

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

23	45001-50000
24	50001-60000
25	60001-70000
26	70001-80000
27	80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above

- a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the symbol 27 factor shown on rate pages RP-13, and continue with the calculation according to the premium calculation Rule 11.

★ C. Model Year and Symbol Determination – 2011 & Newer Model Year Vehicles

If the vehicle model year is 2011 or newer, the 2011 ISO Collision symbol will map to the appropriate 2010 ISO symbol. The mapped-to 2010 symbol will be used for rating the vehicle.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

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

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

**2012
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**

NOTE: A ★ beside the text within the manual denotes changed content.

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62 Maple Avenue
Keene, New Hampshire 03431**

TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	3
7	Policy Period	4
8	Changes	4
9	Motor Vehicle Registration Certificates.....	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	6
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9.....	7
17	Substitute Transportation	7
18	Termination of Insurance	7
19	Discounts.....	13
20	Model Year Rating	17
21	Ultra Plus Special Provisions	17
22	Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages	19
23	High-Theft Vehicles.....	20
24	Extra-Risk Rating (Collision and Comprehensive)	20
25	Vehicle Series Rating.....	22
26	Reserved for Future Use.....	22

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	22
28	Private Passenger Classifications.....	23
29	Reserved For Future Use.....	25
30	Personal Injury Protection - Deductible Form	25
31	Transportation of Fellow Employees	26

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.	Page
32 Pick-Ups, Vans, and Similar Type Vehicles.....	26
33 Towing and Labor Cost.....	26
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	26
35-38 Reserved for Future Use.....	27

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	
39 Motor Homes/Camper Bodies.....	27
40 Antique Motor Cars and Motorcycles.....	27
41 Stated Amount Coverage.....	28
42-43 Reserved for Future Use.....	28
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicle	28
45 Agreed Amount Coverage - Comprehensive.....	29
46 Excess Electronic Equipment Coverage.....	30
47 Customized Vans and Pickups	30
48 Original Equipment Manufacturer Parts Coverage.....	30

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	
49 Reserved For Future Use.....	31
50 Use of Other Automobiles.....	31
51-53 Reserved for Future Use.....	32

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	
54 Anti-Theft Device Standards and Discounts.....	32
55 Pre-Insurance Inspection Program	38
56 Merit Rating Plan.....	40
Increased Limits Tables and Implicit Surcharge Exclusion Factors.....	42
57 Reserved for Future Use.....	42
58 Registry of Motor Vehicles Procedures	42

ADDITIONAL ITEMS

	Page
Private Passenger Endorsement/Forms Index	B-1

RATING TERRITORIES SECTION

Rating Territories	T-1 - T-6
--------------------------	-----------

HIGH THEFT VEHICLE SECTION

High Theft Vehicle Section.....	HT-1 – HT-4
---------------------------------	-------------

INDEX SECTION

RATE SECTION

Private Passenger Rates	R Pages
Stated Amount Rates	R Pages
Motorcycle Rates.....	R Pages
Approved Motorcycle Training Sites.	R Pages
Miscellaneous Motor Vehicles.....	R Pages

APPROVED PUBLIC TRANSIT SYSTEMS

Approved Public Transit Systems.....	PT-1
--------------------------------------	------

APPROVED MOTORCYCLE TRAINING SITES

Approved Motorcycle Training Sites.....	MT-1
---	------

PAYMENT PROGRAMS

Payment Programs.....	PP1-2
-----------------------	-------

SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Peerless Insurance Company Massachusetts Automobile Insurance Policy.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Peerless Insurance Company Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

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

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount of premium and any applicable late payment charges or other financing fees due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

1. The producer is required to submit an Application for Massachusetts Motor Vehicle Insurance from the applicant.
2. The producer must verify that there is no automobile insurance premium owed to the former company or producer.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

3. The producer of record must provide information necessary for the company to transmit data to the Registry of Motor Vehicles for each vehicle insured. In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles.
4. At the same time this information is provided to the insurer, the producer of record shall notify the former producer of record, if known, and the former insurer that a certificate of coverage has been issued for the policy. The notice must be signed by the producer of record or issued on the insurer's letter head and the notice must bear the Registry stamp of the insurer, which may be in electronic format. The notice may be in hard copy or electronic format.
5. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a notice of transfer and;
 - b. compute the return premium, if any, as of the date shown on a notice of transfer.

No notice of cancellation is required.

EXCEPTION - Except for C-1 above, Section C of this Rule is not applicable to those specific instances when a producer transfers a block of business to the company. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

D. Cancellation (Other Than Transfer of Insurer)

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

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

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

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

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

RULE 6. OUT-OF-STATE GARAGING

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 7. POLICY PERIOD

- A. Policies will be written for a term of one year. A policy may be extended, by the company, for an additional year at each anniversary of the original expiration date.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

Percentages for Short Term Policies				
		Date Interval*		
All Other		Motorcycle		Percent of Annual Rates
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

- A. All changes to a policy during its term which require adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.
- B. **Minimum Premiums**
 1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
 2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
 3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

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

1. Owners

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

2. Non-Owners

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5% applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

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

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-Car, (3) Passive Restraint, (4) Anti-Theft, (5) Tenure Discount (6) Account Credit (7) Peerless Insurance™ Risk Modifier (8) Driver Training (9) Good Student (10) Driving Years (11) Public Transit (12) Class 15 (13) Driving Record Rating Plan Factor-(Merit Rating Plan) and (14) Enrollment Credit. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

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

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

The policy shall terminate upon:

- 1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
- 2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
- 3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

F. Instructions For Use of Pro Rata or Short Rate Table

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	2007.512
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	2006.956
	.225

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

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

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

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

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425
425 ÷ 547 = .777 pro rata factor	
.777 x total premium = earned premium	

Instructions for Short Rate Table:

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

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

Example:

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

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

**PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

(Rule 18)

**SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company**

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 19. DISCOUNTS

Unless otherwise stated in the eligibility criteria for each discount, the following discounts are applicable to private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Refer to Rate Pages for the applicable categories, discounts and groups.

A. Multi-Car Discount

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the Company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

B. Public Transit Discount

A discount will be given to eligible vehicles when one or more operators uses a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight monthly passes or tickets within the previous 12 months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The Company may accept a signed Public Transit form as acceptable evidence. The Company may collect such passes, signed forms and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles Discount

The discount will be computed on the basis of combined premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Pages for a list of approved public transit systems.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards Section.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan discounts or points, and enrollment credits, if applicable.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The Company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form and the difference shall be annualized to determine eligibility.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating adjustment.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible vehicles equipped with driver side airbags or automatic seatbelts.

NOTE: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 years driving experience that have completed a Satisfactory Driver Training Program (as defined in Rule 28 D.).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 years driving in Classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The Company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:

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 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th 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.

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

K. Tenure Discount

Tenure is defined as the number of years with the Company for automobile renewal policies, or the number of years with the prior automobile carrier for new business, increased by one year at each subsequent policy term.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. See rate pages for applicable discount.

L. Enrollment Credit

If a Massachusetts automobile insurance policy written for a one year term with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

M. Peerless Insurance Risk Modifier

A modifying factor will apply based on:

1. If a policyholder owes outstanding earned premium to another carrier and/or has a cancellation notice, reinstatement, or insufficient funds within 36 months of the policy effective date with Peerless Insurance Company, a 10.0% surcharge will apply.
2. If a policyholder does not have any outstanding earned premium to another carrier and/or a cancellation notice, reinstatement, or insufficient funds within 36 months of the policy effective date on the policy, a discount or surcharge will apply. Please see below for the discount or surcharge that will apply based on the driver (including deferred drivers but not counting drivers excluded from all vehicles on the policy) to vehicle ratio of the policy and the Payment Type and Frequency selected on the policy:

Driver to Vehicle Ratio	Payment Type and Frequency				
	Any Payment Frequency and Electronic Fund Transfer*	Paid-In-Full and Not Electronic Fund Transfer*	Paid Semi-Annually and Not Electronic Fund Transfer*	Paid Quarterly and Not Electronic Fund Transfer*	Paid Monthly and Not Electronic Fund Transfer*
Less Than One	-10.0%	-10.0%	-5.0%	-5.0%	-2.0%
Greater Than or Equal to One	-5.0%	-5.0%	0.0%	0.0%	3.0%

* Deducted from a checking account using bank routing and account numbers.

Application of Discount

The discount/surcharge applies to rates otherwise applicable for Parts 1-12 for the policy. The discount/surcharge may be applied or changed mid-term when there is a change in any of the above criteria for the policy.

N. Diminishing Collision/Limited Collision Deductible

- a. All policies with Collision or Limited Collision coverage are eligible to earn a diminished Collision or Limited Collision deductible. If the policy is eligible, the Collision or Limited Collision deductible will be reduced by \$50 at each renewal, up to a maximum reduction of \$250.

