

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**TABLE OF CONTENTS**

**PREFERRED MUTUAL EXCEPTION PAGES**

<b>Rule No.</b>	<b>PM-MA-PA-Exception Page</b>
<a href="#">Miscellaneous Rating Factors</a> .....	RS-1
7 Policy Period.....	1
11 Premium Calculation Rule .....	1
18 Termination of Insurance.....	2
19 Discounts.....	3
20 Model Year Rating.....	4
23 High Theft Vehicles .....	5
28 Private Passenger Classifications .....	5
29 Years Licensed Factor.....	6
42 Repair or Replacement Coverage .....	7
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	7
50 Use of Other Automobiles .....	7
54 Anti-Theft Device Standards and Discounts.....	8
56 Merit Rating Plan .....	14
57 First Accident Forgiveness .....	17
Motorcycle Commission .....	17

**PREFERRED MUTUAL FORMS LIST**

<a href="#">Preferred Mutual Forms</a> .....	Forms
--	-------

**SECTION I - GENERAL RULES**

<b>Rule No.</b>	<b>Page</b>
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 .....	4
6 Out-of-State Garaging.....	4
7 Policy Period.....	4
8 Changes .....	5
9 Motor Vehicle Registration Certificates.....	5
10 Certified Risks - Financial Responsibility Laws.....	6
11 Premium Calculation Rule .....	7
12 Whole Dollar Premium Rule .....	7
13 Installment Payment of Premiums.....	7
14 Deposit Premium Rule.....	8
15 Employers Subject to Massachusetts Workers Compensation Act.....	8
16 Deductibles - Parts 7, 8 and 9 .....	8
17 Substitute Transportation .....	8
18 Termination of Insurance.....	8

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**PREFERRED MUTUAL PAGES RS-1 AND RS-2 REPLACE AIB PAGES RS-1 THROUGH RS-4**

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.66	.60	.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	
<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	\$62	\$146
Motorcycle:	\$45	\$90	\$167
			\$300
			\$346
<b>DISCOUNTS (RULE 19)</b>			
<b>Multi-Car*:</b>	10% Parts 1, 2, 4, 5, 7, 8 and 9		
<b>Roadside Assistance Credit*:</b>	5% Parts 1,2,4,5,7,8,9		
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>Future Effective Date*:</b>	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9		
<b>Good Pay/Loyalty Credit*:</b>	From 2% to 5% Parts 1, 2, 4, 5, 6, 7, 8 and 9		
<b>Account Credit – with PMIC*:</b>	12% Parts 1, 2, 4, 5, 7, 8 and 9		
<b>Account Credit – with Fair Plan or Other Co*:</b>	5% Parts 1, 2, 4, 5, 7, 8 and 9		
<b>Anti-Lock Brake Discount*:</b>	5% Parts 1, 2, 4, 5, 6, 7 and 8		
<b>Good Student Discount*:</b>	5% Parts 1, 2, 4, 5, 7 and 8		
*See Preferred Mutual Exception Page			
<b>MODEL YEAR RATING (RULE 20)</b>			
<b>Rating Factors for Model Year Rates Not Shown in the Rate Section*</b>			
<b>2011 Model Year Factors</b> (Apply to Model Year 2010 Rates Shown in Rate Pages)			
Collision: 1.065	Comprehensive: 1.023		
<b>2012 Model Year Factors</b> (Apply to Model Year 2010 Rates Shown in Rate Pages)			
Collision: 1.134	Comprehensive: 1.047		
<b>*Factors have been calculated and displayed in the rate section.</b>			

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Roadside Assistance Credit** A policyholder who purchases specific roadside assistance coverage will be eligible for a premium reduction.

To be eligible, the roadside assistance:

- 1) Cannot be part of the original vehicle purchase;
- 2) Must be purchased under separate agreement at the fair market price for such services; and
- 3) Must provide service to the entire continental United States
- 4) The Roadside Assistance Credit does not apply to Motorcycles

**RULE 20. MODEL YEAR RATING** is replaced by the following

**RULE 20. MODEL YEAR RATING**

**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. **2011 or 2012 Model Years:** Refer to the Miscellaneous Rating Factors section and apply the 2011 or 2012 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium.
2. **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.
3. **1989 and Earlier Model Years:**
  - 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 3.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

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**RULE 29. YEARS LICENSED FACTOR**

**Apply the following factor to Coverage Parts 1, 2, 4, 5, and 7**

Years Licensed	Factor
less than 1	1.11
1 Yr exactly but less than 2	1.10
2 Yr exactly but less than 3	1.09
3 Yr exactly but less than 4	1.08
4 Yr exactly but less than 5	1.07
5 Yr exactly but less than 6	1.06
6 Yr exactly but less than 7	1.05
7 Yr exactly but less than 8	1.04
8 Yr exactly but less than 9	1.03
9 Yr exactly but less than 10	1.02
10 Yr exactly but less than 11	1.01
11 Yr exactly but less than 12	1.00
12 Yr exactly but less than 13	1.00
13 Yr exactly but less than 14	1.00
14 Yr exactly but less than 15	1.00
15 Yr exactly but less than 16	1.00
16 Yr exactly but less than 17	1.00
17 Yr exactly but less than 18	1.00
18 Yr exactly but less than 19	1.00
19 Yr exactly but less than 20	1.00
20 Yr exactly but less than 21	1.00
21 Yr exactly but less than 22	1.00

