

PEERLESS INSURANCE COMPANY  
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- a. ranked among the upper 20% of the class scholastically, or
  - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
  - c. in schools using numerical grade points, such as 4,3,2 and 1 points, had an average of at least 3 points for all subjects combined, or
  - d. was included in "Dean's List", "Honor Roll" or comparable list indicating Scholastic achievement.
  - e. In the case of home schooling, 2 options are given:
    - i. a standardized form certified by an approved 3<sup>rd</sup> party organization showing evidence of numbers (2) or (3) above, or;
    - ii. evidence of scoring in the upper 20<sup>th</sup> percentile on an annual national standardized exam.
3. The certified statement must be submitted:
- a. when the good student discount is initially requested, and;
  - b. at renewal and thereafter at the Company's discretion.
4. A rated inexperienced operator in rate Class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

**I. Driving Years Discount**

A discount will be given to eligible operators in Classes 10, 17, 18, 20, 21, 25, 26 and 30 based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date.

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

★ **J. Account Credit**

A 15% credit is applicable if the following criteria are met:

- (a) A Homeowners policy (Policy forms HO 03, HO 04, HO 05 or HO 06) is issued with The Netherlands Insurance Company, Peerless Insurance Company, Excelsior Insurance Company, Peerless Indemnity Insurance Company, and/or
- (b) is written in the Massachusetts Fair Plan or controlled by the agency and written with another carrier within the agency, and/or
- (c) A Personal Umbrella policy is issued with Peerless Insurance Company, and
- (d) The named insured(s) on the automobile, homeowner and/or umbrella policies are identical or for the same insured(s)

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied anytime during the policy period.

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<b>Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	119	232	135	403	212	364	190	116
2	130	252	152	437	240	395	215	125
3	136	265	164	475	257	428	230	133
4	147	294	169	527	298	475	267	142
5	150	293	191	554	318	499	285	149
6	163	325	189	594	365	535	327	159
7	166	314	208	630	371	568	332	161
8	177	348	215	663	399	598	358	173
9	203	374	244	686	416	618	373	197
10	205	437	273	730	480	658	431	208
11	198	476	270	719	483	647	433	225
12	220	453	295	720	518	648	465	214
13	250	493	318	721	522	649	467	243
14	280	517	355	709	539	639	483	272
15	332	576	373	707	582	638	522	318
16	279	587	487	692	564	624	506	286
17	212	444	261	702	415	632	372	213
18	217	579	297	721	518	649	465	245
19	263	566	352	688	526	621	472	293
20	243	578	332	714	541	644	486	269
21	298	582	451	694	569	626	510	414
22	294	582	439	695	559	627	502	401
23	224	537	351	702	516	633	463	227
24	226	479	289	706	464	635	416	229
25	224	541	305	708	532	638	478	244
26	276	589	389	691	568	622	509	266
27	103	212	116	361	180	326	161	106
40	258	524	323	714	509	644	457	272
41	268	521	357	719	538	647	482	276
42	330	576	385	711	581	641	521	336
43	296	567	376	709	581	640	521	319
44	268	597	492	702	570	633	511	272
45	307	556	372	710	578	640	518	318

Note: The above rates are applicable to insureds with zero SDIP points.  
Class 15 rates are 75% of Class 10 final rates for all coverages.

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<b>Class-Territory Base Rates Part 2 (A-2: PIP)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	49	85	56	156	87	140	78	49
2	52	92	61	169	95	152	86	51
3	58	95	65	183	102	165	91	56
4	60	106	67	202	117	182	105	59
5	62	105	75	213	124	192	112	62
6	66	117	75	228	142	204	127	65
7	67	112	81	242	144	217	129	65
8	72	124	85	254	155	228	139	70
9	82	133	95	262	162	236	146	79
10	83	155	106	274	185	246	167	82
11	81	169	105	270	186	243	168	89
12	88	162	113	270	200	243	180	85
13	100	180	122	270	201	243	181	96
14	111	189	136	265	208	240	187	107
15	128	209	142	265	224	239	201	121
16	111	213	185	259	216	233	195	113
17	86	157	102	269	162	242	144	86
18	87	204	114	271	200	243	180	98
19	105	205	136	258	202	232	182	116
20	96	211	127	268	209	241	187	110
21	118	211	175	260	218	234	197	164
22	116	211	172	261	215	234	194	158
23	88	197	135	263	199	236	179	90
24	91	170	112	264	179	238	162	91
25	90	197	118	265	205	239	184	101
26	109	213	149	259	218	233	197	106
27	43	77	47	140	73	126	65	46
40	104	190	124	268	196	241	177	107
41	105	190	137	270	207	243	186	108
42	129	209	148	266	223	240	201	129
43	116	205	144	266	224	240	201	124
44	106	216	187	263	219	238	197	108
45	120	202	142	266	221	240	200	124

