1.40	31	5.81	58	10.47
5	1.73	32	5.98	59	10.64
6	1.84	33	6.15	60	10.81
7	1.96	34	6.33	61	10.98
8	2.07	35	6.50	62	11.16
9	2.19	36	6.67	63	11.33
10	2.30	37	6.84	64	11.50
11	2.42	38	7.02	65	11.67
12	2.53	39	7.19	66	11.85
13	2.70	40	7.36	67	12.02
14	2.88	41	7.53	68	12.19
15	3.05	42	7.71	69	12.36
16	3.22	43	7.88	70	12.54
17	3.39	44	8.05	71	12.71
18	3.57	45	8.22	72	12.88
19	3.74	46	8.40	73	13.05
20	3.91	47	8.57	74	13.23
21	4.08	48	8.74	75	13.40
22	4.26	49	8.91	76	13.57
23	4.43	50	9.09	77	13.74
24	4.60	51	9.26	78	13.92
25	4.77	52	9.43	79	14.09
26	4.95	53	9.60	80	14.26

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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	0.526	0.755	15	22,001 – 24,000	1.490	1.550
2	6,501 – 8,000	0.605	0.792	16	24,001 – 26,000	1.560	1.650
3	8,001 – 9,000	0.684	0.830	17	26,001 – 28,000	1.648	1.750
4	9,001 – 10,000	0.763	0.868	18	28,001 – 30,000	1.735	1.793
5	10,001 – 11,250	0.842	0.906	19	30,001 – 33,000	1.823	1.875
6	11,251 – 12,500	0.921	0.943	20	33,001 – 36,000	1.910	1.958
7	12,501 – 13,750	1.000	1.000	21	36,001 – 40,000	2.395	2.123
8	13,751 – 15,000	1.070	1.065	22	40,001 – 45,000	2.620	2.288
10	15,001 – 16,250	1.140	1.135	23	45,001 – 50,000	2.845	2.453
11	16,251 – 17,500	1.210	1.200	24	50,001 – 60,000	3.070	2.618
12	17,501 – 18,750	1.280	1.275	25	60,001 – 70,000	3.295	2.783
13	18,751 – 20,000	1.350	1.350	26	70,001 – 80,000	3.625	3.025
14	20,001 – 22,000	1.420	1.450	27	80,001 +	4.000	3.300

OCCIDENTAL INSURANCE

Model years 2011 and after:

Sym.	Cost Range		Comp.	Coll.	Sym.	Cost Range		Comp.	Coll.
1	\$1	\$3,000	1.000	1.000	41	\$35,001	\$36,000	4.463	2.380
2	\$3,001	\$5,500	1.050	1.000	42	\$36,001	\$37,000	4.552	2.410
3	\$5,501	\$8,000	1.100	1.025	43	\$37,001	\$38,000	4.640	2.440
4	\$8,001	\$9,000	1.300	1.100	44	\$38,001	\$39,000	4.728	2.470
5	\$9,001	\$10,000	1.375	1.125	45	\$39,001	\$40,000	4.817	2.500
6	\$10,001	\$11,000	1.600	1.200	46	\$40,001	\$41,250	4.905	2.540
7	\$11,001	\$12,000	1.675	1.225	47	\$41,251	\$42,500	4.993	2.580
8	\$12,001	\$13,000	1.825	1.275	48	\$42,501	\$43,750	5.081	2.620
10	\$13,001	\$14,000	1.975	1.350	49	\$43,751	\$45,000	5.170	2.660
11	\$14,001	\$15,000	2.050	1.400	50	\$45,001	\$46,250	5.258	2.720
12	\$15,001	\$15,625	2.150	1.425	51	\$46,251	\$47,500	5.346	2.770
13	\$15,626	\$16,250	2.250	1.475	52	\$47,501	\$48,750	5.435	2.830
14	\$16,251	\$16,875	2.300	1.530	53	\$48,751	\$50,000	5.523	2.880
15	\$16,876	\$17,500	2.400	1.570	54	\$50,001	\$52,500	5.611	2.954
16	\$17,501	\$18,125	2.450	1.590	55	\$52,501	\$52,000	5.700	3.028
17	\$18,126	\$18,750	2.550	1.610	56	\$52,501	\$60,000	5.840	3.102
18	\$18,751	\$19,375	2.575	1.630	57	\$60,001	\$65,000	5.980	3.176
19	\$19,376	\$20,000	2.675	1.670	58	\$65,001	\$70,000	6.120	3.250
20	\$20,001	\$20,625	2.825	1.710	59	\$70,001	\$75,000	6.260	3.324
21	\$20,626	\$21,250	2.875	1.750	60	\$70,001	\$75,000	6.400	3.400
22	\$21,251	\$21,875	2.952	1.790	61	\$75,001	\$80,000	6.458	3.440
23	\$21,876	\$22,500	3.029	1.800	62	\$80,001	\$85,000	6.516	3.512
24	\$22,501	\$23,125	3.106	1.830	63	\$85,001	\$90,000	6.574	3.584
25	\$23,126	\$23,750	3.183	1.870	64	\$90,001	\$95,000	6.632	3.656
26	\$23,751	\$24,375	3.260	1.900	65	\$95,001	\$100,000	6.690	3.728
27	\$24,376	\$25,000	3.336	1.930	66	\$100,001	\$110,000	6.750	3.800
28	\$25,001	\$25,625	3.413	1.970	67	\$110,001	\$120,000	6.808	3.872
29	\$25,626	\$26,250	3.490	2.000	68	\$120,001	\$130,000	6.866	3.944
30	\$26,251	\$26,875	3.567	2.030	69	\$130,001	\$140,000	6.924	4.016
31	\$26,876	\$27,500	3.644	2.070	70	\$140,001	\$150,000	6.982	4.088
32	\$27,501	\$28,125	3.721	2.100					
33	\$28,126	\$28,750	3.798	2.130	71	Rating Symbol Only			
34	\$28,751	\$29,375	3.875	2.150	72	Rating Symbol Only			
35	\$29,376	\$30,000	3.958	2.170	73	Rating Symbol Only			
36	\$30,001	\$31,000	4.041	2.210	74	Rating Symbol Only			
37	\$31,001	\$32,000	4.125	2.250	75	Rating Symbol Only			
38	\$32,001	\$33,000	4.208	2.290	76-	Future Use			
39	\$33,001	\$34,000	4.291	2.320					
40	\$34,001	\$35,000	4.375	2.350	98	\$150,001	& above	7.156	4.304