Years Licensed	Factor
22 Yr exactly but less than 23	1.00
23 Yr exactly but less than 24	1.00
24 Yr exactly but less than 25	1.00
25 Yr exactly but less than 26	1.00
26 Yr exactly but less than 27	1.00
27 Yr exactly but less than 28	1.00
28 Yr exactly but less than 29	1.00
29 Yr exactly but less than 30	1.00
30 Yr exactly but less than 31	1.00
31 Yr exactly but less than 32	1.00
32 Yr exactly but less than 33	1.00
33 Yr exactly but less than 34	1.00
34 Yr exactly but less than 35	1.00
35 Yr exactly but less than 36	1.00
36 Yr exactly but less than 37	1.00
37 Yr exactly but less than 38	1.00
38 Yr exactly but less than 39	1.00
39 Yr exactly but less than 40	1.00
40 Yr exactly but less than 41	1.00
41 Yr exactly but less than 42	1.00
42 Yr exactly but less than 43	1.00
43 Yr exactly but less than 44	1.00

Years Licensed	Factor
44 Yr exactly but less than 45	1.00
45 Yr exactly but less than 46	1.00
46 Yr exactly but less than 47	1.00
47 Yr exactly but less than 48	1.00
48 Yr exactly but less than 49	1.00
49 Yr exactly but less than 50	1.00
50 Yr exactly	1.00
more than 50 and exactly 51	1.01
more than 51 and exactly 52	1.02
more than 52 and exactly 53	1.03
more than 53 and exactly 54	1.04
more than 54 and exactly 55	1.05
more than 55 and exactly 56	1.06
more than 56 and exactly 57	1.07
more than 57 and exactly 58	1.08
more than 58 and exactly 59	1.09
more than 59 and exactly 60	1.10
more than 60 and exactly 61	1.11
more than 61 and exactly 62	1.12
more than 62 and exactly 63	1.13
more than 63 and exactly 64	1.14
more than 64 and exactly 65	1.15

Years Licensed	Factor
more than 65 and exactly 66	1.16
more than 66 and exactly 67	1.16
more than 67 and exactly 68	1.16
more than 68 and exactly 69	1.16
more than 69 and exactly 70	1.16
more than 70 and exactly 71	1.16
more than 71 and exactly 72	1.16
more than 72 and exactly 73	1.16
more than 73 and exactly 74	1.16
more than 74 and exactly 75	1.16
more than 75 and exactly 76	1.16
more than 76 and exactly 77	1.16
more than 77 and exactly 78	1.16
more than 78 and exactly 79	1.16
more than 79 and exactly 80	1.16
more than 80 and exactly 81	1.16
more than 81 and exactly 82	1.16
more than 82 and exactly 83	1.16
more than 83 and exactly 84	1.16
more than 84 and exactly 85	1.16
more than 85 and exactly 86	1.16

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**RULE 42. REPAIR OR REPLACEMENT COVERAGE**

For no additional premium, Coverage for Damage to Your Auto (Parts 7, 8, and 9) is changed from Actual Cash Value to Replacement Cost, subject to certain limitations and exclusions.

This coverage will only apply on new vehicles; owned or leased by the insured(s); with Collision (Part 7) or Limited Collision (Part 8) and Comprehensive (Part 9) coverages carried on the auto.

Attach endorsement MARR

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

The following is added to Rule 44.

A list of Approved Motorcycle Training Sites is available from Preferred Mutual.

**RULE 50. USE OF OTHER AUTOMOBILES** is replaced by the following:

**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.

The following rates 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 rate for an individual and 100% for individual and household members.
  - B) Primary Insurance – 12% of the applicable Private Passenger rate 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 rate to be changed shall be 100% of the applicable private passenger rate.

**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.

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Collision - \$300 Deductible Buyback Charges**

Territory	Class							
	10	17	18	20	21	25	26	30
1	40	88	53	162	90	146	81	40
2	42	90	54	169	88	152	79	42
3	43	94	57	172	92	155	84	42
4	44	98	58	178	99	160	89	44
5	45	99	60	180	104	162	93	45
6	48	105	63	186	110	167	99	48
7	51	108	68	185	115	167	103	50
8	52	107	71	185	114	167	103	51
9	52	106	68	184	115	166	103	51
10	50	109	68	185	118	166	106	51
11	55	122	74	180	119	162	107	54
12	60	125	78	180	131	162	117	60
13	61	113	83	182	132	164	119	60
14	68	126	90	178	138	160	124	67
15	81	132	97	177	144	159	130	79
16	71	128	88	173	123	155	110	68
17	57	120	75	183	114	164	102	57
18	69	133	88	178	133	160	120	68
19	72	135	101	173	139	155	125	72
20	77	135	98	175	138	158	125	75
21	80	137	112	174	157	157	142	96
22	89	136	115	172	152	155	137	120
23	61	136	108	177	144	160	129	69
24	67	131	95	177	134	159	121	67
25	71	138	104	180	144	162	130	74
26	84	137	114	173	150	155	135	91
27	38	84	49	157	83	141	75	38
40	62	119	84	179	129	161	116	63
41	57	122	88	180	135	163	122	60
42	67	131	101	179	144	161	130	65
43	71	130	97	177	145	159	130	70
44	65	131	86	177	123	159	110	62
45	74	128	98	177	144	160	130	72

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Bodily Injury - Compulsory**

