

## PLYMOUTH ROCK ASSURANCE CORPORATION

### DEDUCTIBLE DOLLAR ENDORSEMENT

**This endorsement changes your policy. Please read it carefully.**

This coverage applies to this policy only if a premium is shown for this endorsement on the Coverage Selections Page.

- A. Earning Credits.  
**Your** earned credit under this policy is shown on the Coverage Selections Page. **Your** earned credit includes credits that **you** earned during prior policy terms. If **you** did not earn a credit for prior policy terms, the earned credit for this policy is \$50.

Upon renewal of this policy **you** will earn an additional \$50 credit on the renewal policy's effective date, but only if during the term of this policy **you** have continuously maintained Collision or Limited Collision coverage on at least one **auto** listed on the Coverage Selections Page and maintained this endorsement on this policy.

- B. Keeping Credits.  
**Your** credit will be reduced to \$0.00 at any time that **you** do not have at least one **auto** listed on the Coverage Selections Page with Collision or Limited Collision coverage, or **you** fail to maintain this endorsement on this policy or any renewal policy.

- C. Using Credits.  
**We** will use **your** earned credit if a covered **collision** claim occurs during the term of this policy under Collision or Limited Collision, but only if the amount of **your** claim equals or exceeds the amount of **your** deductible (as shown on the Coverage Selections Page). **We** will use **your** earned credit (up to a maximum of \$250) to reduce the amount that **you** would otherwise be required to pay toward satisfying **your** deductible. **We** will subtract from **your** earned credit the amount that **we** used to satisfy **your** deductible. **Our** reasonable, good faith determination of the amount of **your** earned credit and how it is applied to satisfy **your** deductible shall be final.

- D. Unused Credits.  
Any unused earned credit that **you** may have at the end of the policy term may be rolled over and added to **your** earned credit next year, if **you** renew **your** policy. This endorsement does not require **us** to offer to renew **your** policy.

- E. Changes to the Program.  
**We** reserve the right to change or discontinue this program upon renewal of this policy.

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**PLYMOUTH ROCK ASSURANCE CORPORATION**

**DEDUCTIBLE DOLLAR ENDORSEMENT**

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A. Earning Credits.

Your earned credit under this policy is shown on the Coverage Selections Page. Your earned credit includes credits that you earned during prior policy terms. If you did not earn a credit for prior policy terms, the earned credit for this policy is \$50.

Upon renewal of this policy you will earn an additional \$50 credit on the renewal policy's effective date, but only if during the term of this policy you have continuously maintained Collision or Limited Collision coverage on at least one auto listed on the Coverage Selections Page and maintained this endorsement on this policy.

B. Keeping Credits.

Your credit will be reduced to \$0.00 at any time that you do not have at least one auto listed on the Coverage Selections Page with Collision or Limited Collision coverage, or you fail to maintain this endorsement on this policy or any renewal policy.

C. Using Credits.

We will use your earned credit if a covered collision claim occurs during the term of this policy under Collision or Limited Collision, but only if the amount of your claim equals or exceeds the amount of your deductible (as shown on the Coverage Selections Page). We will use your earned credit (up to a maximum of \$250) to reduce the amount that you would otherwise be required to pay toward satisfying your deductible. We will subtract from your earned credit the amount that we used to satisfy your deductible. Our reasonable, good faith determination of the amount of your earned credit and how it is applied to satisfy your deductible shall be final.

D. Unused Credits.

Any unused earned credit that you may have at the end of the policy term may be rolled over and added to your earned credit next year, if you renew your policy. This endorsement does not require us to offer to renew your policy.

E. Changes to the Program.

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Deleted: . . . . . DISAPPEARING DEDUCTIBLE ENDORSEMENT¶

This endorsement changes your policy. Please read it carefully.¶

This endorsement applies to any auto shown on your Coverage Selections Page for which a premium charge is added for Collision (Part 7) or Limited Collision (Part 8). ¶

If you satisfy the conditions set forth below, you may be eligible to receive a credit that you may use to reduce the deductible shown on your Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8). You may use this credit if you are involved in an accident that is covered by Collision (Part 7) or Limited Collision (Part 8) during this policy term or future policy terms, subject to the conditions contained in this endorsement. ¶

If your policy is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009, you may be eligible under both Part A and Part B of this endorsement. If your policy is a new policy, then your eligibility is limited to Part A.¶