Eligibility: Policies must be loss free with the Company for at least one year immediately preceding inception of the renewal term.

- b. A diminished Collision or Limited Collision deductible will be applicable for the entire policy term and shall be applied to all Collision or Limited Collision claims occurring during the policy term.
- c. The following shall occur at the renewal date following the term in which a Collision or Limited Collision claim has occurred:
 - (1) Each vehicle's Collision or Limited Collision deductible will be restored to its initial value; and
 - (2) A new qualification period will begin.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- d. If the Collision or Limited Collision deductible is changed during the policy term or at renewal, the diminishment will apply to the new deductible.

Attach **Endorsement 90-90MA**

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis. The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Refer to rate pages for Rating Factors

Rule 21. Ultra Plus Special Provisions

This optional endorsement to the Massachusetts Automobile Insurance Policy provides various additional coverages and increased limits. This endorsement provides coverage for each vehicle insured on the policy.

Refer to the Personal Automobile Program Summary for a synopsis of coverages provided.

Consult the actual endorsement for a full description of coverages.

Charge the following premium for each vehicle on the policy:

Vehicle Type	Premium	
	Vehicles with Liability Only Coverage	Vehicles With "Other Than Collision" Coverage
Private Passenger Auto, Pickup, or Van	\$25	\$50
Antique Autos	20	40
Motor homes	25	50
Recreational Trailers		40
All Other Trailers		25
Motorcycles and Antique Motorcycles	20	40

Attach **Endorsement 91-40MA**

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Personal Automobile Program Summary

The following table provides you with a comparison of features of our Company's Personal Automobile Program compared to the Massachusetts Bureau based Automobile Policy. All coverages are limited to the perils and exclusions outlined within the policy. Please refer to policy forms for a complete description of all of the special coverages.

MASSACHUSETTS AUTOMOBILE PROGRAM SUMMARY			
	MA Bureau Auto Policy	Special Provisions Endorsement 91-4MA <i>No added premium</i>	Ultra Plus Special Provisions 91-40MA <i>Nominal added premium</i>
Bail Bonds (needed due to an accident)	\$250	Included	\$1,000
Loss of Earnings (trial/hearing related)	\$40 a day	Included	\$300 a day
Newly-Acquired Vehicle (number of days to report it to the company)	7 days	Included	45 days all other cov. 7 days phys. damage
Immediate First Aid to Others	Not included	Not included	\$10,000
Increased Medical Payments (policy limit doubled if seat belts are worn by all occupants) (subject to a \$10,000 maximum increase)	Not included	Not included	Included
Extra Death Benefit	Not included	Not included	\$2,000
Supplemental Death Benefits (unused medical payments apply as a death benefit)	Not included	Not included	Included
Facilities or Equipment for trailers and motor homes	Not included	Not included	\$2,000
Telephone	Deductible Applies	Deductible Applies	Deductible Waived
Tapes, Records, Disks or Other Media	Not Included	Not Included	\$1,000
Comprehensive (applicable on total losses)	Deductible Applies	Deductible Applies	Deductible Waived
Collision Deductible (If the accident is not your fault and the at-fault driver is identified)	Deductible Applies	Deductible Applies	Deductible Waived
Auto Safety Glass Breakage	Deductible Applies	Deductible Applies	Deductible Waived
Deductibles (if 2 or more of your covered autos are damaged by one incident)	Deductible Applies	Deductible Applies	Only one Collision or Other Than Collision deductible will apply (the highest)
Excess Towing Expense (only applies if towing option purchased)	Not included	Not included	\$50 additional
Loan/Lease "Gap Coverage" (pays balance of loan or lease if your auto is a total loss regardless of the value of your auto)	Not included	Not included	Included
Lockout Assistance/Key Replacement	Not included	Not included	\$100

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Non-owned Trailer Damage	Not Included	Not Included	\$5,000
Personal Clothing and Baggage (subject to exceptions)	Not included	Not included	\$600
Transportation Expenses Coverage (if your auto is disabled due to a loss)	\$450 (\$15 a day) total theft	Included	\$600 (\$20 a day) additional
Emergency Travel Expense (to help you get home or to your destination if your auto is disabled by an accident)	Not included	Not included	\$100
Trip Interruption Coverage (applies to loss occurring more than 100 miles from home) (only applies if Collision, Other Than Collision, and Transportation Expense option purchased)	Not included	Not included	\$600
New Car Replacement Coverage	Not included	Included	Included
Enhanced Substitute Transportation Coverage (applies if you allow us to arrange rental contract and allow work to be done at approved repair shop)	Not included	Included	Included
Enhanced Towing and Labor (applies if you call the Peerless Insurance Roadside Assistance number and allow us to make towing arrangements)	Not included	Included	Included
Mechanical Parts Replacement Coverage	Not included	Included	Included

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

- For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
- For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

23	45001-50000
24	50001-60000
25	60001-70000
26	70001-80000
27	80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above

- a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the symbol 27 factor shown on rate pages RP-13, and continue with the calculation according to the premium calculation Rule 11.

★ C. Model Year and Symbol Determination – 2011 & Newer Model Year Vehicles

If the vehicle model year is 2011 or newer, the 2011 ISO Collision symbol will map to the appropriate 2010 ISO symbol. The mapped-to 2010 symbol will be used for rating the vehicle.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

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

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

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

The extra-risk rating factors are applied in the calculation of the premium as follows:

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

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

Application of Factors

A. Single Vehicle Policies

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING

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

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

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

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

B. Operators

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

1. Assignment of Operators to Automobiles

- a.** Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined

Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

- i.** If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. **Deferred Operator:** If an operator's class and merit rating are used on an automobile covered by another Massachusetts private passenger insurance policy, this operator will be defined as Deferred Operator. Deferred operator shall be deferred from rating on the policy. If all operators listed on a policy are Deferred Operators, the operator producing the lowest combined premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
 - v. If each listed operator's class merit rating has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
 - c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
 - d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

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

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

3. Driving Experience

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

4. Operator Use

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

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

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy.

Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

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

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure. The premium is then calculated in accordance with Rule 11.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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

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

Refer to the Rate Pages for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Miscellaneous Motor Vehicle page for rating methods and factors. No other premium adjustments, factors or discounts apply.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

Refer to the Rate Pages under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol. The premium is then calculated in accordance with Rule 11.

B. Camper Bodies

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

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

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section. The premium is then calculated in accordance with Rule 11.

RULE 40. ANTIQUA MOTOR CARS AND ANTIQUA MOTORCYCLES

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

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

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

Refer to the Rate Pages for rating methods and factors. The premium is subject to the Class 15 discount. No other premium adjustments, factors or discounts apply. The premium is then calculated in accordance with Rule 11.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

RULES 42-43 RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

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

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

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

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

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650.

Group D - Cubic Centimeter Engine Displacement over 650.

Fire - See Rate Pages.

Theft - See Rate Pages.

Comprehensive - See Rate Pages.

Collision - See Rate Pages.

Limited Collision - See Rate Pages.

Substitute Transportation – See Rate Pages.

Towing and Labor – See Rate Pages.

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

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages for a list of approved sites.

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

Refer to Rate Pages for discount levels.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

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

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

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40. The premium is then calculated in accordance with Rule 11.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

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

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

Refer to the Rating Pages for premium charges. No other rate adjustment, factor or discount applies.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

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

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section. The premium is then calculated in accordance with Rule 11.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

Refer to the Rating Pages for premium development.

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

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

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

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

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

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

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the applicable Private Passenger applicable premium for an individual and 100% for individual and household members.
 - B. Primary Insurance – 12% of the applicable Private Passenger applicable premium for an individual and 13% for individual and household members.
 - C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the applicable premium to be changed shall be 100% of the applicable private passenger premium.
2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger applicable premium for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Purpose and Scope

This rule governs the reduction in premium charges for private passenger motor vehicles and certain commercial vehicles equipped with anti-theft devices and vehicle recovery systems.

2. Eligibility

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

3. Coverages

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

4. Discounts Applicable

Refer to the Rate Pages for applicable discounts.

5. Definitions

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

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

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

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

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

6. General

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

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Categories Defined

Category I

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Category II

(a) 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.