Terr	Class							
	10	17	18	20	21	25	26	30
1	100	202	114	395	181	357	163	98
2	108	220	128	429	206	387	184	106
3	113	231	139	466	219	420	198	112
4	122	258	143	517	255	465	229	119
5	125	257	161	544	272	490	245	125
6	137	284	159	583	312	525	281	134
7	139	275	176	618	318	557	285	137
8	148	305	181	650	341	586	307	146
9	169	326	207	673	356	605	320	166
10	171	383	230	717	411	646	370	175
11	165	417	228	705	413	635	372	191
12	183	396	249	706	443	636	399	180
13	209	431	268	707	446	637	401	206
14	233	451	301	696	461	626	416	230
15	278	502	315	694	497	625	447	269
16	232	514	411	679	482	611	435	241
17	177	387	220	690	355	619	319	180
18	180	506	251	707	443	637	399	208
19	219	495	298	676	449	608	404	248
20	204	505	280	701	463	632	418	227
21	249	509	381	682	487	613	438	349
22	246	509	371	683	479	614	430	338
23	187	470	296	690	441	620	398	192
24	190	420	245	693	396	623	357	194
25	187	474	258	695	455	625	411	207
26	230	514	329	678	485	610	437	225
27	86	184	99	355	154	319	139	90
40	216	458	272	701	436	632	392	230
41	224	455	302	705	461	635	414	232
42	276	502	325	697	497	629	447	283
43	248	496	318	696	497	628	447	269
44	224	523	417	690	488	620	439	230
45	257	487	315	697	494	628	444	269

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Personal Injury Protection**

Terr	Class							
	10	17	18	20	21	25	26	30
1	47	95	55	185	86	166	78	47
2	49	103	60	199	96	179	85	49
3	55	107	65	216	102	194	92	53
4	56	119	66	239	118	215	106	56
5	59	118	73	251	125	227	113	59
6	62	130	73	269	143	241	127	62
7	64	125	80	286	144	256	130	62
8	67	138	83	299	156	269	139	66
9	78	148	95	310	162	280	145	74
10	78	173	104	323	186	290	168	78
11	77	188	103	318	187	287	169	84
12	83	180	112	318	200	287	180	80
13	95	200	120	318	202	287	181	92
14	106	211	133	313	208	283	187	102
15	121	233	140	313	224	282	202	115
16	106	238	182	306	217	276	196	108
17	80	175	101	317	162	286	144	80
18	82	228	113	319	200	287	180	94
19	100	229	133	304	203	274	182	110
20	90	235	126	316	209	284	187	106
21	112	235	173	307	220	277	197	156
22	109	235	170	308	216	277	194	150
23	83	220	133	311	199	280	179	85
24	85	190	112	312	179	281	162	86
25	84	220	116	313	205	282	185	96
26	103	238	146	306	220	276	197	101
27	41	85	47	166	73	149	65	44
40	98	212	122	316	196	284	178	102
41	100	212	134	318	206	287	187	103
42	122	233	145	314	223	283	202	124
43	109	229	142	314	224	283	202	118
44	101	241	185	311	221	281	197	103
45	114	226	140	314	223	283	200	118

**Class 15 is 75 percent of Class 10 final rates for all coverages**



**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Property Damage**

Terr	Class							
	10	17	18	20	21	25	26	30
1	167	300	212	568	353	511	317	175
2	181	315	217	612	377	550	339	184
3	184	322	232	636	381	572	341	197
4	197	335	235	682	408	613	367	215
5	197	339	234	703	432	633	389	220
6	209	346	249	707	447	637	403	224
7	214	349	263	727	477	655	429	233
8	216	371	269	752	478	677	430	244
9	224	379	267	765	481	689	432	230
10	226	384	269	771	484	694	436	232
11	223	408	276	764	482	688	432	234
12	248	416	294	781	516	704	465	252
13	258	414	293	780	516	704	465	258
14	269	448	311	785	533	706	480	277
15	288	493	330	797	577	718	518	294
16	253	485	326	779	517	702	466	262
17	233	448	279	780	455	703	410	233
18	255	504	311	799	518	720	467	252
19	266	497	319	775	499	699	449	258
20	248	494	301	794	506	713	455	261
21	290	545	349	780	565	703	509	292
22	369	582	434	778	607	702	548	360
23	223	507	326	793	526	712	473	244
24	270	507	325	796	504	717	452	265
25	257	550	322	798	557	719	500	272
26	307	563	398	778	595	701	534	304
27	161	285	191	537	313	483	281	161
40	239	446	295	780	492	703	443	276
41	242	435	306	780	523	703	471	257
42	244	469	333	801	569	722	511	288
43	280	481	331	800	577	720	518	285
44	223	474	321	779	517	702	465	229
45	285	482	325	800	573	721	515	289

**Increased Limits Factors Part 4 Property Damage**

Limit	Factor
5,000	1.000
10,000	1.215
15,000	1.230
25,000	1.246
35,000	1.260
50,000	1.277
100,000	1.288

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Bodily Injury - Optional**

Terr	Class							
	10	17	18	20	21	25	26	30
1	17	39	22	73	34	65	30	17
2	18	43	25	78	39	72	34	18
3	20	44	26	85	42	77	38	18
4	21	49	27	94	47	85	43	21
5	21	49	30	101	51	90	46	22
6	23	55	30	108	57	95	52	23
7	23	53	34	113	59	103	52	23
8	25	59	35	120	62	108	56	26
9	30	62	40	124	65	112	59	29
10	30	69	46	125	74	113	66	29
11	30	77	43	124	74	112	68	35
12	34	74	48	124	81	112	73	36
13	38	83	52	124	82	112	74	36
14	43	88	57	122	83	111	74	40
15	52	95	61	122	91	111	82	51
16	57	92	73	117	87	105	78	57
17	31	70	42	125	65	113	57	31
18	39	94	48	122	81	111	73	44
19	44	92	55	118	82	107	74	51
20	44	95	55	122	82	111	74	51
21	60	94	73	120	88	108	79	72
22	59	94	73	118	87	107	78	70
23	31	92	55	118	79	107	72	34
24	34	74	46	118	70	107	64	35
25	39	94	49	122	82	109	74	40
26	46	92	60	118	87	107	78	46
27	16	36	18	65	29	59	25	16
40	38	86	52	122	79	111	72	39
41	39	88	57	124	83	111	74	40
42	49	95	61	122	90	109	81	51
43	46	94	61	121	90	109	81	51
44	51	94	73	118	87	107	78	57
45	47	95	61	124	90	111	81	51