<#>New and Renewal Policies¶

Under this Part A you are eligible upon each renewal of this policy with us, to receive a credit that you may apply towards satisfying the deductible shown on your Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8) in future policy years. You will earn this credit for each policy year during which you have continuously maintained Collision (Part 7) or Limited Collision (Part 8) coverage with us on at least one vehicle and during which you have made no collision claims. The amount of the credit that you may earn is \$100 per policy year. Any credit that you earn for a policy year will be added to your accumulated credits, if any, ¶ [1]

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PRAC MA-113 (02.15.10)

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We reserve the right to change or discontinue this program upon renewal of this policy.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### DISAPPEARING DEDUCTIBLE ENDORSEMENT

**This endorsement changes your policy. Please read it carefully.**

This endorsement applies to any **auto** shown on **your** Coverage Selections Page for which a premium charge is added for Collision (Part 7) or Limited Collision (Part 8).

If **you** satisfy the conditions set forth below, **you** may be eligible to receive a credit that **you** may use to reduce the deductible shown on **your** Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8). **You** may use this credit if **you** are involved in an **accident** that is covered by Collision (Part 7) or Limited Collision (Part 8) during this policy term or future policy terms, subject to the conditions contained in this endorsement.

If **your** policy is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009, **you** may be eligible under both Part A and Part B of this endorsement. If **your** policy is a new policy, then **your** eligibility is limited to Part A.

#### New and Renewal Policies

Under this Part A **you** are eligible upon each renewal of this policy with **us**, to receive a credit that **you** may apply towards satisfying the deductible shown on **your** Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8) in future policy years. **You** will earn this credit for each policy year during which **you** have continuously maintained Collision (Part 7) or Limited Collision (Part 8) coverage with **us** on at least one vehicle and during which **you** have made no **collision** claims. The amount of the credit that **you** may earn is \$100 per policy year. Any credit that **you** earn for a policy year will be added to **your** accumulated credits, if any, earned for prior policy years, up to a maximum of \$500.

#### Renewal Policies Only

**You** are eligible under this Part B only if this is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009 and **you** maintained Collision (Part 7) or Limited Collision (Part 8) coverage with **us** during the policy period that ended just prior to this policy period.

If **you** are eligible under this Part B and have made no **collision** claims during any of the time periods shown on the table below, and **you** had a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during that entire time period, then **you** have earned a credit in the amount shown on the table below that corresponds

with the applicable time period. This credit may be used by **you** during this or any future policy year.

The time periods shown on the table below end on the day that is ninety days prior to the effective date of **your** policy. For example, if the effective date of **your** policy is April 1, 2008, then the twelve month period shown in the table below is the period of time beginning January 2, 2007 and ending January 2, 2008 (which is ninety days prior to the effective date of **your** policy).

Any credit that **you** have earned under this Part B and do not use during this policy period is added to any credit that **you** may earn under Part A of this endorsement, provided that **your** total accumulated credit may not exceed \$500.

<b>Number of months with an auto insurance policy issued by us and no collision claims</b>	<b>Amount of the credit</b>
12-23	\$50
24-35	\$100
greater than 36	\$150

#### How the Credit is Applied

When a covered **collision** claim occurs under Collision (Part 7) or Limited Collision (Part 8), if **you** have earned a credit under this endorsement, the credit will be applied as follows:

If the amount of **your** earned credit is greater than or equal to the applicable deductible shown on **your** Coverage Selections Page, then **you** will not pay any deductible for the claim. If **your** earned credit is greater than the applicable deductible, then **you** will also have a remaining credit balance that may be applied towards a future covered **collision** claim under Collision (Part 7) or Limited Collision (Part 8).

If the amount of **your** earned credit is less than the applicable deductible shown on **your** Coverage Selections Page, then the amount of **your** earned credit will be subtracted from the amount of the applicable deductible and **you** will be responsible for paying the balance. **You** will have no remaining credit balance.

#### Other Conditions

Under this endorsement, **your** policy is a renewal policy if **you** had a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during the entire twelve-month period ending just prior to the effective date of this policy. **Your** policy is a

new policy if **you** did not have a Massachusetts Automobile Insurance Policy issued by **us** in effect during the entire twelve-month period ending just prior to the effective date of this policy.

