

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

Please replace rules from the 2007 Massachusetts Private Passenger Auto manual with the corresponding new rules listed below.

Note that in the rules that were required to remain in use, the only changes made were additions. No portions of the rules were removed.

RULE 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy.

1. Apply the appropriate exposure based rate adjustment factor to the manual rate shown on in the Rate Pages section.
2. Apply the appropriate Increased Limits factor and Implicit Surcharge factor per Rule 56, if applicable.
3. Apply the appropriate model/year symbol relativity for Parts 7, 8, and 9.
4. Apply the appropriate deductible factor under Rule 16 for Parts 7, 8 and 9, if applicable.
5. Apply the appropriate rating factor under Rule 24, for Parts 7 and 9, if applicable.
6. Apply the appropriate discount to the premium developed in Step 5. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) advanced driver training (6) good student (7) student away at school and (8) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.) Note that the higher of good student and student away at school discounts should be applied, but not both.

7. Apply the appropriate Safe Driver Insurance Plan points or credit to the premium developed in step 6.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 6.

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.

Disappearing deductible (Attach Endorsement PRAC Auto MA-103-04-08 when policies are eligible for this program)

- A. 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, up to a maximum of \$500. The credit will be earned on any policy which, for the term just expired, Collision coverage has been continually maintained on at least one vehicle and which has also been Collision claim free.
- B. 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 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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

# of months	\$ Deductible Credit
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:
1. 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.
 2. 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 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same 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. Refer to Miscellaneous Rating Factors page for applicable discount.

Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

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 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes 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

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

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

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

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 must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. Companies have the option of applying this discount in either of two ways:

1. Compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.
2. Compute 75% of the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

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 Safe Driver Insurance Plan points or credit.

Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

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 approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

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. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

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 points or credit under the Safe Driver Insurance Plan.

Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

Advanced Driver Training

A discount of 5% of the premium paid for Parts 1, 2, 4 and 7 will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles. The eligible operator must provide the insurer with a certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles. The discount will be applied at the policy inception or renewal which immediately follows the completion of the program and will be available in three consecutive policy years, provided the eligible operator remains in an inexperienced operator classification. The discount will be applied to the private passenger automobile(s) assigned to the eligible operator in accordance with Rule 28. The discount will be applied to the premium otherwise determined for each automobile, prior to the application of points or credits under the Safe Driver Insurance Plan, in accordance with Rule 11.

Good Student Discount

The Good Student Discount applies provided:

- a. The owner or operator:
 - (1) Is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26 and
 - (2) Is a full time high school, college, or university student at an accredited institution, and
 - (3) Has a driving record with less than 3 points under the Safe Driver Insurance Plan rule
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) Is in the upper 20% of his/her class scholastically, or
 - (2) Maintains a "B" average, or its equivalent.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

If the letter grading system can not be averaged then no grade can be below "B".

- (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- (4) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in scholastic standing of the student can not be effected between anniversary dates of the policy. The Good Student discount cannot be applied in conjunction with the Student Away at School discount.

Refer to Miscellaneous Rating Factors page for applicable discount.

Student Away at School Discount

The Student Away at School Discount applies provided that each of the following criteria are met:

- a. The operator is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26.
- b. The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging.
- c. The student operator does not have regular access to the covered vehicle while at school.

The Student Away at School discount cannot be applied in conjunction with the Good Student discount.

Refer to Miscellaneous Rating Factors page for applicable discount

Approved Motor Club Discount

A policy receives the Motor Club Discount when the named insured provides proof that:

S/he has purchased membership in a Motor Club
Membership provides roadside and towing assistance
The Motor Club has access to Service Providers throughout the Continental United States
Each vehicle rated on the policy has 4 or fewer points under the Safe Driver Insurance Plan

Provision 4, above, does not apply to any policy renewing with Plymouth Rock.

Refer to Miscellaneous Rating Factors page for applicable discount.

Rule 20. MODEL YEAR RATING

Please refer to the Rate Pages for appropriate model year and symbol relativities.