**Increased Limits Factors Part 5 Optional BI**

Limit	Factor	Limit	Factor
20/40	1.00	100/300	1.54
20/50	1.01	200/400	1.92
25/50	1.06	250/500	2.04
25/60	1.07	250/1000	2.09
35/80	1.17	300/500	2.30
50/100	1.28	500/500	3.01
100/100	1.52	500/1000	3.06
100/200	1.53		

[See Implicit Surcharge – Rule 56](#)

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Collision**

Terr	Class							
	10	17	18	20	21	25	26	30
1	251	553	333	1012	560	911	504	250
2	262	561	336	1057	548	951	494	261
3	266	587	358	1076	578	968	522	265
4	278	612	364	1111	617	1000	554	277
5	281	616	373	1127	647	1014	582	280
6	299	657	395	1162	685	1046	617	297
7	316	673	426	1159	716	1042	646	310
8	323	666	445	1156	713	1041	642	320
9	323	665	423	1150	716	1036	644	320
10	315	681	425	1154	737	1039	663	318
11	341	761	464	1123	746	1011	671	340
12	378	782	488	1128	817	1014	734	377
13	381	709	518	1137	824	1023	742	376
14	422	785	564	1110	861	999	775	419
15	505	824	608	1107	901	996	810	493
16	445	799	550	1079	766	971	690	428
17	356	750	469	1141	710	1027	640	355
18	434	830	552	1112	833	1002	750	424
19	449	844	630	1079	869	971	781	447
20	482	843	612	1096	864	986	779	466
21	501	858	702	1089	983	979	885	603
22	555	849	721	1078	950	970	854	748
23	384	850	676	1109	899	999	809	431
24	420	817	594	1107	838	996	755	418
25	442	862	652	1125	902	1012	812	464
26	522	859	712	1079	937	971	843	571
27	240	528	306	979	518	882	466	239
40	386	743	527	1119	806	1008	725	393
41	359	764	552	1128	845	1017	761	374
42	416	818	630	1120	902	1009	812	405
43	446	813	608	1105	905	993	814	436
44	406	817	535	1107	766	996	690	390
45	464	802	613	1109	901	997	811	453

**Limited Collision - \$500 Deductible**

Charge 6% of the Collision manual rate for the same model year and symbol

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**4/1/2009 Advisory Model Year / Symbol Factors  
Part 7 \$500 Deductible (Collision)**

<u>Symbol</u>	<u>Model Year</u>														<u>1998</u>
	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>&amp; Prior</u>
<b>1</b>	0.889	0.835	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.493	0.468	0.443	0.421	0.366
<b>2</b>	0.941	0.884	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.383
<b>3</b>	0.996	0.935	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.547	0.517	0.490	0.464	0.402
<b>4</b>	1.056	0.992	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.577	0.545	0.515	0.488	0.421
<b>5</b>	1.119	1.051	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.608	0.574	0.543	0.514	0.442
<b>6</b>	1.187	1.115	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.642	0.606	0.572	0.541	0.464
<b>7</b>	1.259	1.182	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.678	0.640	0.604	0.570	0.488
<b>8</b>	1.338	1.256	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.716	0.676	0.637	0.601	0.514
<b>10</b>	1.420	1.333	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.758	0.714	0.672	0.634	0.541
<b>11</b>	1.508	1.416	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.802	0.755	0.711	0.670	0.570
<b>12</b>	1.602	1.504	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.849	0.798	0.752	0.708	0.602
<b>13</b>	1.703	1.599	1.501	1.406	1.317	1.234	1.158	1.086	1.019	0.957	0.900	0.845	0.796	0.748	0.635
<b>14</b>	1.812	1.701	1.597	1.494	1.400	1.312	1.229	1.153	1.081	1.015	0.953	0.895	0.841	0.792	0.671
<b>15</b>	1.926	1.808	1.698	1.590	1.488	1.394	1.306	1.224	1.147	1.077	1.011	0.949	0.892	0.838	0.708
<b>16</b>	2.048	1.923	1.806	1.690	1.582	1.481	1.387	1.300	1.219	1.143	1.071	1.006	0.945	0.888	0.749
<b>17</b>	2.181	2.048	1.923	1.798	1.683	1.575	1.474	1.381	1.294	1.212	1.138	1.067	1.002	0.941	0.792

\* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Comprehensive**

<b>Territory</b>	<b>All Classes</b>
<b>1</b>	107
<b>2</b>	109
<b>3</b>	113
<b>4</b>	111
<b>5</b>	116
<b>6</b>	120
<b>7</b>	125
<b>8</b>	129
<b>9</b>	127
<b>10</b>	136
<b>11</b>	145
<b>12</b>	149
<b>13</b>	167
<b>14</b>	176
<b>15</b>	216
<b>16</b>	351
<b>17</b>	125