Under both Part A and Part B of this endorsement, for the purpose of determining whether **you** have made a **collision** claim with **us**, **we** will not include any **collision** claim that resulted in a “net loss payment” by **us** of \$100 or less to **you** or to a third party on **your** behalf. The term “net loss payment” shall mean the cost (in **our** determination) of repairing the damage covered by Collision (Part 7) or Limited Collision (Part 8), less any amounts that **we** recover from third parties, less the amount of the applicable deductible shown on **your** Coverage Selections Page (without applying any credit that **you** may have earned under this endorsement). As an example, if **you** make a claim under Collision (Part 7) and **we** determine the cost to repair the damages is \$750, **we** recover \$200 from the other party’s insurance carrier, and **your** Coverage Selections Page indicates that **your** Collision (Part 8) deductible is \$500, the “net loss payment” will be \$50. In this example, the claim will not be counted against **you** in determining whether **you** have made any **collision** claims in that year, because the “net loss payment” is less than \$100.

# COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

0000487

This policy is Issued By: PLYMOUTH ROCK ASSURANCE CORP

NEW

DEDUCTIBLE DOLLARS: \$100.00

**ITEM 1.** This policy is Issued To:  
 SAM SMITH  
 123 MAIN STREET  
 ANYTOWN, MA 01234-5678

Massachusetts Personal Automobile  
 Policy Number PRA00001234567 V  
 Agent ABC INSURANCE AGENCY  
 (555) 555-5555  
 456 SOUTH STREET  
 ANYTOWN, MA 01234

To: MAR. 01, 2009 12:01 A.M. (Eastern Standard Time)  
 Direct Bill

**ITEM 2.** This policy is effective from: MAR. 01, 2008

**ITEM 3.** Description of your Auto:

Auto 1 06 JAGU XTYPE SAJWA51AX6WE99999 Auto

**ITEM 4.** This policy provides only the coverages for which a premium is shown. SEE BELOW AND OTHER SIDE FOR DISCOUNTS

COVERAGES, Parts 1-12	AUTO 1			PREMIUM		AUTO			PREMIUM	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE		ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE		ANNUAL	ADJUSTED
1. Bodily Injury To Others	\$ 20,000 \$ 40,000	per person per accident	NONE	\$123		\$	per person per accident	NONE		
2. Personal Injury Protection	\$ 8,000	per person	NONE <input type="checkbox"/> For yourself <input type="checkbox"/> For yourself and household members	\$38		\$	per person	<input type="checkbox"/> For yourself <input type="checkbox"/> For yourself and household members		
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 100,000 \$ 300,000	per person per accident	NONE	\$15		\$	per person per accident	NONE		
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 100,000	per accident	NONE	\$193		\$	per accident	NONE		

**OPTIONAL INSURANCE** SEE OTHER SIDE FOR INFORMATION ON PART 5 AND PART 12 LIMITS

5. Optional Bodily Injury To Others	\$ 100,000 \$ 300,000	per person per accident	NONE	\$92		\$	per person per accident	NONE		
6. Medical Payments	\$ 10,000	per person	NONE	\$17		\$	per person	NONE		
7. Collision	*Actual Cash Value		500	\$368		Actual Cash Value				
8. Limited Collision	Actual Cash Value					Actual Cash Value				
9. Comprehensive	Actual Cash Value		500	\$133		Actual Cash Value				
10. Substitute Transportation	Up to \$ 45	a day, maximum \$ 1,350	NONE	\$146		Up to \$	a day, maximum \$	NONE		
11. Towing and Labor	Up to \$ 50	for each disablement	NONE	\$8		Up to \$	for each disablement	NONE		
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 \$ 300,000	per person per accident	NONE	\$32		\$	per person per accident	NONE		

MERIT RATING PLAN	ADJUSTMENT			ADJUSTMENT		
SEE MESSAGE ON BACK	99		-\$123			
	Optional Replacement Cost		\$20			
	TOTAL PREMIUM FOR AUTO		\$1,042		TOTAL PREMIUM FOR AUTO	
	Policy Level Premium - Optional Accident Forgiveness					\$20
	Policy Level Premium - Deductible Dollars					\$22
	<b>TOTAL PREMIUM</b>					<b>\$1,084</b>