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

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

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Category III

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

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

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

(c) Armored Ignition Cut-Off Switch

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(d) Passive Multi-Component Cut-Off Switch

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

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

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

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

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

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

(1) Armored Cable Hood Lock

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

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

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

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

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Vehicle Recovery System

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Category V

Vehicle Recovery System with Unauthorized Movement Notification

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

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When the applicant or rated operator has a Merit Rating Code of 99 or 98.
8. When the applicant has had continuous auto coverage for the prior 12 months and has a valid Massachusetts drivers license.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 56. MERIT RATING PLAN

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

Driving Record/Experience Period

Each listed operator on a policy is assigned merit rating code based on the operator's driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type, and age of at-fault accidents and traffic violations during the policy experience period. The policy experience period is the six year period immediately preceding the effective date of the policy. At-fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code. The Credit Factor is either the Peerless Insurance Excellent Driver Discount (Refer to the rate pages for applicable discounts), awarded to operators with incident-free-periods of more than five but less than six years, or the Peerless Insurance Excellent Driver Discount Plus (Refer to the rate pages for applicable discounts), awarded to operators with incident-free-periods of at least six years and to select operators receiving forgiveness. The experience period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the company the merit rating code (points or credits) for each listed operator, and the company will apply accident and violation forgiveness as indicated.

Operators New to Massachusetts

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

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

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

Determination of Merit Rating Code

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

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

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

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date,

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

the operator's merit rating code, prior to consideration of accident/violation forgiveness, will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code, prior to consideration of accident/violation forgiveness, is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

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

Calculation of Premium Adjustment

The credit or points adjustment factor is applied to the Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the Enrollment Credit and charges for Ultra Plus Special Provisions, if applicable.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness

- a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year policy experience period.
- b. Renewal customers can earn forgiveness provided they meet the following criteria:
 - i. All experienced operators on the policy must be 5+ years at-fault accident free and 3+ years conviction free; and
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with the Company.
- c. New business customers can qualify for forgiveness provided they meet the following criteria:
 - i. All experienced operators on the policy must be 5+ years at-fault accident free and 3+ years conviction free; and
 - ii. Policy qualifies at issuance for Peerless Insurance Tenure Discount as shown in the Peerless Insurance Company Massachusetts Private Passenger Rate and Rule Pages.

2. Redeeming Forgiveness

- a. Accident Forgiveness
 - i. Once a policy qualifies for forgiveness, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple accidents, the oldest accident will be forgiven.
 - iv. If a policy qualifies for forgiveness and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another at-fault accident is forgiven.
- b. Violation Forgiveness
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year policy experience period.
- c. For policies carrying the Ultra Plus Special Provisions, and qualifying for forgiveness
 - i. Any experienced operator (other than an operator added in 2.a.iv.) whose final driving record points, after the application of accident forgiveness and violation forgiveness from a. and b. above, is zero or qualifies for the Peerless Insurance Excellent Driver Discount, and whose driving record includes a

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

previously forgiven incident, will receive the Peerless Insurance Excellent Driver Discount Plus, provided:

1. The policy was endorsed with Ultra Plus Special Provisions at the time of the accident, or violation; and
2. The policy must be endorsed with Ultra Plus Special Provisions the entire time that forgiveness is being redeemed.

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor in the Rate Pages to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest dollar and cents after all calculations have been completed.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS/FORMS
ALPHABETICAL INDEX**

TITLE	AIB FORM NO.
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Diminishing Deductible	90-90MA (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance Fire, Lightning, and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance Theft	MPY-0029-S (Ed. 04-08)
Personal Automobile Amendatory Endorsement Massachusetts	10-093MA (Ed.04-08)
Restriction of Personal Injury Protection Form Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Special Provisions Endorsement	91-4MA (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Ultra Plus Special Provisions	91-40MA (Ed.04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)
Massachusetts Automobile Insurance policy	90-4MA (Ed. 04-08)

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

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

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

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

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

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

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

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819	SHELburne.....	1	435
NORTHFIELD.....	27	434	SHERBORN.....	1	674
NORTH READING.....	5	641	SHREWSBURY.....	5	918
NORTON.....	5	234	SHUTESBURY.....	2	482
NORWELL.....	3	041	SOMERSET.....	6	238
NORWOOD.....	7	716	SOMERVILLE.....	12	606
O			SOUTHAMPTON.....	1	580
OAK BLUFFS.....	27	057	SOUTHBOROUGH.....	27	952
OAKHAM.....	1	976	SOUTH BOSTON - Boston (Zip Code 02127).....	25	823
ORANGE.....	2	412	SOUTHBRIDGE.....	6	919
ORLEANS.....	27	058	SOUTH HADLEY.....	4	513
OTIS.....	27	179	SOUTHWICK.....	4	444
OXFORD.....	5	950	SPENCER.....	6	920
P			SPRINGFIELD.....	42	400
PALMER.....	4	423	STERLING.....	27	953
PAXTON.....	5	977	STOCKBRIDGE.....	1	138
PEABODY.....	10	320	STONEHAM.....	8	623
PELHAM.....	27	577	STOUGHTON.....	12	718
PEMBROKE.....	6	042	STOW.....	27	644
PEPPERELL.....	27	642	STURBRIDGE.....	1	954
PERU.....	1	180	SUDBURY.....	27	645
PETERSHAM.....	27	978	SUNDERLAND.....	3	436
PHILLIPSTON.....	1	979	SUTTON.....	27	955
PITTSFIELD.....	4	102	SWAMPSCOTT.....	9	322
PLAINFIELD.....	27	578	SWANSEA.....	5	239
PLAINVILLE.....	4	740	T		
PLYMOUTH.....	7	014	TAUNTON.....	9	202
PLYMPTON.....	6	071	TEMPLETON.....	27	956
PRINCETON.....	27	980	TEWKSBURY.....	5	646
PROVINCETOWN.....	27	059	TISBURY.....	27	061
Q			TOLLAND.....	1	496
QUINCY.....	12	703	TOPSFIELD.....	4	371
R			TOWNSEND.....	27	647
RANDOLPH.....	14	717	TRURO.....	1	086
RAYNHAM.....	6	235	TYNGSBOROUGH.....	3	648
READING.....	3	622	TYRINGHAM.....	27	184
REHOBOTH.....	4	236	U		
REVERE.....	15	803	UPTON.....	27	957
RICHMOND.....	27	181	UXBRIDGE.....	27	921
ROCHESTER.....	3	043	W		
ROCKLAND.....	9	015	WAKEFIELD.....	6	624
ROCKPORT.....	2	340	WALES.....	2	497
ROSLINDALE - Boston (Zip Code 02131).....	18	816	WALPOLE.....	4	719
ROWE.....	27	481	WALTHAM.....	7	607
ROWLEY.....	3	341	WARE.....	3	514
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	WAREHAM.....	8	016
ROYALSTON.....	1	981	WARREN.....	3	958
RUSSELL.....	3	443	WARWICK.....	27	483
RUTLAND.....	3	951	WASHINGTON.....	27	185
S			WATERTOWN.....	7	608
SALEM.....	12	304	WAYLAND.....	2	649
SALISBURY.....	5	342	WEBSTER.....	7	922
SANDISFIELD.....	27	182	WELLESLEY.....	1	720
SANDWICH.....	3	060	WELLFLEET.....	27	087
SAUGUS.....	12	321	WENDELL.....	27	484
SAVOY.....	27	183	WENHAM.....	2	343
SCITUATE.....	6	044	WESTBOROUGH.....	2	923
SEEKONK.....	4	237	WEST BOYLSTON.....	2	959
SHARON.....	6	741	WEST BRIDGEWATER.....	8	045
SHEFFIELD.....	27	137	WEST BROOKFIELD.....	27	960
			WESTFIELD.....	6	424
			WESTFORD.....	27	650
			WESTHAMPTON.....	27	581

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code			
WESTMINSTER	1	961	WILBRAHAM.....	5	445
WEST NEWBURY	27	344	WILLIAMSBURG	27	534
WESTON	3	651	WILLIAMSTOWN	27	140
WESTPORT.....	5	240	WILMINGTON	4	652
WEST ROXBURY - Boston (Zip Code 02132)	17	815	WINCHENDON	3	924
WEST SPRINGFIELD.....	10	425	WINCHESTER	3	625
WEST STOCKBRIDGE.....	1	139	WINDSOR	1	186
WEST TISBURY	27	088	WINTHROP	13	810
WESTWOOD	4	742	WOBURN	7	626
WEYMOUTH.....	9	721	WORCESTER	13	900
WHATELY.....	27	437	WORTHINGTON	1	582
WHITMAN.....	8	017	WRENTHAM	2	743
			Y		
			YARMOUTH.....	4	062