<b>Territory</b>	<b>All Classes</b>
<b>18</b>	254
<b>19</b>	280
<b>20</b>	253
<b>21</b>	345
<b>22</b>	389
<b>23</b>	234
<b>24</b>	176
<b>25</b>	265
<b>26</b>	316
<b>27</b>	102
<b>40</b>	160
<b>41</b>	162
<b>42</b>	197
<b>43</b>	207
<b>44</b>	338
<b>45</b>	217

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**4/1/2009 Advisory Model Year / Symbol Factors  
Part 9 \$500 Deductible (Comprehensive)**

<u>Symbol</u>	<u>Model Year</u>														<u>1998 &amp; Prior</u>
	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	
<b>1</b>	0.620	0.606	0.592	0.580	0.568	0.556	0.545	0.534	0.523	0.513	0.502	0.493	0.483	0.474	0.447
<b>2</b>	0.654	0.639	0.625	0.612	0.599	0.587	0.575	0.563	0.551	0.540	0.529	0.519	0.508	0.498	0.470
<b>3</b>	0.692	0.676	0.661	0.647	0.633	0.620	0.607	0.594	0.582	0.569	0.558	0.547	0.535	0.525	0.495
<b>4</b>	0.731	0.715	0.699	0.684	0.670	0.655	0.641	0.628	0.614	0.602	0.589	0.576	0.565	0.553	0.521
<b>5</b>	0.774	0.757	0.740	0.724	0.708	0.692	0.677	0.663	0.649	0.636	0.622	0.609	0.596	0.583	0.549
<b>6</b>	0.820	0.802	0.784	0.766	0.750	0.733	0.717	0.702	0.686	0.671	0.657	0.643	0.630	0.616	0.580
<b>7</b>	0.870	0.850	0.831	0.812	0.794	0.776	0.759	0.743	0.726	0.711	0.695	0.680	0.665	0.651	0.612
<b>8</b>	0.921	0.900	0.880	0.860	0.841	0.822	0.804	0.786	0.769	0.752	0.736	0.719	0.704	0.689	0.647
<b>10</b>	0.977	0.955	0.934	0.913	0.892	0.872	0.853	0.833	0.814	0.797	0.779	0.762	0.745	0.729	0.684
<b>11</b>	1.038	1.015	0.992	0.969	0.947	0.925	0.904	0.884	0.864	0.844	0.826	0.807	0.789	0.772	0.724
<b>12</b>	1.102	1.077	1.053	1.029	1.005	0.982	0.960	0.937	0.916	0.895	0.875	0.855	0.836	0.818	0.766
<b>13</b>	1.171	1.145	1.119	1.093	1.068	1.043	1.019	0.995	0.972	0.950	0.928	0.907	0.887	0.867	0.812
<b>14</b>	1.245	1.217	1.190	1.162	1.135	1.108	1.083	1.057	1.033	1.009	0.986	0.963	0.941	0.920	0.860
<b>15</b>	1.325	1.295	1.266	1.236	1.206	1.178	1.151	1.124	1.097	1.071	1.047	1.023	0.999	0.975	0.913
<b>16</b>	1.410	1.378	1.347	1.314	1.283	1.253	1.223	1.194	1.166	1.138	1.112	1.086	1.061	1.036	0.968
<b>17</b>	1.500	1.466	1.433	1.399	1.366	1.333	1.301	1.270	1.240	1.211	1.182	1.154	1.127	1.101	1.029

\* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**Uninsured/Underinsured Autos**

Part 3                      Part 12  
Uninsured Auto    Underinsured Auto

Limit	Rate	Rate
20/40	13	0
20/50	14	1
25/50	15	3
25/60	16	4
35/80	17	13
50/100	18	22
100/100	19	49
100/200	20	50
100/300	21	51
200/400	23	123
250/500	24	147
250/1000	25	158
300/500	28	206
500/500	36	370
500/1000	37	381

**Medical Payments**

Part 6

Limit	Rate
5,000	\$17
10,000	22
15,000	29
20,000	30
25,000	34
50,000	39
100,000	47

# APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER	CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP	PHONE:
BINDER/POLICY #:		MAIL ADDRESS (IF DIFFERENT)	
EFFECTIVE DATE	EXPIRATION DATE		
[COMPANY USE]		DIRECT BILL AGENCY BILL	PAYMENT PLAN
		DEPOSIT PREMIUM	

**COVERAGE INFORMATION:** Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused by An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 - 12	AUTO 1		AUTO 2	
COMPULSORY INSURANCE	LIMITS/DEDUCTIBLE	PREMIUM	LIMITS/DEDUCTIBLE	PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$
	\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$	\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	\$ PER PERSON	\$	\$ PER PERSON	\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
<b>OPTIONAL INSURANCE</b>				
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON	\$	\$ PER PERSON	\$
	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
6. MEDICAL PAYMENTS	\$ PER PERSON	\$	\$ PER PERSON	\$
7. COLLISION	ACV	\$ DED	ACV	\$ DED
	WAIVER OF DEDUCTIBLE	\$	WAIVER OF DEDUCTIBLE	\$
8. LIMITED COLLISION	ACV	\$ DED	ACV	\$ DED
9. COMPREHENSIVE	ACV	\$ DED	ACV	\$ DED
	\$100 GLASS DEDUCTIBLE	\$	\$100 GLASS DEDUCTIBLE	\$
10. SUBSTITUTE TRANSPORTATION	UP TO \$ A DAY, MAXIMUM \$	\$	UP TO \$ A DAY, MAXIMUM \$	\$
11. TOWING AND LABOR	UP TO \$ FOR EACH DISABLEMENT	\$	UP TO \$ FOR EACH DISABLEMENT	\$
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$ PER PERSON	\$	\$ PER PERSON	\$
	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
MERIT RATING PLAN	PREMIUM ADJUSTMENT	\$	PREMIUM ADJUSTMENT	\$
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM	\$	PREMIUM *	\$
<b>TOTAL PREMIUM</b>				\$