**DISCOUNTS**

Annual Mileage Auto 1 Discount 10%      Passive Restraint Auto 1 Discount 25%

<b>ITEM 5.</b> Place of Principal Garaging	<b>ITEM 6.</b> Secured Lender/Lessor-Additional Insured, if Rented Auto
Auto 1 WILMINGTON	1 ABC LOANS LLC BX 12345 ANYTOWN MA 01234
Auto	

DRIVER INFORMATION - CHECK CAREFULLY THAT ALL OPERATORS OF YOUR AUTO(S) ARE SHOWN BELOW								Operator Status:						
Oper No.	Operator Name	D=Deferred	Date of Birth Mo. Day Yr.	License Number	Lic. State	Date First Licensed Mo. Day Yr. Auto / Motorcycle	Driver Train Y-N	E=Excluded	P=Principal	O=Occasional	Veh	Veh	Veh	Veh
1	SAM SMITH		11/22/1970	*****123	MA	09/23/1990	N	P						

\* - WAIVER OF DED

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

081120,081121-095930 PRA00005071750,000487,081121\_100636 0 1 1 1 3 14.8 3

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0000487

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 ANYTOWN, MA 01234-5678

Massachusetts Personal Automobile  
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 Agent ABC INSURANCE AGENCY  
 (555) 555-5555  
 456 SOUTH STREET  
 ANYTOWN, MA 01234  
 To: MAR. 01, 2009 12:01 A.M. (Eastern Standard Time)  
 Direct Bill

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**ITEM 3.** Description of your Auto:

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COVERAGES, Parts 1-12	AUTO 1			PREMIUM		AUTO			PREMIUM	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE		ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE		ANNUAL	ADJUSTED
1. Bodily Injury To Others	\$ 20,000 \$ 40,000	per person per accident	NONE	\$123		\$	per person per accident	NONE		
2. Personal Injury Protection	\$ 8,000	per person	NONE <input type="checkbox"/> For yourself <input type="checkbox"/> For yourself and household members	\$38		\$	per person	<input type="checkbox"/> For yourself <input type="checkbox"/> For yourself and household members		
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 100,000 \$ 300,000	per person per accident	NONE	\$15		\$	per person per accident	NONE		
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 100,000	per accident	NONE	\$193		\$	per accident	NONE		

**OPTIONAL INSURANCE** SEE OTHER SIDE FOR INFORMATION ON PART 5 AND PART 12 LIMITS

5. Optional Bodily Injury To Others	\$ 100,000 \$ 300,000	per person per accident	NONE	\$92		\$	per person per accident	NONE		
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7. Collision	*Actual Cash Value		500	\$368			Actual Cash Value			
8. Limited Collision	Actual Cash Value						Actual Cash Value			
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10. Substitute Transportation	Up to \$ 45 a day, maximum \$ 1,350		NONE	\$146		Up to \$	a day, maximum \$	NONE		
11. Towing and Labor	Up to \$ 50 for each disablement		NONE	\$8		Up to \$	for each disablement	NONE		
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 \$ 300,000	per person per accident	NONE	\$32		\$	per person per accident	NONE		

MERIT RATING PLAN	ADJUSTMENT	99	-\$123		ADJUSTMENT		
SEE MESSAGE ON BACK	Optional Replacement Cost		\$20				
	TOTAL PREMIUM FOR AUTO		\$1,042		TOTAL PREMIUM FOR AUTO		
	Policy Level Premium - Optional Accident Forgiveness						\$20
	Policy Level Premium - Deductible Dollars						\$22
	<b>TOTAL PREMIUM</b>						<b>\$1,084</b>

**DISCOUNTS**

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<b>ITEM 5.</b> Place of Principal Garaging	<b>ITEM 6.</b> Secured Lender/Lessor-Additional Insured, if Rented Auto
Auto 1 WILMINGTON	1 ABC LOANS LLC BX 12345 ANYTOWN MA 01234
Auto	

DRIVER INFORMATION - CHECK CAREFULLY THAT ALL OPERATORS OF YOUR AUTO(S) ARE SHOWN BELOW								Operator Status:						
Oper No.	Operator Name	D=Deferred	Date of Birth Mo. Day Yr.	License Number	Lic. State	Date First Licensed Mo. Day Yr. Auto / Motorcycle	Driver Train Y-N	E=Excluded	P=Principal	O=Occasional	Veh 1	Veh	Veh	Veh
1	SAM SMITH		11/22/1970	*****123	MA	09/23/1990	N	P						