A. 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.

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
2. **1989 and Earlier Model Years:** two steps are required:

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol-displayed in the Rate Section to obtain the actual cash value premium.

b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

RULE 29. EXPOSURE BASED RATE ADJUSTMENT

Refer to the Rate Pages section to obtain the Exposure Based Rate Adjustment Factor (EBRAF) that applies to a vehicle based on the specific combination of the following five characteristics of the vehicle being rated:

1. Assign the vehicle to the appropriate Driver/Vehicle Group as determined by the numbers of drivers in the household and number of vehicles in the household. Refer to the Rate Page for Driver/Vehicles groups. The number of drivers includes all those required by Rule 28 to be listed on the policy, whether or not they are excluded from rating, and the number of vehicles includes any private passenger vehicle insured by Plymouth Rock Assurance whether or not they are on the policy being rated.
2. Assign the vehicle to the appropriate SDIP group as determined by the SDIP Points reported by the Merit Rating Board for the assigned driver. Refer to the Rate Page section for SDIP groups. The SDIP Points and the rules for obtaining them are identical to those described in Rule 56.
3. Assign the vehicle to the appropriate Experience group as determined by the number of years licensed of the assigned driver. Refer to the Rate Page section for Experience groups.
4. Assign the vehicle to the appropriate Renewal group as determined by the number of years the policy has been insured with Plymouth Rock Assurance. If the policy is a new business policy on or after 4/1/2008, number of years with their current agent will be used to assign the appropriate Renewal group. Refer to the Rate Page section for Renewal groups.
5. Assign the vehicle to the appropriate Mileage Relativity group as determined by the ratio of the vehicle's actual mileage, as determined consistent with Rule 19, to the average mileage for the same class of risk. Refer to Rate Page section for Mileage Relativity groups. The same class of risk is determined by the combination of:
 - a. the Driver/Vehicle group as determined in step number one.
 - b. the Road Density Region (refer to Rate Page section for Road Density Region classifications)
 - c. the Usage Group as determined by the rate class of the assigned operator (refer to Rate Page section for Usage classifications)

RULE 35. REPLACEMENT COST COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
 (Attach Endorsement PRAC Auto MA-104-04-08 for this coverage.)

This automatic coverage pays an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for a new vehicle at the time of the total loss for a new auto of the same make and model and having a similar body style and similar additional

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

Plymouth Rock Assurance Corporation

Rules Exceptions

equipment as your auto. If such a vehicle is unavailable, the coverage pays the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for an available vehicle.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.
- 4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.
- 5) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.
- 6) The total loss occurred within 12 months of the vehicle's purchase date.
- 7) The total loss occurred within the vehicle's first 15,000 miles as shown on the odometer.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Our liability for any loss will not exceed the MSRP of the vehicle of the same year, make, model, and equipment as the damaged vehicle.

We will pay for "customized equipment" only as described in the insured's policy or policy endorsements.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-105-04-08 when a vehicle is endorsed for this coverage)

At the option of the insured, this coverage may be purchased to pay an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of the damage or loss and the cost at the time of the damage or loss of a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. This coverage replaces the Replacement Cost Coverage under Section A of this rule above.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.
- 4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.
- 5) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 37. ACCIDENT FORGIVENESS COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-106-04-08 for this coverage.)

A surcharge will not be applied and the Excellent Driver Plus discount will not be lost upon renewal of the policy due to a surchargeable at-fault accident occurring while the policy is in force if the following conditions are met:

- a. the policy has been in force with Plymouth Rock Assurance for at least 48 months prior to the renewal effective date;
- b. as of the effective date of the policy, all drivers listed on the Coverage Selections Page as operators on the policy shall qualify for the Excellent Driver Discount Plus discount under the Safe Driver Insurance Plan;
- c. the at-fault driver and the vehicle involved in the surchargeable at-fault accident were listed on the Coverage Selections Page;
- d. the surchargeable at-fault accident claim was reported to the Company; and
- e. there are no other accidents currently being waived on the policy.

Notes:

- If an additional surchargeable at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial surchargeable at-fault accident will not be affected.
- Waived accidents are still considered surchargeable for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.
- If any or all of the Earned Reduction under the Disappearing Deductible endorsement is applied to the waived accident, the Earned Reduction shall be reset to zero for the remainder of the policy period in accordance with the terms of the Disappearing Deductible endorsement.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-106-04-08 when a vehicle is endorsed for this coverage.)