<b>VEHICLE INFORMATION</b>	PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE	AUTO 2:
----------------------------	--	---------

#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEHICLE COST NEW OR MOTORCYCLE AVERAGE RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING
1									
2									

#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI- THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)
1					
2					

**NOTICE:** Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

**DRIVER INFORMATION** **Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a Household Member.** Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # /LICENSED STATE  If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.	MERIT RATING POINTS	DATE FIRST LICENSED			DRIVER TRAINING YES / NO	% OF USE			
				MASS	OTHER	MOTOR CYCLE		AUTO 1	AUTO 2	AUTO 3	AUTO 4
1											
2											
3											
4											

**NOTICE** It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy.

Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

**PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE**



DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:					
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?	YES	NO	D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?	YES	NO		
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?			E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?				
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS ?			F. HAD YOUR LICENSE REVOKED OR SUSPENDED?				
<b>LICENSE INFORMATION</b> Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.							
<b>MERIT RATING INFORMATION</b> If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.							
<b>GENERAL INFORMATION</b> Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.							
1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?	YES	NO	5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?	YES	NO		
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?			6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)				
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)			7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial #, Amount of Ins. for Items).				
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM?  (ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)			8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?				
9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)  AUTO 1 _____ AUTO 2 _____			<b>ATTACHMENTS</b>				
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.			<input type="checkbox"/> ANTI-THEFT DEVICE CERTIFICATE <input type="checkbox"/> APPRAISAL <input type="checkbox"/> APPROVED DRIVER TRAINING CERTIFICATE <input type="checkbox"/> APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE. <input type="checkbox"/> CUSTOMIZED EQUIPMENT EVIDENCE <input type="checkbox"/> OPERATOR EXCLUSION FORM <input type="checkbox"/> OUT-OF-STATE DRIVER RECORD <input type="checkbox"/> PRE-INSURANCE FORM <input type="checkbox"/> VEHICLE RECOVERY SYSTEM CERTIFICATE				
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:  <input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW. <input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.							
<b>REMARKS</b> IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.							
<b>FAIR CREDIT REPORTING ACT:</b> In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.							
<b>DECLARATIONS AND SIGNATURES</b>							
I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH MY PREVIOUS AUTOMOBILE INSURANCE COMPANY.							
_____ Signature of Applicant			_____ Date and Time				
<b>TO BE COMPLETED BY AGENT:</b> The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.							
_____ Signature of Agent			_____ Date and Time				
<b>IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:</b> I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.							
			_____ Applicant's Name				

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**TABLE OF CONTENTS**

**PREFERRED MUTUAL EXCEPTION PAGES**

<b>Rule No.</b>	<b>PM-MA-PA-Exception Page</b>
<a href="#">Miscellaneous Rating Factors</a> .....	RS-1
7 Policy Period .....	1
11 Premium Calculation Rule.....	1
18 Termination of Insurance .....	2
19 Discounts.....	3
20 Model Year Rating .....	4
23 High Theft Vehicles .....	5
28 Private Passenger Classifications.....	5
29 Years Licensed Factor .....	6
42 Repair or Replacement Coverage .....	<del>67</del>
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles.....	<del>67</del>
50 Use of Other Automobiles.....	7
54 Anti-Theft Device Standards and Discounts.....	8
56 Merit Rating Plan.....	14
57 First Accident Forgiveness.....	17
Motorcycle Commission .....	17

**PREFERRED MUTUAL FORMS LIST**

<a href="#">Preferred Mutual Forms</a> .....	Forms
--	-------

**SECTION I - GENERAL RULES**

<b>Rule No.</b>	<b>Page</b>
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 .....	4
6 Out-of-State Garaging.....	4
7 Policy Period .....	4
8 Changes.....	5
9 Motor Vehicle Registration Certificates.....	5
10 Certified Risks - Financial Responsibility Laws .....	6
11 Premium Calculation Rule.....	7
12 Whole Dollar Premium Rule.....	7
13 Installment Payment of Premiums .....	7
14 Deposit Premium Rule .....	8
15 Employers Subject to Massachusetts Workers Compensation Act .....	8
16 Deductibles - Parts 7, 8 and 9.....	8
17 Substitute Transportation .....	8
18 Termination of Insurance .....	8
<b>Rule No.</b>	<b>Page</b>

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**PREFERRED MUTUAL PAGES RS-1 AND RS-2 REPLACE AIB PAGES RS-1 THROUGH RS-4**

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>			
Deductibles:	\$1,000*	\$2,000*	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.66	.60	.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	

<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	\$62	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

<b>DISCOUNTS (RULE 19)</b>	
<b>Multi-Car*:</b>	10% Parts 1, 2, 4, 5, 7, 8 and 9
<b>Roadside Assistance Credit*:</b>	5% Parts 1,2,4,5,7,8,9
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>Future Effective Date*:</b>	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9
<b>Good Pay/Loyalty Credit*:</b>	From 2% to 5% Parts 1, 2, 4, 5, 6, 7, 8 and 9
<b>Account Credit – with PMIC*:</b>	12% Parts 1, 2, 4, 5, 7, 8 and 9
<b>Account Credit – with Fair Plan or Other Co*:</b>	5% Parts 1, 2, 4, 5, 7, 8 and 9
<b>Anti-Lock Brake Discount*:</b>	5% Parts 1, 2, 4, 5, 6, 7 and 8
<b>Good Student Discount*:</b>	5% Parts 1, 2, 4, 5, 7 and 8
*See Preferred Mutual Exception Page	