\* - WAIVER OF DED

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

081120,081121-095930 PRA00005071750,000487,081121,100636,01113,14,8,3



SERFF Tracking Number: PRAC-126399871 State: Massachusetts  
 Filing Company: Plymouth Rock Assurance Corporation State Tracking Number: 09NOV30-871  
 Company Tracking Number: PRACMA-AUTO-02152010-R  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: MA PP Auto  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
	Rate pages	R-6	Replacement	PRACMA-AUTO-01112010-R	Rate pages eff 02-15-10.pdf
	Rule 16	Rule #16	Replacement	PRACMA-AUTO-01112010-R	Rule 16 02-15-2010 Redlined.pdf Rule 16 02-15-2010.pdf
	Miscellaneous Rating Factors	RS-1	Replacement	PRACMA-AUTO-01112010-R	Miscellaneous Rating Factors Redlined.pdf Miscellaneous Rating Factors.pdf

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**

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<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	227	555	335	1147	608	1031	547	240
2	237	562	338	1197	596	1078	536	250
3	240	589	360	1219	629	1097	566	254
4	251	612	365	1259	670	1133	603	265
5	254	617	375	1277	703	1149	633	269
6	270	659	398	1316	744	1185	670	285
7	285	675	429	1312	778	1181	701	297
8	292	667	448	1310	776	1179	698	308
9	292	666	426	1303	778	1173	700	308
10	284	682	428	1307	800	1177	720	305
11	308	762	468	1273	811	1145	729	326
12	341	784	491	1278	888	1149	798	362
13	343	711	522	1288	895	1159	806	361
14	380	788	568	1258	936	1132	842	402
15	455	826	612	1254	979	1129	880	472
16	402	801	553	1223	833	1101	750	411
17	321	752	471	1292	772	1163	695	340
18	391	832	556	1261	906	1135	815	407
19	406	846	633	1223	944	1101	849	429
20	434	845	615	1242	940	1117	846	448
21	452	860	706	1234	1068	1110	962	578
22	501	851	726	1221	1032	1099	929	717
23	346	852	681	1257	976	1132	878	413
24	379	819	598	1254	911	1129	820	401
25	399	864	656	1274	980	1147	882	446
26	470	861	717	1223	1018	1101	916	548
27	216	529	309	1110	564	999	508	229
40	348	744	530	1269	876	1141	789	377
41	324	766	556	1278	919	1151	826	358
42	375	820	633	1270	980	1143	882	388
43	403	815	612	1251	984	1126	885	418
44	366	819	539	1254	833	1129	750	374
45	419	804	616	1257	979	1130	881	434

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.  
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**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.

Deductible dollars will be available to all policyholders for \$22 per policy per term. (Attach Endorsement PRAC Auto MA-113 when policies are eligible for this program)

**A. Earning Credits**

The earned credit under this policy is shown on the Coverage Selections Page. The earned credit includes credits earned during prior policy terms. If the policy did not earn a credit for prior policy terms, the earned credit for this policy is \$50.

Upon renewal, the policy will earn an additional \$50 credit on the renewal policy's effective date, but only if during the term of this policy the policyholder has continuously maintained Collision or Limited Collision coverage on at least one auto listed on the Coverage Selections Page and maintained this endorsement on the policy.

**B. Keeping Credits.**

The policy credit will be reduced to \$0.00 at any time that the policy does not have at least one auto listed on the Coverage Selections Page with Collision or Limited Collision coverage, or the policyholder fails to maintain this endorsement on this policy or any renewal policy.

**C. Using Credits.**

We will use the earned credit if a covered collision claim occurs during the term of this policy under Collision or Limited Collision, but only if the amount of the claim equals or exceeds the amount of the deductible (as shown on the Coverage Selections Page). We will use the earned credit (up to a maximum of \$250) to reduce the amount that the policyholder would otherwise be required to pay toward satisfying the deductible. We will subtract from the earned credit the amount that we used to satisfy the deductible.

**D. Unused Credits.**

Any unused earned credit on the policy at the end of the policy term may be rolled over and added to the earned credit next year, if the policyholder renews the policy.