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 4 Basic (\$5000 PDL)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	146	263	186	518	321	466	288	153
2	159	276	192	558	344	502	309	162
3	162	283	204	580	347	522	311	172
4	172	295	207	621	372	559	334	188
5	172	298	206	641	395	577	354	193
6	182	304	219	645	408	581	367	196
7	187	307	231	664	435	598	390	204
8	190	326	237	686	436	617	391	213
9	196	333	235	698	438	629	393	202
10	198	337	237	703	441	633	396	203
11	195	358	242	697	439	628	393	205
12	216	365	259	714	470	642	422	220
13	226	364	258	713	470	642	422	226
14	236	394	273	716	486	644	436	242
15	252	433	290	727	525	655	471	258
16	221	426	287	712	471	640	423	229
17	204	394	245	713	415	641	373	204
18	224	443	273	729	472	657	424	220
19	233	436	281	707	456	637	409	226
20	216	434	264	724	461	651	414	228
21	254	479	308	713	516	641	463	255
22	322	511	381	710	554	640	498	315
23	195	446	287	723	478	650	430	213
24	237	446	286	726	459	654	411	232
25	225	483	284	728	507	656	455	238
26	269	494	350	710	542	639	485	266
27	141	250	168	490	285	441	255	141
40	209	392	260	713	448	641	403	241
41	212	382	269	713	476	641	428	225
42	213	412	293	731	518	659	465	252
43	245	423	291	730	525	657	471	249
44	195	416	283	712	471	640	422	201
45	249	424	286	730	522	658	468	253

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	19	42	25	67	35	60	32	19
2	20	45	27	72	40	66	35	20
3	21	47	29	79	43	71	39	21
4	24	54	30	87	49	79	44	24
5	24	54	34	93	53	83	47	26
6	26	59	34	99	60	88	54	27
7	27	57	37	104	61	94	55	27
8	28	62	38	110	66	99	59	29
9	33	68	43	113	69	102	61	32
10	33	74	49	115	77	105	70	33
11	34	83	47	113	79	102	71	39
12	36	80	52	114	85	102	76	40
13	41	89	56	114	86	102	77	41
14	46	95	62	112	88	101	78	45
15	57	103	66	112	96	101	86	56
16	62	100	79	108	92	97	83	64
17	35	75	44	115	68	104	60	35
18	43	101	52	112	85	101	76	49
19	48	100	60	109	86	98	77	56
20	48	103	60	112	87	101	78	56
21	65	101	80	110	94	99	84	80
22	64	101	80	109	92	98	83	78
23	35	100	60	109	84	98	75	38
24	36	80	49	109	74	98	66	39
25	42	101	54	112	87	100	78	45
26	50	100	65	109	92	98	83	50
27	18	39	21	60	30	54	27	18
40	41	92	56	112	84	101	75	43
41	43	95	62	113	88	101	78	45
42	54	103	66	112	95	100	85	57
43	50	102	66	111	95	100	85	56
44	56	101	80	109	92	98	83	64
45	51	103	66	113	95	101	85	56