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Effective 8/1/2011

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

Make/Model/Year	Make/Model/Year	Make/Model/Year
ACURA	CADILLAC Con't	CHEVROLET Con't
3.5RL 08	ESCALADE ESV WAGN 4DR/Rear 11,12	CORVETTE Z06 08,10
TL 10	ESCALADE ESV LUX WGN 4DR/AWD 11,12	CORVETTE Z06 COUPE/Rear 11,12
TL AWD 10	ESCALADE ESV LUX WGN 4DR/Rear 11,12	CORVETTE ZR1 10
	ESCALADE ESV PLAT WGN 4DR/AWD 11,12	CORVETTE ZR1 COUPE/Rear 12
AUDI	ESCALADE ESV PLAT WGN 4DR/Rear 11,12	EXPRESS G1500 3DR 09
A4 3.2 QUATTRO SEDAN 4DR 10	ESCALADE ESV PREM WGN 4DR/AWD 11,12	EXPRESS G1500 AWD 09
A4 2.0T 10	ESCALADE ESV PREM WGN 4DR/Rear 11,12	EXPRESS G1500 LS 3DR 09,10
A4 2.0T AVANT QUATTRO 10	ESCALADE EXT AWD 08,09,10	EXPRESS G1500 LS AWD 09,10
A4 2.0T QUATTRO SEDAN 4DR 10	ESCALADE EXT UTILITY/AWD 11,12	EXPRESS G1500 LT 3DR 09,10
A8 L QUATTRO 08	ESCALADE EXT LUX UTILITY/AWD 11,12	EXPRESS G1500 LT AWD 09,10
A8 QUATTRO 08	ESCALADE EXT PREM UTILITY/AWD 11,12	IMPALA LT SEDAN 4DR/Front 11
Q7 PREM WGN 4DR/AWD 11,12	ESCALADE HYBRID 10	IMPALA LTZ SEDAN 4DR/Front 11,12
Q7 PREM PLS WGN 4DR/AWD 11,12	ESCALADE HYBRID WGN 4DR/AWD 11,12	IMPALA POLICE SEDAN 4DR/Front 11
Q7 PRESTIGE WGN 4DR/AWD 11,12	ESCALADE HYBRID WGN 4DR/Rear 11,12	K1500 SILVER 4 DR EXT CAB PK/4X4 11
Q7 QUATTRO 10	ESCALADE LUXURY WGN 4DR/AWD 11,12	K1500 SILVERADO CREW PU/4X4 11
Q7 QUATTRO S-LINE 10	ESCALADE LUXURY WGN 4DR/Rear 11,12	K1500 SILVERADO PU/4X4 11
	ESCALADE PLATINUM WGN 4DR/AWD 11,12	K1500 SILVER HYBRID CREW PU/4X4 11
BMW	ESCALADE PLATINUM WGN 4DR/Rear 11,12	K1500 SUBURBAN WGN 4DR/4X4 12
328I COUPE 08	ESCALA PLAT HYBRID WGN 4DR/AWD 11,12	K1500 SUBURBAN LS WGN 4DR/4X4 11,12
328XI COUPE/AWD 08	ESCALADE PLAT HYBRID WGN 4DR/Rear 12	K1500 SUBURBAN LT WGN 4DR/4X4 11,12
335I COUPE 08	ESCALADE PREMIUM WGN 4DR/AWD 11,12	K1500 SUBURB LTZ WGN 4DR/4X4 11,12
525I 08	ESCALADE PREMIUM WGN 4DR/Rear 11,12	MONTE CARLO SS 08
525XI AWD 08	SEVILLE TOURING SEDAN (STS) 09,10	SILVERADO 1500 CREW CAB 08,09,10
528I 09	STS AWD 09,10	SILVERADO 1500LT REG CAB 10
530I 08	STS-V 09,10	SILVERADO 2500HD CREW CAB 08,09
530XI AWD 08		SILVERADO 2500HD CREW CAB/4X4 10
535I 09	CHEVROLET	SILVERAD C1500 4DR EXT CAB PK/Rear 12
550I 08,09	3500HD CREW CAB/4X4 09	SILVERADO C1500 CREW PU/Rear 12
650I 08	AVALANCHE 08,09,10	SILVERADO C1500 PU/Rear 12
750I 08,09,10	AVALANCHE C1500 LT UTILITY/Rear 11,12	SILVERA C1500 HYBRID CREW PU/Rear 12
750LI 08,09,10	AVALANCHE K1500 LT UTILITY/4X4 11,12	SIL C1500 LS 4DR EXT CAB PK/Rear 11,12
760LI 08,09	AVALANCHE LS UTILITY/4X4 11,12	SILVERADO C1500 LS CREW PU/Rear 12
X5 3.0SI AWD 08	AVALANCHE LS UTILITY/Rear 12	SIL C1500 LT 4DR EXT CAB PK/Rear 11, 12
X5 4.8I AWD 08	AVALANCHE LTZ UTILITY/4X4 11,12	SILVERADO C1500 LT CREW PU/Rear 12
	AVALANCHE LTZ UTILITY/Rear 12	SILVERADO C1500 LT PU/Rear 11,12
BUICK	C1500 SILVERADO CREW PU/Rear 11	SIL C1500 LTZ 4DR EXT CAB PK/Rear 11,12
LUCERNE CS 08	C1500 SUBURBAN WGN 4DR/Rear 12	SILVERADO C1500 LTZ CREW PU/Rear 12
LUCERNE CXL 08	C1500 SUBURBAN LS WGN 4DR/Rear 11,12	SILVERADO CLASSIC 1500 CREW CAB 08
LUCERNE CXS 08	C1500 SUBURBAN LT WGN 4DR/Rear 11,12	SILVERADO CLASS 1500HD CREW CAB 08
	C1500 SUBURBAN LTZ WGN 4DR/Rear 11,12	SILVERADO CLASS 2500HD CREW CAB 08
CADILLAC	COLORADO CREW CAB/3.7L/4X2 10	SILVERADO K1500 CREW PU/4X4 12
DTS SEDAN 4DR/Front 11,12	COLORADO CREW CAB/4X4 10	SILVERADO K1500 PU/4X4 12
DTS LUXURY SEDAN 4DR/Front 11,12	COLORADO CREW CAB/5.3L/4X2 10	SILVER K1500 HYBRID CREW PU/4X4 12
DTS PLATINUM SEDAN 4DR/Front 11,12	COLORADO CREW PU/4X4 11	SILVER K1500 LS 4DR EXT CAB PK/4X4 11
DTS PREMIUM SEDAN 4DR/Front 11,12	COLORADO 1LT CREW PU/4X4 11	SILVERADO K1500 LS CREW PU/4X4 11,12
ESCALADE 08,10	COLORADO 2LT CREW PU/4X4 11	SILVER K1500 LT 4DR EXT CAB PK/4X4 11
ESCALADE AWD 08,09,10	CORVETTE CONVERTIBLE 08,09,10	SILVERADO K1500LT CREW PU/4X4 11,12
ESCALADE WAGN 4DR/AWD 11,12	CORVETTE CONVERTIBLE/Rear 11,12	SILVERADO K1500LT PU/4X4 11,12
ESCALADE WAGN 4DR/Rear 11,12	CORVETTE COUPE 08,10	SILVE K1500 LTZ 4DR EXT CAB PK/4X4 11
ESCALADE ESV 10	CORVETTE COUPE/Rear 11,12	SILVER K1500 LTZ CREW PU/4X4 11,12
ESCALADE ESV AWD 08,09,10	CORVET GRD SPORT CONVERT/Rear 11,12	SILVERADO K2500HD CREW PU/4X4 12
ESCALADE ESV WAGN 4DR/AWD 11,12	CORVETTE GRD SPORT COUPE/Rear 12	SILVERADO K2500HD LT CREW PU/4X4 12