A surcharge will not be applied and the Excellent Driver Plus discount will not be lost upon the next renewal of the policy due to the first occurrence of a surchargeable at-fault accident if the following conditions are met:

- a. as of the effective date of the policy, all drivers listed on the Coverage Selections Page as operators on the policy receive the Excellent Driver Discount Plus discount under the Safe Driver Insurance Plan; for the purposes of determining whether the Excellent Driver Plus discount is applied, waived accidents are not counted;
- b. the at-fault driver and the vehicle involved in the surchargeable at-fault accident were listed on the Coverage Selections Page;
- c. the surchargeable at-fault accident claim was reported to the Company;
- d. there are no other accidents currently being waived on the policy;

Note:

- If an additional surchargeable at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial at-fault accident will not be affected.
- Waived accidents are still considered surchargeable for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

- If any or all of the Earned Reduction under the Disappearing Deductible endorsement is applied to the waived accident, the Earned Reduction shall be reset to zero for the remainder of the policy period in accordance with the terms of the Disappearing Deductible endorsement.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

(Attach Endorsement PRAC Auto MA-107-04-08 for this 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 automatically provided for autos with less than 20,000 miles. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Rules Exceptions

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX
JANUARY 1, 2007

<u>TITLE</u>	<u>AIB FORM NO.</u>
Accident Forgiveness	PRAC Auto MA-106-04-08
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 01-89)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Disappearing Deductible	PRAC Auto MA-103-04-08
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	M-0002-S (Ed. 01-77)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 04-07)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
MYLES Endorsement	PRAC MA-102-04-08
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Operator Exclusion Form	M-0106-S (Ed. 01-01)
Optional Replacement Cost Coverage	PRAC Auto MA-105-04-08
Original Equipment Manufacturer Parts Coverage	PRAC Auto MA-107-04-08
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Replacement Cost Coverage	PRAC Auto MA-104-04-08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	MPY-0027-S (Ed. 01-83)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-05)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 01-06)
Waiver of Deductible Endorsement	MPY-0016-S (Ed. 01-83)

Plymouth Rock Assurance Corporation
Massachusetts Private Passenger Automobile Insurance Manual

Rules Exceptions
PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)

For Vehicles Not Subject to the Compulsory Law

<u>Form Title</u> <u>Policy</u>	<u>Form Number and</u> <u>Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05
MYLES ENDORSEMENT	PRAC MA-102-04-08
DISAPPEARING DEDUCTIBLE	PRAC MA-103-04-08
REPLACEMENT COST COVERAGE	PRAC MA-104-04-08
OPTIONAL REPLACEMENT COST COVERAGE	PRAC MA-105-04-08
ACCIDENT FORGIVENESS	PRAC MA-106-04-08
ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE	PRAC MA-107-04-08

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Miscellaneous Rate Factors

Please replace AIB Miscellaneous Rate Factor pages RS-1 and RS-2 with the following.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100**													
Collision:	.63	.48	<u>Glass</u>													
Limited Collision:	.54	.32	Not Applicable													
Comprehensive:	.75	.67	Not Applicable													
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														
SUBSTITUTE TRANSPORTATION (RULE 17)																
	<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.																
Approved Motor Club: 5% applied to parts 1-9 and 12.																
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9															
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle															
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															
MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
Symbol																
Collision	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																
1998	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
1997	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91
1990-96	0.83	0.83	0.83	0.83	0.82	0.82	0.82	0.82	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.80
Symbol																
Comprehensive	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																
1998	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
1997	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1990-96	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

Apply the factor above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.
 For 1989 and prior model year vehicles, see Rule 20.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL
Plymouth Rock Assurance Corporation
Miscellaneous Rate Factors

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	<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						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
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%
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)							
Parts 7, 8 and 9 rating factor:	1.10						
TOWING AND LABOR (RULE 33)							
	\$50 per Disablement			\$100 per Disablement			
Private Passenger and Motorcycle:	\$8			\$16			
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							
ACCIDENT FORGIVENESS (RULE 37)							
Parts 1-9 and 12 rating factor:	1.015						