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 7 \$500 Deductible (Collision)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	229	506	303	922	509	828	458	228
2	239	512	305	962	499	865	449	238
3	242	537	326	980	526	881	474	241
4	253	558	330	1013	561	910	505	252
5	256	563	339	1027	589	923	530	255
6	273	601	360	1058	623	952	561	270
7	288	615	388	1055	652	948	588	282
8	294	609	405	1053	650	947	584	292
9	294	608	385	1047	652	942	586	292
10	287	622	387	1051	670	945	603	290
11	311	695	423	1023	679	920	610	310
12	344	715	444	1028	743	923	668	343
13	347	648	472	1035	750	931	675	342
14	384	718	513	1011	784	909	705	382
15	459	753	554	1008	820	907	737	448
16	405	730	500	983	698	884	628	390
17	324	685	426	1039	646	934	582	323
18	395	759	502	1014	759	911	682	386
19	410	772	572	983	790	884	711	408
20	438	771	556	998	787	897	709	425
21	456	784	639	992	895	892	806	548
22	506	776	656	982	864	883	778	680
23	349	777	616	1010	818	909	736	392
24	383	747	541	1008	763	907	687	380
25	402	788	593	1025	821	921	739	423
26	474	785	649	983	852	884	767	520
27	218	483	279	892	472	802	425	217
40	351	679	480	1020	734	917	661	358
41	327	698	502	1028	770	924	692	340
42	378	748	572	1021	821	918	739	368
43	407	743	554	1006	824	905	741	397
44	370	747	487	1008	698	907	628	355
45	423	733	557	1010	820	908	738	412

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	95	95	95	95	95	95	95	95
2	97	97	97	97	97	97	97	97
3	100	100	100	100	100	100	100	100
4	98	98	98	98	98	98	98	98
5	102	102	102	102	102	102	102	102
6	106	106	106	106	106	106	106	106
7	110	110	110	110	110	110	110	110
8	113	113	113	113	113	113	113	113
9	112	112	112	112	112	112	112	112
10	119	119	119	119	119	119	119	119
11	128	128	128	128	128	128	128	128
12	132	132	132	132	132	132	132	132
13	148	148	148	148	148	148	148	148
14	155	155	155	155	155	155	155	155
15	191	191	191	191	191	191	191	191
16	309	309	309	309	309	309	309	309
17	110	110	110	110	110	110	110	110
18	224	224	224	224	224	224	224	224
19	247	247	247	247	247	247	247	247
20	223	223	223	223	223	223	223	223
21	304	304	304	304	304	304	304	304
22	343	343	343	343	343	343	343	343
23	206	206	206	206	206	206	206	206
24	155	155	155	155	155	155	155	155
25	234	234	234	234	234	234	234	234
26	278	278	278	278	278	278	278	278
27	90	90	90	90	90	90	90	90
40	142	142	142	142	142	142	142	142
41	143	143	143	143	143	143	143	143
42	173	173	173	173	173	173	173	173
43	183	183	183	183	183	183	183	183
44	298	298	298	298	298	298	298	298
45	192	192	192	192	192	192	192	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.20
100/100	1.38
100/200	1.39
100/300	1.40
200/400	1.70
250/500	1.80
250/1000	1.85
300/500	2.02
500/500	2.65
500/1000	2.70

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	20
10,000	27
15,000	35
20,000	37
25,000	41
50,000	48
100,000	57



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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	16	0
20/50	17	1
25/50	18	3
25/60	19	4
35/80	20	13
50/100	21	22
100/100	23	47
100/200	24	48
100/300	25	49
200/400	28	116
250/500	29	138
250/1000	30	148
300/500	34	194
500/500	44	355
500/1000	45	365

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Comprehensive And Collision Options**

Deductible	Comprehensive
300	1.12
500	1.00
1,000	0.72
2,000	0.61

Deductible	Limited Collision
0	\$9
300	\$6
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision
300	1.19
500	1.00
1,000	0.63
2,000	0.48

Deductible	Collision Waiver of Deductible Charge
300	11
500	14
1000	17
2000	27

Deductible	Glass Deductible for Comprehensive
\$100	0.84

Limit	Substitute Transportation
\$15/day	12
\$30/day	63
\$45/day	146
\$100/day	300