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Make/Model/Year	Make/Model/Year	Make/Model/Year
CHEVROLET Con't	DODGE Con't	DODGE Con't
SILVER K2500HD LTZ CREW PU/4X4 12	CHARGER SEDAN 4DR/Rear 11,12	RAM PU 3500 DRW QUAD CAB/4X4 09,10
SILVERADO K3500 CREW PU/4X4 12	CHARGER AWD SEDAN 4DR 11	RAM PU 3500 SRW QUAD CAB/4X2 09
SILVERADO K3500 LT CREW PU/4X4 12	CHARGER R/T 09,10	RAM PU 3500 SRW QUAD CAB/4X4 08,09,10
SILVERADO K3500 LTZ CREW PU/4X4 12	CHARGER R/T AWD 09,10	
SS 4X2 08	CHARGER R/T SEDAN 4DR/Rear 11,12	FORD
SUBURBAN 1500 08,09,10	CHARGER R/T AWD SEDAN 4DR 11,12	ECONOLINE VAN E-150 10
TAHOE C1500 WGN 4DR/Rear 12	CHARGER SE 10	ECONOLINE VAN E-250 09,10
TAHOE C1500 HYBRID WGN 4DR/Rear 12	CHARGER SE AWD 09,10	ECONOLINE WAGON E-150 10
TAHOE C1500 LS WGN 4DR/Rear 11,12	CHARGER SRT-8 08,09,10	EXPEDITION EDDIE BAUER 4X2 08,10
TAHOE C1500 POLICE WGN 4DR/Rear 12	CHARGER SRT-8 SEDAN 4DR/Rear 11	EXPEDITION EDDIE BAUER 4X4 10
TAHOE HYBRID 09,10	CHARGER SXT 09,10	EXPEDIT EDDIE BAUER WGN 4DR/4X4 11
TAHOE K1500 WGN 4DR/4X4 12	CHARGER SXT AWD 08,09,10	EXPEDIT EDDIE BAUER WGN 4DR/Rear 11
TAHOE K1500 HYBR WGN 4DR/4X4 11,12	CHARGER SXT SEDAN 4DR/Rear 11	EXPEDITION EL EDDIE BAUER 4X2 08,10
TAHOE K1500 LS WGN 4DR/4X4 11,12	CHARGER SXT AWD SEDAN 4DR 11	EXPEDITION EL EDDIE BAUER 4X4 10
TAH K1500 SPEC SRVC WGN 4DR/4X4 12	DURANGO ADVENTURER 09	EXPED EL EDDIE BAUER WGN 4DR/4X4 11
TAHOE LS 08,09,10	DURANGO HYBRID 10	EXPED EL EDDI BAUER WGN 4DR/Rear 11
TAHOE LT 08,09,10	DURANGO LIMITED 08,09,10	EXPEDITION EL LIMITED 4X2 08,10
TAHOE LT WGN 4DR/4X4 11,12	DURANGO SE 10	EXPEDITION EL LIMITED 4X4 10
TAHOE LT WGN 4DR/Rear 11,12	DURANGO SLT 08,09,10	EXPEDITION EL LIM WGN 4DR/4X4 11,12
TAHOE LTZ 09,10	DURANGO SXT 08,09,10	EXPEDITION EL LIM WGN 4DR/Rear 11,12
TAHOE LTZ WGN 4DR/4X4 11,12	MAGNUM R/T 08,09	EXPEDITION EL SSV 4X2 08,10
TAHOE LTZ WGN 4DR/Rear 11,12	MAGNUM R/T AWD 08,09	EXPEDITION EL SSV 4X4 10
TAHOE Z71 08	MAGNUM SE 09	EXPEDITION EL XL WGN 4DR/4X4 12
TRAILBLAZER LS 4X2 08,09	MAGNUM SRT8 08,09	EXPEDITION EL XL WGN 4DR/Rear 12
TRAILBLAZER LT 4X2 08,09,10	MAGNUM SXT 3.5L/4X2 08,09	EXPEDITION EL XLT 4X2 08,10
TRAILBLAZER LT 4X4 10	MAGNUM SXT AWD 08,09	EXPEDITION EL XLT 4X4 10
TRAILBLAZER SS 4X2 09,10	MEGA CAB PICKUP 1500 4X2 08	EXPEDITION EL XLT WGN 4DR/4X4 11
TRAILBLAZER SS 4X4 10	NITRO DETONATOR WGN 4DR/4X4 12	EXPEDITION EL XLT WGN 4DR/Rear 11
TRAVERSE LS AWD 10	NITRO R/T 10	EXPD EL XLT KING RNCH WGN 4DR/4X4 12
TRAVERSE LT AWD 10	NITRO SHOCK WGN 4DR/4X4 12	EXPD EL XLT KNG RNCH WGN 4DR/Rear 12
TRAVERSE LTZ AWD 10	NITRO SLT 10	EXPEDITION LTD 4X2 08,10
	NITRO SXT WGN 4DR/AWD 11	EXPEDITION LTD 4X4 10
CHRYSLER	RAM 1500 CREW PU/4X4 12	EXPEDITION LTD WGN 4DR/4X4 11,12
300 09	RAM 1500 CREW PU/Rear 12	EXPEDITION LTD WGN 4DR/Rear 11,12
300 SEDAN 4DR/Rear 12	RAM 1500 PU/4X4 12	EXPEDITION SSV 4X2 08,10
300 SIDE AIR BAGS 08	RAM 1500 PU/Rear 12	EXPEDITION SSV 4X4 10
300 LIMITED 09,10	RAM 1500 QUAD CREW PU/4X4 12	EXPEDITION XL WGN 4DR/4X4 12
300 LIMITED AWD 09,10	RAM 1500 QUAD CREW PU/Rear 12	EXPEDITION XL WGN 4DR/Rear 12
300 LIMITED SEDAN 4DR/Rear 11,12	RAM 2500 CREW PU/4X4 11,12	EXPEDITION XLT 4X2 08,10
300 LIMITED AWD SEDAN 4DR 11	RAM 2500 CREW PU/Rear 12	EXPEDITION XLT 4X4 10
300 LX 10	RAM 2500 PU/4X4 12	EXPEDITION XLT WGN 4DR/4X4 11
300 TOURING 08,09,10	RAM 2500 PU/Rear 12	EXPEDITION XLT WGN 4DR/Rear 11
300 TOURING AWD 08,09,10	RAM 2500 MEGA CAB CREW PU/4X4 11,12	EXPED XLT/KING RANCH WGN 4DR/4X4 12
300 TOURING SEDAN 4DR/Rear 11	RAM 2500 MEGA CAB CREW PU/Rear 12	EXPED XLT/KING RANCH WGN 4DR/Rear 12
300 TOURING AWD SEDAN 4DR 11	RAM 3500 CREW PU/4X4 11,12	EXPLORER EDDIE BAUER 4X2 09,10
300C 08,09,10	RAM 3500 CREW PU/Rear 12	EXPLORER EDDIE BAUER 4X4 10
300C AWD 08,09,10	RAM 3500 PU/4X4 12	EXPLORER EDDIE BAUER AWD 10
300C SEDAN 4DR/Rear 11,12	RAM 3500 PU/Rear 12	EXPLORER LIMITED 4X2 09,10
300C AWD SEDAN 4DR 11,12	RAM 3500 MEGA CAB CREW PU/4X4 11,12	EXPLORER LIMITED 4X4 10
300C SRT-8 08,09,10	RAM 3500 MEGA CAB CREW PU/Rear 12	EXPLORER LIMITED AWD 4X4 10
300C SRT-8 SEDAN 4DR/Rear 11	RAM MEGA CAB PU 2500 4X4 09,10	EXPLORER SPORT TRAC LIMITED 4X2 09,10
ASPEN LIMITED 4X4 10	RAM MEGA CAB PU 3500 DRW 4X4 10	EXPLORER SPORT TRAC LIMITED 4X4 10
ASPEN LIMITED HYBRID 10	RAM MEGA CAB PU 3500 SRW 4X4 10	EXPLORER SPORT TRAC LTD AWD 10
SEBRING LMIITED 3.5L SEDAN 4DR 08	RAM PU 1500 QUAD CAB 08,09,10	EXPLORER SPORT TRAC XLT 4X2 09,10
	RAM PU 1500 REGULAR CAB/4X4 09,10	EXPLORER SPORT TRAC XLT 4X4 10
DODGE	RAM PU 1500 REGULAR CAB/5.7L/4X2 09,10	EXPLORER XLT 4X2 09,10
AVENGER R/T 10	RAM PU 2500 QUAD CAB 08,09	EXPLORER XLT 4X4 10
CHALLENGER R/T COUPE/Rear 12	RAM PU 2500 QUAD CAB/4X4 10	EXPLORER XLT AWD 10
CHALLENGER SRT-8 COUPE/Rear 12	RAM PU 3500 DRW QUAD CAB/4X2 08,09	F150 4DR EXT CAB PK/4X4 12