**MODEL YEAR RATING (RULE 20)**

**Rating Factors for Model Year Rates Not Shown in the Rate Section\***  
**2011 Model Year Factors** (Apply to Model Year 2010 Rates Shown in Rate Pages)  
 Collision: 1.065      Comprehensive: 1.023

~~Older Rate Year Factors~~  
~~Collision Symbol (Apply to 2001-2010 Model Year Rates)~~ **Factors (Apply to Model Year 2010 Rates)** Shown in Rate Pages)

<b>Model Year</b>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>
2000	0.95	0.95	0.95	0.95	0.95	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
1999	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.88	0.88	0.88	0.88
1990-98	0.84	0.84	0.84	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78

~~Collision: 1.134~~      Comprehensive ~~Symbol (Apply to 2001 Model Year Rates Shown in Rate Pages: 1.047)~~

<b>Model Year</b>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1999	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	0.95	0.95	0.95
1990-98	0.94	0.94	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89

~~For 1989 and prior model year vehicles, see Rule 20.~~ **Factors have been calculated and displayed in the rate section.**

**Roadside Assistance Credit**

A policyholder who purchases specific roadside assistance coverage will be eligible for a premium reduction.

To be eligible, the roadside assistance:

- 1) Cannot be part of the original vehicle purchase;
- 2) Must be purchased under separate agreement at the fair market price for such services; and
- 3) Must provide service to the entire continental United States
- 4) The Roadside Assistance Credit does not apply to Motorcycles

**RULE 20. MODEL YEAR RATING** is replaced by the following

**RULE 20. MODEL YEAR RATING**

**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. **2011 or 2012 Model Year Years:** Refer to the Miscellaneous Rating Factors section and apply the 2011 or 2012 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium.
2. **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.
3. **1989 and Earlier Model Years:**
  - 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 3.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

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**RULE 29. YEARS LICENSED FACTOR**

**Apply the following factor to Coverage Parts 1, 2, 4, and 7**

<del>Years Licensed</del>	-
<b>Less Than</b>	<b>Charge</b>
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
-	-
<del>Years Licensed</del>	-
<b>9 or more and less than 51</b>	<b>Charge</b>
-	0%
-	-
<del>Years Licensed</del>	-
<b>More Than</b>	<b>Charge</b>
50	1%
51	2%
52	3%
53	4%
54	5%

**RULE 42. REPAIR OR REPLACEMENT COVERAGE**

For no additional premium, Coverage for Damage to Your Auto (Parts 7, 8, and 9) is changed from Actual Cash Value to Replacement Cost, subject to certain limitations and exclusions.

This coverage will only apply on new vehicles; owned or leased by the insured(s); with Collision (Part 7) or Limited Collision (Part 8) and Comprehensive (Part 9) coverages carried on the auto.

Attach endorsement MARR

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

The following is added to Rule 44.

A list of Approved Motorcycle Training Sites is available from Preferred Mutual.

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

**RULE 29. YEARS LICENSED FACTOR**

**Apply the following factor to Coverage Parts 1, 2, 4, 5, and 7**

<u>Years Licensed</u>	<u>Factor</u>	<u>Years Licensed</u>	<u>Factor</u>	<u>Years Licensed</u>	<u>Factor</u>	<u>Years Licensed</u>	<u>Factor</u>
less than 1	1.11	22 Yr exactly but less than 23	1.00	44 Yr exactly but less than 45	1.00	more than 65 and exactly 66	1.16
1 Yr exactly but less than 2	1.10	23 Yr exactly but less than 24	1.00	45 Yr exactly but less than 46	1.00	more than 66 and exactly 67	1.16
2 Yr exactly but less than 3	1.09	24 Yr exactly but less than 25	1.00	46 Yr exactly but less than 47	1.00	more than 67 and exactly 68	1.16
3 Yr exactly but less than 4	1.08	25 Yr exactly but less than 26	1.00	47 Yr exactly but less than 48	1.00	more than 68 and exactly 69	1.16
4 Yr exactly but less than 5	1.07	26 Yr exactly but less than 27	1.00	48 Yr exactly but less than 49	1.00	more than 69 and exactly 70	1.16
5 Yr exactly but less than 6	1.06	27 Yr exactly but less than 28	1.00	49 Yr exactly but less than 50	1.00	more than 70 and exactly 71	1.16
6 Yr exactly but less than 7	1.05	28 Yr exactly but less than 29	1.00	50 Yr exactly	1.00	more than 71 and exactly 72	1.16
7 Yr exactly but less than 8	1.04	29 Yr exactly but less than 30	1.00	more than 50 and exactly 51	1.01	more than 72 and exactly 73	1.16
8 Yr exactly but less than 9	1.03	30 Yr exactly but less than 31	1.00	more than 51 and exactly 52	1.02	more than 73 and exactly 74	1.16
9 Yr exactly but less than 10	1.02	31 Yr exactly but less than 32	1.00	more than 52 and exactly 53	1.03	more than 74 and exactly 75	1.16
10 Yr exactly but less than 11	1.01	32 Yr exactly but less than 33	1.00	more than 53 and exactly 54	1.04	more than 75 and exactly 76	1.16
11 Yr exactly but less than 12	1.00	33 Yr exactly but less than 34	1.00	more than 54 and exactly 55	1.05	more than 76 and exactly 77	1.16
12 Yr exactly but less than 13	1.00	34 Yr exactly but less than 35	1.00	more than 55 and exactly 56	1.06	more than 77 and exactly 78	1.16
13 Yr exactly but less than 14	1.00	35 Yr exactly but less than 36	1.00	more than 56 and exactly 57	1.07	more than 78 and exactly 79	1.16
14 Yr exactly but less than 15	1.00	36 Yr exactly but less than 37	1.00	more than 57 and exactly 58	1.08	more than 79 and exactly 80	1.16
15 Yr exactly but less than 16	1.00	37 Yr exactly but less than 38	1.00	more than 58 and exactly 59	1.09	more than 80 and exactly 81	1.16
16 Yr exactly but less than 17	1.00	38 Yr exactly but less than 39	1.00	more than 59 and exactly 60	1.10	more than 81 and exactly 82	1.16
17 Yr exactly but less than 18	1.00	39 Yr exactly but less than 40	1.00	more than 60 and exactly 61	1.11	more than 82 and exactly 83	1.16
18 Yr exactly but less than 19	1.00	40 Yr exactly but less than 41	1.00	more than 61 and exactly 62	1.12	more than 83 and exactly 84	1.16
19 Yr exactly but less than 20	1.00	41 Yr exactly but less than 42	1.00	more than 62 and exactly 63	1.13	more than 84 and exactly 85	1.16
20 Yr exactly but less than 21	1.00	42 Yr exactly but less than 43	1.00	more than 63 and exactly 64	1.14	more than 85 and exactly 86	1.16
21 Yr exactly but less than 22	1.00	43 Yr exactly but less than 44	1.00	more than 64 and exactly 65	1.15		