OCCIDENTAL INSURANCE

Transfer Credit

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

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

Vehicle Use Factors

VEHICEL USE	FACTOR	VEHICEL USE	FACTOR
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

Deduct.	Rate
300	\$25
500	\$36
1,000	\$48
1,500	\$74

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OCcidental INSURANCE

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. Divide 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. Divide 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. Divide by Policy Term Factor. Round to dollar.

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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. Divide 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. Divide 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. Divide by Policy Term Factor. Round to dollar.

OCCIDENTAL INSURANCE

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. Divide by Policy Term Factor. Round to dollar.

**Occidental Fire & Casualty Company of North Carolina (OCC)
Massachusetts Private Passenger Auto Program**

Explanatory Memorandum

This Explanatory Memorandum will cover the following topics:

- I. Overview and Highlights of the Filing
- II. Actuarial Exhibit Table of Contents
- III. Rate Indication and Overall Impact of Changes Proposed in this Filing

I. Overview of the Filing

In this filing Occidental Fire & Casualty Company of North Carolina (the "Company") is requesting to revise both the base rates and rating factors for their Private Passenger Auto Program. This filing is proposed effective April 20, 2012 for new business and May 20, 2012 for renewals.

Rate Changes:

The following chart displays the impact of rate changes, which vary by territory and class:

Bodily Injury	7.0%
Property Damage	10.5%
Medical Payments	6.1%
Personal Injury Protection	54.4%
Uninsured/Underinsured Motorist	1.6%
Other than Collision	2.4%
Collision	31.2%

1. Base rate changes by Territory and Class are proposed with an overall impact of +10.5%: See Exhibit 9.
 - a. Two new territories are proposed

Zip Code	Current	Proposed
01702	9	109
02301	45	145

2. For points of 5 and higher, a 15% Point factor increase is proposed, for an overall impact of +3.4%
3. Vehicle-Driver Factor changes are proposed for an overall impact of +1.0%.

Rule Changes:

The company is requesting the following rule changes, summarized below and also highlighted in the proposed manual.

1. On page 2, there is a clarification of vehicle inspection.
2. On page 6, an additional rule for Driver Exclusion was added.
3. Moved the Driver Class clarification on how to determine years experienced for foreign driving experience and drivers with a suspended license history to page 8 from the original page 10.
4. Page 11 clarifies accident section using claim payment to describe threshold.
5. Added cancelled and revoked license to the list of Major Violations
6. Removed sentence that explained the discontinuation of the renewal discount as of 4/1/2011 since it no longer affects current insureds.
7. Display of the Transfer Credit table is revised and corrected with no rate impact.

II. Actuarial Exhibits

Below is a list of the documents provided as support:

**Occidental Fire & Casualty Company of North Carolina (OCC)
Massachusetts Private Passenger Auto Program**

Explanatory Memorandum

Summary	Summary of rate level changes
Exhibit 1	Rate level calculations for each coverage;
Exhibit 2	Premiums on-levels
Exhibit 3	Premiums trend
Exhibit 4	Loss Development by Accident year
Exhibit 5	Loss Trend
Exhibit 6	Expenses
Exhibit 7	Credibility
Exhibit 8	Base Rate changes by Classification
Exhibit 9	Point Factor Changes for PIP Coverage
Exhibit 10	Vehicle-Driver Factor Changes

III. Rate Indication and Overall Impact of Changes Proposed in this Filing

The overall impact of the proposed changes in this filing is +15.5%, while the overall indicated credibility weighted change is 31.1%. Proposed changes are supported by liability and physical damage averages. The program started in April 2009 and there were assumptions made in the indication due to the paucity of experience in the state. The indication relied upon countrywide liability and physical damage industry development factors and industry Massachusetts loss trend by coverage. To the extent that actual company development varies from historical industry development or company future trends vary from historical industry trends, the actual loss ratio may vary from the projection.