HT-2

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PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Make/Model/Year	Make/Model/Year	Make/Model/Year
FORD Con't	GMC Con't	GMC Con't
F150 4DR EXT CAB PK/Rear 12	SIERRA C1500 HYBR CRW PU/Rear 11,12	YUKON XL K1500 SLT WGN 4DR/4X4 11,12
F150 CREW PU/Rear 12	SIERRA C1500 SL 4 DR EXT CAB PK/Rear 11,12	YUKON XL K2500 WGN 4DR/4X4 12
F150 PU/Rear 12	SIERRA C1500 SL CREW PU/Rear 11,12	YUKON XL K2500 SLE WGN 4DR/4X4 11,12
F-150 SUPERCAB/4X2 08,09	SIERRA C1500 SLE 4 DR EXTCAB PK/Rear 11,12	YUKON XL K2500 SLT WGN 4DR/4X4 11,12
F-150 SUPERCAB/4X4 09	SIERRA C1500 SLE CREW PU/Rear 11,12	
F-150 REGULAR CAB 4X4 10	SIERRA C1500 SLE PU/Rear 12	HONDA
F-150 REGULAR CAB FLARESIDE/4X2 10	SIERRA C1500 SLT 4DR EXTCAB PK/Rear 11,12	ACCORD EX CPE 2.4L DOHC VTEC ULEV 08
F-150 SUPERCAB 4X2 10	SIERRA C1500 SLT CREW PU/Rear 11,12	ACCORD EX CPE 2.4L LEATHER SEATS 10
F-150 SUPERCREW 08,09,10	SIERRA CLASS 1500 CREW CAB/4X2 08	ACCORD EX COUPE 3.0L 08
F150 SVT RAPTR 4DR EXTCAB PK/4X4 12	SIERRA CLASS 1500 EXT CAB/6.0L/4X2 08	ACCORD EX COUPE 3.5L 10
F250 SPR DTY 4DR EXTCAB PK/4X4 11,12	SIERRA CLASSIC 1500HD CREW CAB 08	ACCORD EX COUPE SOHC 10
F250 SPR DTY 4DR EXT CAB PK/Rear 12	SIERRA K1500 4 DOOR EXT CAB PK/4X4 11	ACCORD EX COUPE/Front 11,12
F250 SUPER DUTY CREW PU/4X4 11,12	SIERRA K1500 CREW PU/4X4 11,12	ACCORD EX-L COUPE/Front 11,12
F250 SUPER DUTY CREW PU/Rear 12	SIERRA K1500 PU/4X4 12	ACCORD LX COUPE 2.4L 08
F250 SUPER DUTY PU/4X4 12	SIERRA K1500 DENALI CREW PU/4X4 11,12	ACCORD LX COUPE 3.0L 08
F250 SUPER DUTY PU/Rear 12	SIERRA K1500 HYBRID CREW PU/4X4 11,12	ACCORD LX COUPE/Front 11
F-250 SUPER DUTY CREW CAB/4X4 08	SIERRA K1500 SL CREW PU/4X4 12	ACCORD LX-S COUPE/Front 12
F-250 SUPER DUTY SUPERCAB/4X4 09	SIERRA K1500 SLE 4DR EXT CAB PK/4X4 11	CIVIC SI COUPE/Front 11,12
F350 SPR DUTY 4DR EXT CAB PK/4X4 12	SIERRA K1500 SLE CREW PU/4X4 11,12	CIVIC SI SEDAN 4DR/Front 11,12
F350 SPR DTY 4DR EXT CAB PK/Rear 12	SIERRA K1500 SLE PU/4X4 12	FIT HATCHBACK 4DR/Front 11
F350 SUPER DUTY CREW PU/4X4 11,12	SIERRA K1500 SLT 4DR EXT CAB PK/4X4 11	FIT SPORT HATCHBACK 4DR/Front 11
F350 SUPER DUTY CREW PU/Rear 12	SIERRA K1500 SLT CREW PU/4X4 11,12	RIDGELINE RT PU/4X4 11,12
F350 SUPER DUTY PU/4x4 12	SIERRA K2500 CREW PU/4X4 11	RIDGELINE RTL PU/4X4 11,12
F350 SUPER DUTY PU/Rear 12	SIERRA K2500 DENALI CREW PU/4X4 12	RIDGELINE RTS PU/4X4 11,12
F-350 SUPER DUTY DRW CREW CAB 09	SIERRA K2500 HD CREW PU/4X4 12	S2000 08,09,10
F-350 SPR DTY DRW CREW CAB/4X4 08	SIERRA K2500 SLE CREW PU/4X4 11,12	S2000 CR 09,10
F-350 SPR DUTY SRW CREW CAB/4X2 09	SIERRA K2500 SLT CREW PU/4X4 11,12	
F-350 SPR DTY SRW CRW CAB/4X4 08,09	YUKON WGN 4DR/4X4 12	HUMMER
FUSION HYBRID SEDAN 4DR/Front 11	YUKON DENALI 09,10	H2 08,09,10
FUSION S SEDAN 4DR/Front 11	YUKON DENALI AWD 08,09,10	H2 SUT 08,09,10
FUSION SE SEDAN 4DR/Front 11	YUKON DENALI WGN 4DR/AWD 11,12	
FUSION SEL SEDAN 4DR/Front 11	YUKON DENALI WGN 4DR/Rear 11,12	INFINITI
FUSION SEL AWD SEDAN 4DR/AWD 11	YUKON DENALI HYBRI WGN 4DR/AWD 11,12	FX35 09
FUSION SPORT SEDAN 4DR/Front 11	YUKON DENALI HYBRI WGN 4DR/Rear 11,12	FX35 AWD 09,10
FUSION SPORT AWD SDAN 4DR/AWD 11	YUKON DENALI XL WGN 4DR/AWD 11,12	G35 COUPE 08
MUSTANG COUPE/Rear 12	YUKON DENALI XL WGN 4DR/Rear 11,12	G37 10
MUSTANG GT CONVERTIBLE/Rear 11	YUKON HYBRID 09,10	G37 COUPE AWD 10
MUSTANG GT COUPE 09,10	YUKON HYBRID WGN 4DR/4X4 11,12	G37 AWD COUPE/AWD 11,12
MUSTANG GT COUPE/Rear 11,12	YUKON HYBRID WGN 4DR/Rear 12	G37 BASE/SPORT CONVERTIBLE/Rear 11,12
MUSTNG SHELBY GT500 COUPE/Rear 12	YUKON SLE 08,09,10	G37 BASE/SPORT COUPE/Rear 11,12
TAURUS SHO SEDAN 4DR/AWD 11	YUKON SLE WGN 4DR/4X4 11,12	M35 09,10
	YUKON SLE WGN 4DR/Rear 11,12	M35 AWD 10
GMC	YUKON SLT 08,09,10	M35 SEDAN/SPORT 4DR/AWD 11
ENVOY 4DR/4X4 09,10	YUKON SLT WGN 4DR/4X4 11,12	M35 SPORT 09,10
ENVOY 4X2 10	YUKON SLT WGN 4DR/Rear 11,12	M45 08,10
ENVOY DENALI 4X2 08,09,10	YUKON XL 1500 SLE 08,09,10	M45 AWD 10
ENVOY DENALI 4X4 10	YUKON XL 1500 SLT 08,09,10	M45 SPORT 08,10
ENVOY SLE 4X2 08,09	YUKON XL 2500 SLE 08,09,10	QX56 4X4 09,10
ENVOY SLT 4X2 08,09	YUKON XL 2500 SLT 08,09,10	
SIERRA 1500 CREW CAB/4X2 08,09,10	YUKON XL C1500 WGN 4DR/Rear 12	JAGUAR
SIERRA 1500 CREW CAB/4X4 09,10	YUKON XL C1500 SLE WGN 4DR/Rear 11,12	S-TYPE 08
SIERRA 1500 EXTEND CAB/5.3L/4X2 09	YUKON XL C1500 SLT WGN 4DR/Rear 11,12	S-TYPE R 08
SIERRA 2500HD CREW CAB/4X4 08,09	YUKON XL C2500 SLT WGN 4DR/Rear 11,12	XF SEDAN 4DR/Rear 12
SIERRA C1500 4DR EXT CAB PK/Rear 11,12	YUKON XL DENALI 09,10	XF PREMIUM SEDAN 4DR/Rear 12
SIERRA C1500 CREW PU/Rear 12	YUKON XL DENALI AWD 08,09,10	XF R SEDAN 4DR/Rear 12
SIERRA C1500 PU/Rear 12	YUKON XL K1500 WGN 4DR/4X4 12	XF SUPERCHARGED SEDAN 4DR/Rear 12
SIERRA C1500 DENALI CREW PU/Rear 12	YUKON XL K1500 SLE WGN 4DR/4X4 11,12	XJ8 08