Towing and Labor	Rate
\$50 per disablement	8
\$100 per disablement	16

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**Discounts**

**Multi-Car Discount**

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	8%
Multicar - 3+ Cars	10, 15, 30	12%
Multicar - 3+ Cars	17,18,20,21,25,26	7%

\*Cars registered in same household,  
but insured on multiple policies

**Annual Mileage Discount**

Annual Mileage	Class 15	All Other Classes
0 - 2,000	10%	13%
2,001 - 5,000	10%	11%
5,001 - 8,000	5%	8%
8,001 - 10,000	0%	5%

**Public Transit Discount**

15%

**Enrollment Credit**

Policy Period Months in Effect*		Discount
in excess of	but less than	
0	1	0.0%
1	2	5.5%
2	3	5.0%
3	4	4.5%
4	5	4.0%
5	6	3.5%
6	7	3.0%
7	8	2.5%
8	9	2.0%
9	10	1.5%
10	11	1.0%
11	12	0.5%

\*Mos. policy was effective with prior carrier

**Anti-Theft Discount**

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

**Passive Restraint Discount**

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%

**Class 15 Discount**

25%

**Good Student Discount**

10%

**Driver Training Discount**

5%

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**Model Year / Symbol Factors  
Part 7 \$500 Deductible (Collision)**

Symbol	Model Year																
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.465	0.450	0.402	0.116
2	0.860	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.470	0.424	0.136
3	0.910	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.517	0.496	0.447	0.161
4	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.546	0.523	0.472	0.194
5	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.553	0.493	0.227
6	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.611	0.585	0.522	0.266
7	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.646	0.619	0.552	0.315
8	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.684	0.655	0.584	0.374
10	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.724	0.694	0.611	0.434
11	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.767	0.735	0.647	0.518
12	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.813	0.779	0.686	0.611
13	1.565	1.490	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.863	0.827	0.728	0.728
14	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.916	0.868	0.773	0.865
15	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.972	0.921	0.820	1.025
16	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.033	0.979	0.872	1.220
17	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.097	1.040	0.914	1.436
18	2.168	2.065	1.967	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.354	1.292	1.234	1.185	1.123	0.988	1.651
19	2.310	2.200	2.095	2.001	1.908	1.821	1.736	1.657	1.581	1.509	1.442	1.376	1.314	1.262	1.196	1.052	1.866
20	2.511	2.391	2.277	2.175	2.074	1.979	1.887	1.801	1.719	1.641	1.567	1.495	1.428	1.372	1.300	1.143	2.082
21	2.711	2.582	2.459	2.349	2.240	2.137	2.038	1.946	1.856	1.772	1.692	1.615	1.543	1.481	1.404	1.234	2.297
22	2.913	2.774	2.642	2.523	2.406	2.296	2.189	2.090	1.994	1.903	1.818	1.735	1.657	1.591	1.508	1.326	
23	3.112	2.964	2.823	2.696	2.572	2.454	2.340	2.234	2.131	2.034	1.943	1.854	1.771	1.701	1.612	1.417	
24	3.414	3.251	3.096	2.957	2.821	2.692	2.567	2.450	2.338	2.231	2.131	2.034	1.943	1.865	1.768	1.554	
25	3.714	3.537	3.369	3.218	3.070	2.929	2.793	2.666	2.544	2.428	2.319	2.213	2.114	2.030	1.924	1.692	
26	4.016	3.825	3.643	3.479	3.318	3.167	3.020	2.882	2.750	2.625	2.507	2.393	2.285	2.195	2.080	1.829	
27	4.318	4.112	3.916	3.740	3.567	3.404	3.246	3.098	2.956	2.822	2.695	2.572	2.457	2.359	2.236	1.966	