**E. For customers whose expiring policy has Disappearing Deductible Endorsement PRAC Auto MA-103**

At renewal, Endorsement PRAC Auto MA-103 will be replaced with Deductible Dollar Endorsement PRAC Auto MA-113 if the policyholder pays for the endorsement and maintains collision or limited collision on at least one vehicle. Policyholders will receive renewal credits in accordance with the endorsement on their expiring policy, and any existing credit balance will be honored if they pay for the endorsement and they maintain collision or limited collision on at least one vehicle.

Deleted: Disappearing deductible

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Deleted: <#>All new or renewal policies effective 4/1/2008 or thereafter will, at each subsequent renewal, be eligible to earn a Deductible Credit of \$100 per vehicle, up to a maximum of \$500 per vehicle. The credit will be earned on any vehicle which, for the term just expired, Collision coverage has been continually maintained and which has also been Collision claim free.¶

<#>¶  
<#>In addition, policies renewing between 4/1/2008 and 3/31/2009 that have been insured with PRAC for the time period in the chart below and maintained Collision coverage on one or more vehicles for the time period in the chart below and have had no Collision claims on a particular vehicle for the number of months (as indicated in the following chart) ending 90 days prior to the policy renewal effective date will receive a further credit against the Collision deductible as indicated in the chart.¶  
<#>¶  
<#># of months

[1]

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All new or renewal policies effective 4/1/2008 or thereafter will, at each subsequent renewal, be eligible to earn a Deductible Credit of \$100 per vehicle, up to a maximum of \$500 per vehicle. The credit will be earned on any vehicle which, for the term just expired, Collision coverage has been continually maintained and which has also been Collision claim free.

In addition, policies *renewing* between 4/1/2008 and 3/31/2009 that have been insured with PRAC for the time period in the chart below **and** maintained Collision coverage on one or more vehicles for the time period in the chart below **and** have had no Collision claims on a particular vehicle for the number of months (as indicated in the following chart) ending 90 days prior to the policy renewal effective date will receive a further credit against the Collision deductible as indicated in the chart.

# of months	\$ Deductible Credit per vehicle
12-23	\$50
24-35	\$100
>=36	\$150

For the purposes of this rule Collision claims are defined as *occurrences* in which Plymouth Rock has made *indemnity payments* totaling more than \$100, net of subrogation.

C. When a covered Collision claim occurs, the deductible will apply as follows:

If the amount of the earned credit is greater than or equal to the applicable Collision deductible, the insured will not pay a deductible for the claim. The amount of remaining credit is the earned credit reduced by the amount of the original Collision deductible.

If the amount of the earned deductible credit is less than the applicable Collision deductible, the amount of the credit will be subtracted from the amount of the Collision deductible, and the insured will be responsible for the balance. In this case the amount of remaining credit is zero.

## **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.

Deductible dollars will be available to all policyholders for \$22 per policy per term. (Attach Endorsement PRAC Auto MA-113 when policies are eligible for this program)

### **A. Earning Credits**

The earned credit under this policy is shown on the Coverage Selections Page. The earned credit includes credits earned during prior policy terms. If the policy did not earn a credit for prior policy terms, the earned credit for this policy is \$50.

Upon renewal, the policy will earn an additional \$50 credit on the renewal policy's effective date, but only if during the term of this policy the policyholder has continuously maintained Collision or Limited Collision coverage on at least one auto listed on the Coverage Selections Page and maintained this endorsement on the policy.

### **B. Keeping Credits.**

The policy credit will be reduced to \$0.00 at any time that the policy does not have at least one auto listed on the Coverage Selections Page with Collision or Limited Collision coverage, or the policyholder fails to maintain this endorsement on this policy or any renewal policy.

### **C. Using Credits.**

We will use the earned credit if a covered collision claim occurs during the term of this policy under Collision or Limited Collision, but only if the amount of the claim equals or exceeds the amount of the deductible (as shown on the Coverage Selections Page). We will use the earned credit (up to a maximum of \$250) to reduce the amount that the policyholder would otherwise be required to pay toward satisfying the deductible. We will subtract from the earned credit the amount that we used to satisfy the deductible.

### **D. Unused Credits.**

Any unused earned credit on the policy at the end of the policy term may be rolled over and added to the earned credit next year, if the policyholder renews the policy.