HT-1

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PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Make/Model/Year	Make/Model/Year	Make/Model/Year
JAGUAR Con't	LEXUS Con't	MERCEDES-BENZ Con't
XJ8 SUPER V8 08	GS 450H 08	S550 08,09,10
XJ8 VANDEN PLAS (VDP) 08	LS 430 08	S550 SEDAN 4DR/Rear 11,12
XJ8L 08	LS 460 L 08	S550 4MATIC AWD 09,10
XJR 08	RX 350 AWD 09	S550 4MATIC SEDAN 4DR/AWD 11,12
XK 08	RX 350 WGN 4DR/AWD 11	S600 08,09,10
XK8 08	SC 430 08,09	S600 SEDAN 4DR/Rear 11,12
XKR 08		S63 AMG 09,10
	LINCOLN	S63 AMG SEDAN 4DR/Rear 11,12
JEEP	MARK LT 08	S65 AMG 08,09,10
COMMANDER LIMITED 09,10	MARK LT 4X4 09	SL55 AMG 08,09
COMMANDER LIMITED WGN 4DR/4X4 11	MKS SEDAN 4DR/Front 12	SL550 08,09,10
COMMANDER LTD WGN 4DR/Rear 11	MKS AWD SEDAN 4DR/AWD 12	SL600 08,09,10
COMMANDER OVERLAND 09,10	MKZ AWD SEDAN 4DR/AWD 11,12	SL63 AMG 10
COMMANDER SPORT 09,10	NAVIGATOR 08	SL65 AMG 08,09,10
COMMANDER SPORT WGN 4DR/4X4 11	NAVIGATOR WGN 4DR/4X4 11,12	
COMMANDER SPORT WGN 4DR/Rear 11	NAVIGATOR WGN 4DR/Rear 11,12	MERCURY
GRAND CHEROKEE LAREDO 10	NAVIGATOR L 08	GRAND MARQUIS GS 08
GRAND CHEROKEE LAREDO 4X2 08	NAVIGATOR L WGN 4DR/4X4 11,12	GRAND MARQUIS LS 08
GRAND CHEROKEE LIMITED 4X2 08,10	NAVIGATOR L WGN 4DR/Rear 11,12	
GRAND CHEROKEE LIMITED 4X4 10		MITSUBISHI
GRAND CHEROKEE OVERLAND 10	MAZDA	ECLIPSE SPYDER GS 08
GRAND CHEROKEE SRT-8 10	MAZDASPEED3 HATCHBACK 4DR/Front 11	ECLIPSE SPYDER GS CONVERT/Front 11,12
LIBERTY LIMITED 4X2 08	RX-8 08,09	ECLIPSE SPYDER GT 08
WRANGLER RUBICON 08		ECLIPSE SPYDER GT CONVERT/Front 11,12
WRANGLER UNLIMITED RUBICON 08	MERCEDES-BENZ	ENDEAVOR LS 08
	CL550 08	ENDEAVOR SE 08
KIA	CL600 08	GALANT RALLIART 09,10
OPTIMA EX/SX SEDAN 4DR/Front 11	CLK350 CONVERTIBLE 09,10	
OPTIMA LX SEDAN 4DR/Front 11	CLK350 COUPE 08	NISSAN
	CLK550 CONVERTIBLE 09,10	350Z 08,09,10
LAND ROVER	CLK550 COUPE 08	ALTIMA S 3.5L 10
RANGE ROVER AUTOBIOGROPHY WGN 4DR/AWD 11,12	CLK63 AMG 08	ALTIMA SE 3.5L 10
RANGE ROVER HSE AWD 08,09,10	CLK63 AMG CONVERTIBLE 09	ARMADA LE 4X2 08,09,10
RANGE RVER HSE WGN 4DR/AWD 11,12	CLS550 09,10	ARMADA LE 4X4 09,10
RR HSE LUX WGN 4DR/AWD 11,12	CLS550 COUPE 4DR/Rear 11,12	ARMADA PLATINUM WGN 4DR/4X4 11
RANGE ROVER SPORT AUTOBIO WGN 4DR/AWD 12	CLS63 AMG 09,10	ARMADA PLATINUM WGN 4DR/AWD 12
RANGE RVER SPORT HSE AWD 08,09,10	CLS63 AMG COUPE 4DR/Rear 11,12	ARMADA PLATINUM WGN 4DR/Rear 11,12
RANGE ROVER SPORT HSE WGN 4DR/AWD 11,12	E320 BLUETEC 10	ARMADA SE 4X2 08,09,10
RANGE ROVER SPORT LUX WGN 4DR/AWD 11,12	E350 10	ARMADA SE 4X4 09,10
RANGE ROVER SPORT SC WGN 4DR/AWD 11,12	E350 4MATIC AWD 10	ARMADA SE/TITANIUM WGN 4DR/4X4 11,12
RANGE ROVER SPORT SUPERCHARGED AWD 08,09,10	E550 10	ARMADA SE/TITANIUM WGN 4DR/AWD 12
RANGE ROVER SUPERCHARGED AWD 08,09,10	E550 4MATIC AWD 10	ARMADA SE/TITANIUM WGN 4DR/Rear 11
	E63 AMG 10	ARMADA SV/SL/PLATIN WGN 4DR/Rear 12
LEXUS	GL320 BLUETEC 4MATIC AWD 10	FRONTIER CREW CAB/4X4 10
470 08	GL350 BLUETEC WGN 4DR/AWD 12	FRONTIER CREW CAB/LONG BED/4X4 09
470 LIMITED ED 08	GL450 4MATIC WGN 4DR/AWD 12	MAXIMA S 10
GS 350 08	GL450 4MATIC AWD 10	MAXIMA S/SV SEDAN 4DR/Front 11,12
GS 350 AWD 08	GL550 4MATIC WGN 4DR/AWD 12	MAXIMA SE 08,09
GS 350 SEDAN 4DR/Rear 11,12	GL550 4MATIC AWD 10	MAXIMA SL 08,09
GS 350 AWD SEDAN 4DR/AWD 11,12	S CLASS S65AMG SEDAN 4DR/Rear 11,12	MAXIMA SV 10
GS 430 08	S400 HYBRID SEDAN 4DR/Rear 11,12	PATHFINDER LE 08,09,10

HT-1

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 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Make/Model/Year	Make/Model/Year	Make/Model/Year
NISSAN Con't	SUZUKI	TOYOTA Con't
PATHFINDER S 08,09,10	GRAND VITARA WGN 4DR/Rear 11	TUND DBL CAB LTD CREW PU/Rear 11,12
PATHFINDER S/LE/SE WGN 4DR/Rear 12	GRAND VITARA (LUX PKG) SEDAN 4DR/4X4 08,09	TUND DBL CAB SR5 CREW PU/4X4 11,12
PATHFINDER SE 08,09,10	GRND VITARA JLX/LTD WGN 4DR/4X4 11	TUND DBL CAB SR5 CRW PU/Rear 11,12
TITAN CREW CAB 08,09,10	GRD VITARA JLX/LTD WGN 4DR/Rear 11	TUNDRA LIMITED DBL CAB/4X2 08
TITAN KING CAB/LONG WHEELBASE/4X2 09	GRAND VITARA PREM WGN 4DR/4X4 11	TUNDRA SR5 DBL CAB/4X2 08
TITAN S/SV/SL/PRO-4X CREW PU/4X4 12	GRND VITARA PREM WGN 4DR/Rear 11	VENZA WGN 4DR/AWD 12
TITAN S/SV/SL/PRO-4X CREW PU/Rear 12	GRD VITAR X-SPORT WGN 4DR/AWD 11	VENZA WGN 4DR/Front 12
TITAN SV CREW PU/4X4 12	GRD VITAR X-SPORT WGN 4DR/Rear 11	
TITAN SV CREW PU/Rear 12	XL7 08	
TITAN XE/SE/LE CREW PU/Rear 11	XL7 LIMITED 08	
TITAN XE/SE/LE/PRO-4X CRW PU/4X4 11		
	TOYOTA	
PONTIAC	AVALON XL/XLS/LIMIT SEDAN 4DR/Front 11	
GRAND PRIX GT 08	AVALON LIMITED SEDAN 4DR/Front 12	
GRAND PRIX GXP 08,09	CAMRY SOLARA SE CONVERTIBLE 08	
	CAMRY SOLARA SLE CONVERTIBLE 08	
PORSCHE	CAMRY SOLARA SPORT CONVERTIBLE 08	
911 CARRERA 08	FJ CRUISER 4X4 10	
911 CARRERA 4 08	FJ CRUISER WGN 4DR/4X4 11,12	
911 CARRERA 4S 08	FJ CRUISER WGN 4DR/Rear 11,12	
911 CARRERA S 08	HIGHLANDER 4X4 10	
911 GT3 08	HIGHLANDER WGN 4DR/AWD 11	
911 GT3 RS 08	HIGHLANDER WGN 4DR/Front 11	
911 TARGA 4 08	HIGHLANDER HYBRID 10	
911 TARGA 4S 08	HIGHLANDER HYBRID LIMITED 10	
911 TURBO 08	HIGHLANDE HYB LIM WGN/4DR/AWD 11,12	
BOXSTER 08	HIGHLANDER LIMITED 4X4 10	
BOXSTER S 08	HIGHLANDER LIMITED WGN 4DR/AWD 11,12	
CAYENNE AWD 10	HIGHLANDER LIMITED WGN 4DR/Front 11,12	
CAYENNE WGN 4DR/AWD 12	HIGHLANDER SE WGN 4DR/AWD 11	
CAYENNE GTS AWD 10	HIGHLANDER SE WGN 4DR/Front 11	
CAYENNE S AWD 10	HIGHLANDER SPORT 4X4 10	
CAYENNE S WGN 4DR/AWD 12	HIGHLANDER SPORT WGN 4DR/AWD 11	
CAYENNE S HYBRID WGN 4DR/AWD 12	HIGHLANDER SPORT WGN 4DR/Front 11	
CAYENNE TURBO AWD 10	HIGHLANDER HYBRID WGN 4DR/AWD 11,12	
CAYENNE TURBO WGN 4DR/AWD 12	HIGHLANDER SE WGN 4DR/AWD 12	
CAYENNE TURBO S AWD 10	HIGHLANDER SE WGN 4DR/Front 12	
CAYMAN 08	SCION TC HATCHBK 2DR/Front 12	
CAYMAN S 08	SEQOIA PLATINUM 09	
	SEQOIA LIMITED 09	
SAAB	SEQOIA LIMITED WGN 4DR/4X4 12	
9-3 2.0T CONVERTIBLE 08	SEQOIA LIMITED WGN 4DR/AWD 12	
9-3 AERO CONVERTIBLE 08	SEQOIA PLATINUM WGN 4DR/4X4 12	
	SEQOIA SR5 09	
SUBARU	SEQOIA SR5 WGN 4DR/AWD 12	
IMPREZA LIMITED TURBO AWD 08	TACOMA DOUBLECAB CREW PU/4X4 12	
IMPREZA WRX 08	TACOMA DOUBLECAB CREW PU/Rear 12	
IMPREZA WRX STATION WGN/AWD 12	TACOMA DBLECAB LG BD CREW PU/4X4 12	
IMPREZA WRX PREM TURBO SEDAN 4DR/AWD 09	TUNDRA CREW MAX 10	
IMPREZA WRX STI STAT WGN/AWD 12	TUND CRWMAX LMTD CRW PU/4X4 11,12	
IMPREZA WRX STI LTD TURBO AWD 08	TUND CRWMAX LTD CRW PU/Rear 11,12	
IMPREZA WRX STI TURBO AWD 08	TUND CREWMAX SR5 CRW PU/4X4 11,12	
IMPREZA WRX TURBO SEDAN 4DR/AWD 09	TUND CRWMAX SR5 CRW PU/Rear 11,12	
	TUND DBL CAB LTD CREW PU/4X4 11,12	