**MASSACHUSETTS  
Automobile Rating Manual**

**Model Year / Symbol Factors  
Part 9 \$500 Deductible (Comprehensive)**

Symbol	Model Year																
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524	0.126
2	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551	0.155
3	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580	0.186
4	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610	0.221
5	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642	0.264
6	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676	0.310
7	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712	0.376
8	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751	0.449
10	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792	0.537
11	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835	0.642
12	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882	0.774
13	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932	0.928
14	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983	1.120
15	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040	1.339
16	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099	1.612
17	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162	1.938
18	1.561	1.487	1.416	1.405	1.393	1.381	1.371	1.359	1.349	1.337	1.326	1.316	1.305	1.295	1.285	1.255	2.229
19	1.662	1.583	1.508	1.496	1.483	1.471	1.460	1.447	1.436	1.424	1.412	1.401	1.390	1.379	1.369	1.336	2.520
20	1.807	1.721	1.639	1.626	1.612	1.599	1.587	1.573	1.561	1.548	1.535	1.523	1.511	1.499	1.488	1.453	2.810
21	1.952	1.859	1.770	1.756	1.741	1.727	1.714	1.699	1.686	1.671	1.658	1.645	1.632	1.619	1.607	1.569	3.101
22	2.096	1.996	1.901	1.886	1.870	1.855	1.841	1.825	1.811	1.795	1.781	1.767	1.752	1.739	1.726	1.685	
23	2.241	2.134	2.032	2.016	1.999	1.983	1.967	1.951	1.936	1.919	1.904	1.889	1.873	1.858	1.845	1.801	
24	2.457	2.340	2.229	2.211	2.193	2.175	2.158	2.140	2.123	2.105	2.088	2.071	2.055	2.038	2.023	1.975	
25	2.673	2.546	2.425	2.406	2.386	2.366	2.348	2.328	2.310	2.290	2.272	2.254	2.236	2.218	2.202	2.150	
26	2.891	2.753	2.622	2.601	2.580	2.558	2.539	2.517	2.498	2.476	2.456	2.437	2.417	2.398	2.380	2.324	
27	3.107	2.959	2.818	2.796	2.773	2.750	2.729	2.706	2.685	2.662	2.641	2.620	2.598	2.578	2.559	2.498	

PEERLESS INSURANCE COMPANY  
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- a. ranked among the upper 20% of the class scholastically, or
  - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
  - c. in schools using numerical grade points, such as 4,3,2 and 1 points, had an average of at least 3 points for all subjects combined, or
  - d. was included in "Dean's List", "Honor Roll" or comparable list indicating Scholastic achievement.
  - e. In the case of home schooling, 2 options are given:
    - i. a standardized form certified by an approved 3<sup>rd</sup> party organization showing evidence of numbers (2) or (3) above, or;
    - ii. evidence of scoring in the upper 20<sup>th</sup> percentile on an annual national standardized exam.
3. The certified statement must be submitted:
- a. when the good student discount is initially requested, and;
  - b. at renewal and thereafter at the Company's discretion.
4. A rated inexperienced operator in rate Class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

**I. Driving Years Discount**

A discount will be given to eligible operators in Classes 10, 17, 18, 20, 21, 25, 26 and 30 based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date.

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

★ **J. Account Credit**

A 15% credit is applicable if the following criteria are met:

- (a) A Homeowners policy (Policy forms HO 03, HO 04, HO 05 or HO 06) is issued with The Netherlands Insurance Company, Peerless Insurance Company, Excelsior Insurance Company, Peerless Indemnity Insurance Company or ~~is written in the Massachusetts Fair Plan~~, and/or
- (b) is written in the Massachusetts Fair Plan or controlled by the agency and written with another carrier within the agency, and/or
- (~~c~~) A Personal Umbrella policy is issued with Peerless Insurance Company, and
- (~~d~~) The named insured(s) on the automobile, homeowner and/or umbrella policies are identical or for the same insured(s)

**Application of Discount**

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied anytime during the policy period.

**Peerless Insurance Company**  
**Massachusetts Private Passenger Automobile Insurance**  
**Explanatory Memorandum**  
**Massachusetts**

**Revised Manual**

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**Rule 19. J. (a), (b), (c), (d). Section I - General Rules. Discounts. Account Credit.** We removed “or is written in the Massachusetts Fair Plan” from letter (a) and revised letter (b) to read “is written in the Massachusetts Fair Plan or controlled by the agency and written with another carrier within the agency, and/or”. We also re-lettered subsequent sections (c) and (d).