**E. For customers whose expiring policy has Disappearing Deductible Endorsement PRAC Auto MA-103**  
At renewal, Endorsement PRAC Auto MA-103 will be replaced with Deductible Dollar Endorsement PRAC Auto MA-113 if the policyholder pays for the endorsement and maintains collision or limited collision on at least one vehicle. Policyholders will receive renewal credits in accordance with the endorsement on their expiring policy, and any existing credit balance will be honored if they pay for the endorsement and they maintain collision or limited collision on at least one vehicle.

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>			\$100** Glass
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	Not Applicable
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

**Deductible Dollars**                      **\$22 per policy**

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS (RULE 19)**  
 Advanced Driver Training: 5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7.  
 Good Student: 10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1,2 and 4 – 9.  
 Student Away at School: 15% classes 20, 21, 25, 26; 10% class 17; 5% class 18. Applied to Parts 1,2 and 4 – 9.  
 Multi-Car: 5% Parts 1, 2, 4, 5, 7, 8 and 9  
 Annual Mileage: 0-5,000 miles - 10% Parts 1-8 and 12  
                             5,001-7,500 miles - 5% Parts 1-8 and 12  
 Passive Restraint: 25% Parts 2, 3, 6 and 12

<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

<b>PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)</b>							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

**Miscellaneous Rating Factors**

<b>OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)</b>	
Parts 7, 8 and 9 rating factor:	1.10
<b>TOWING AND LABOR (RULE 33)</b>	
Private Passenger and Motorcycle:	\$50 per Disablement \$8                                              \$100 per Disablement \$16
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>	
Apply a rate of \$4 to each \$100 of valuation.	
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>	
Refer to Rule 47	
<b>ACCIDENT FORGIVENESS (RULE 37)</b>	
Parts 1-9 and 12 rating factor:	1.015

**Miscellaneous Rating Factors**

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Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

Deductible Dollars	\$22 per policy
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Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

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Advanced Driver Training:	5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7.
Good Student:	10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1,2 and 4 – 9.
Student Away at School:	15% classes 20, 21, 25, 26; 10% class 17; 5% class 18. Applied to Parts 1,2 and 4 – 9.
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12
	5,001-7,500 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12

<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
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**Miscellaneous Rating Factors**

<b>OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)</b>	
Parts 7, 8 and 9 rating factor:	1.10
<b>TOWING AND LABOR (RULE 33)</b>	
Private Passenger and Motorcycle:	\$50 per Disablement \$8
	\$100 per Disablement \$16
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>	
Apply a rate of \$4 to each \$100 of valuation.	
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>	
Refer to Rule 47	
<b>ACCIDENT FORGIVENESS (RULE 37)</b>	
Parts 1-9 and 12 rating factor:	1.015

## Filing Memorandum

Plymouth Rock Assurance Corporation is proposing to revise Deductible Credit Coverage (DCC).

Currently, Deductible Credit Coverage is added as an endorsement included on every policy that has Collision and/or Limited Collision coverage. We do not charge for the endorsement, and the losses are included under Collision in our pricing. Many of our competitors sell a similar endorsement separately rather than including it with every policy, and for competitive reasons we would like to do the same.

With this filing, we are proposing charging \$22 per policy term for DCC coverage, which covers our expected losses under the revised endorsement we are filing plus applicable expenses. We also propose to reduce our Collision rates by 4%, which represents the removal of DCC losses and premiums from Collision. The overall effect is rate neutral.

The endorsement we are filing incorporates the following changes to our Deductible Credit Coverage endorsement:

- The maximum payout per claim is \$250 (there was no limit previously)
- The DCC bank will accrue at \$50 per policy per year, granted at renewal (previously the accrual was \$100 per vehicle per year, granted at renewal as long as there were no collision claims during the year)
- The bank will be set to \$50 when DCC is added to a policy (previously the bank started at \$0 when the coverage was added to a policy)

This coverage will be available to all customers with Collision or Limited Collision on at least one vehicle on their policy.

We will send all customers with the current version of the endorsement a letter at their first renewal after the effective date of this change explaining that the coverage now costs \$22 per term, a copy of the new endorsement, and instructions about how to opt out of the new DCC coverage if they so choose. If these customers choose to pay for DCC, they may keep any bank balance they have already earned under the prior endorsement.