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

A	Page Number	G	Page Number
Account Credit	15	Glass Deductible	1
Agreed Amount Comprehensive	29	Good Student Discount.....	14
Annual Mileage Discount.....	14	H	
Antique Motor Cars and Motorcycles	27	High-Theft Vehicles	20
Anti-Theft Device Standards and Discounts.....	32	High-Theft Vehicle Listings	HT-1
Approved Motorcycle Training Sites.....	MT-1	I	
Auto Homes - See Motor Homes (Self-propelled).....	27	Implicit Surcharge Exclusion Factors.....	42
B		Increased Limits Tables.....	42
Bodily Injury to Others	1	Inexperienced Operators	23
Business Use	23	Installment Payment of Premiums	7
C		Insureds 65 and Older - Discount	13
Camper Bodies.....	27	L	
Cancellations.....	7	Leased Vehicles Under Long Term Contract... Limits	9 1
Certificates	5	M	
Certified Risks Financial Responsibility Laws...	5	Mandatory Offer of Coverage	2
Changes.....	4	Massachusetts Automobile Insurance Policy - Eligibility	1
Class 15 Discount	13	Massachusetts Policy Summary	18
Classification Changes.....	25	Massachusetts Vehicles Garaged Out of State..	4
Classifications - Private Passenger	22	Medical Payments Insurance.....	1
Comprehensive	1	Merit Rating Plan	40
Compulsory Insurance Coverage	1	Minimum Premiums.....	5
Coverages and Limits.....	1	Miscellaneous Rating Factors.....	R Pages
Compulsory Insurance Coverages	1	Miscellaneous Motor Vehicles	R Pages
Optional Insurance Coverages	1	Model Year Rating.....	17
Customized Vans and Pickups.....	30	Motorcycles Subject to Compulsory Law	28
D		Motorcycles - Rating	R Pages
Damage to Someone Else's Property - Property Damage	1	Motor Homes (Self-propelled).....	27
Deductible Insurance: Parts 7, 8 and 9.....	7	Motor Vehicle Registration Certificate.....	5
Personal Injury Protection	25	Multi-Car Discount	13
Definition - Private Passenger Automobiles	22	N	
Deposit Premium Rule	7	Named Non-Owner Policy	31
Diminishing Deductible	16	New Business	2
Discounts Private Passenger Automobiles.....	13	Non-Owned Automobiles.....	31
Driver Training.....	23	Non-Renewal.....	2
Driver Training Discount.....	14	Non-Symbolled Vehicles.....	19
Driving Years Discount.....	15	O	
E		Original Equipment Manufacturers Parts Coverage.....	30
Eligibility	1	Out of State Codes	T-2
Employers Subject to Mass. Workers' Compensation Act.....	7	Out of State Garaging.....	4
Endorsement Index	B-1	P	
Enrollment Credit Discount.....	16	Passive Restraint Discount.....	14
Excess Electronic Equipment Coverage.....	30	Payment Programs	PP-1
Excluded Operator	24	Peerless Insurance Risk Modifier Discount.....	16
Experienced Operator	22	Personal Injury Protection Deductible Form	25
Extra-Risk Rating	20	Pick-ups, Vans, and Similar Type Vehicles	26
(Collision & Comprehensive).....		Plates Returned Receipt.....	9
F		Policy Period.....	4
Financial Responsibility Laws - Certified Risks..	5	Pre-Insurance Inspection Program	38
Fire, Theft and Comprehensive Coverage	2	Premium Calculation Rule	6

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

P	Page Number	T	Page Number
Private Passenger Definition	22	Tenure Discount	16
Private Passenger Classifications	22	Termination of Insurance	7
Property Damage - Damage to Someone Else's Property	1	Territory Definitions	T-1
Pro-Rata Table	11	Theft of Vehicle or Plates	8
Instructions for Use	9	Towing and Labor Cost	1, 26
Public Transit Discount	13	Trailers Designed for Use With Private Passenger Motor Vehicles	26
Q		Transfer of Insurer	3
Qualifying Massachusetts Transit Systems	PT-1	Transportation of Fellow Employees	26
R		U	
Rates	R Pages	Ultra Plus Special Provisions	17
Registry of Motor Vehicles Procedures	42	Underinsured Motorists - B.I. Caused by Underinsured Auto	1
Reinstatement	9	Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Renewals	2	Use of Other Automobiles	31
Residence and Location	3	V	
S		Value - Symbol Tables	19
Sale or Transfer of Motor Vehicle	8	Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
Satisfactory Driver Training Program	25	W	
Short Rate Table	12	Waiver of Deductible	1
Instructions for Use	9	Whole Dollar Premium Rule	7
Short Term Policies - Recreational Vehicles	4	Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7
Short Rate Table for Short Term Policies	12		
Standard Procedures	2		
Stated Amount Coverage	28		
Stated Amount Rates	R Pages		
Substitute Transportation	7		
Surrender of Registration Plates	9		
Symbols Not Shown on Rate Pages	19		

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	Approved As Of
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

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

MT-1

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PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PAYMENT PROGRAMS

A. Premium Installments - Direct Bill

1. Plans Available

- a. **Annual** (100% of premium due at effective date of policy).
- b. **Quarterly** - four payment plan (90 day intervals). (25% down at effective date of policy. Balance in three (3) equal installments billed three months apart.)
- c. **Monthly** - ten payment plan (30 day intervals) with \$500 minimum premium. (15% down at effective date of policy. Balance in nine (9) equal monthly installments.)

2. Fees

- a. **Installment Fees:** An additional installment charge of \$5.00 shall be paid with the initial payment and each succeeding installment payment.
- b. **Dishonored Payment Fees:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- c. **Late Payment Fees:** If payment is not received prior to issuing a legal notice of cancellation for non-payment of premium, a fee of \$10.00 will be charged.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

B. Electronic Payment

1. Plans Available

- a. **Annual** (100% of premium due at effective date of policy).
- b. **Quarterly** - four payment plan (90 day intervals). (25% down at effective date of policy. Balance in three (3) equal installments billed three months apart.)
- c. **Monthly** - twelve payment plan (30 day intervals). (8.33% down at effective date of policy. Balance in eleven (11) equal monthly installments.)

2. Fees

- a. **Dishonored Payment Fees:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- b. **Late Payment Fees:** If payment is not received prior to issuing a legal notice of cancellation for non-payment of premium, a fee of \$10.00 will be charged.

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

23	45001-50000
24	50001-60000
25	60001-70000
26	70001-80000
27	80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above

- a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the symbol 27 factor shown on rate pages RP-13, and continue with the calculation according to the premium calculation Rule 11.

★ C. Model Year and Symbol Determination – 2011 & Newer Model Year Vehicles

If the vehicle model year is 2011 or newer, the 2011 ISO Collision symbol will map to the appropriate 2010 ISO symbol. The mapped-to 2010 symbol will be used for rating the vehicle.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

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

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