**RULE 42. REPAIR OR REPLACEMENT COVERAGE**

For no additional premium, Coverage for Damage to Your Auto (Parts 7, 8, and 9) is changed from Actual Cash Value to Replacement Cost, subject to certain limitations and exclusions.

This coverage will only apply on new vehicles; owned or leased by the insured(s); with Collision (Part 7) or Limited Collision (Part 8) and Comprehensive (Part 9) coverages carried on the auto.

Attach endorsement MARR

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

The following is added to Rule 44.

A list of Approved Motorcycle Training Sites is available from Preferred Mutual.

**RULE 50. USE OF OTHER AUTOMOBILES**

~~Rule 50~~ is replaced by the following:

**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.

The following rates 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 rate for an individual and 100% for individual and household members.
  - B) Primary Insurance – 12% of the applicable Private Passenger rate 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 rate to be changed shall be 100% of the applicable private passenger rate.

**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.

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Bodily Injury - Compulsory**

Terr	Class							
	10	17	18	20	21	25	26	30
1	94100	191202	108114	373395	171181	337357	154163	9298
2	102108	208220	121128	405429	194206	365387	174184	100106
3	107113	218231	131139	440466	207219	396420	187198	106112
4	115122	243258	135143	488517	241255	439465	216229	112119
5	118125	242257	152161	513544	257272	462490	231245	118125
6	129137	268284	150159	550583	294312	495525	265281	126134
7	131139	259275	166176	583618	300318	525557	269285	129137
8	140148	288305	171181	613650	322341	553586	290307	138146
9	159169	308326	195207	635673	336356	571605	302320	157166
10	161171	361383	217230	676717	388411	609646	349370	165175
11	156165	393417	215228	665705	390413	599635	351372	180191
12	173183	374396	235249	666706	418443	600636	376399	170180
13	197209	407431	253268	667707	421446	601637	378401	194206
14	220233	425451	284301	657696	435461	591626	392416	217230
15	262278	474502	297315	655694	469497	590625	422447	254269
16	219232	485514	388411	641679	455482	576611	410435	227241
17	167177	365387	208220	651690	335355	584619	301319	170180
18	170180	477506	237251	667707	418443	601637	376399	196208
19	207219	467495	281298	638676	424449	574608	381404	234248
20	192204	476505	264280	661701	437463	596632	394418	214227
21	235249	480509	359381	643682	459487	578613	413438	329349
22	232246	480509	350371	644683	452479	579614	406430	319338
23	176187	443470	279296	651690	416441	585620	375398	181192
24	179190	396420	231245	654693	374396	588623	337357	183194
25	176187	447474	243258	656695	429455	590625	388411	195207
26	217230	485514	310329	640678	458485	575610	412437	212225
27	8186	174184	9399	335355	145154	301319	131139	8590
40	204216	432458	257272	661701	411436	596632	370392	217230
41	211224	429455	285302	665705	435461	599635	391414	219232
42	260276	474502	307325	658697	469497	593629	422447	267283
43	234248	468496	300318	657696	469497	592628	422447	254269
44	211224	493523	393417	651690	460488	585620	414439	217230
45	242257	459487	297315	658697	466494	592628	419444	254269

**Class 15 is 75 percent of Class 10 final rates for all coverages**



**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Personal Injury Protection**

<b>Terr</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
<b>1</b>	39	79	46	154	72	138	65	39
<b>2</b>	41	86	50	166	80	149	71	41
<b>3</b>	46	89	54	180	85	162	77	44
<b>4</b>	47	99	55	199	98	179	88	47
<b>5</b>	49	98	61	209	104	189	94	49
<b>6</b>	52	108	61	224	119	201	106	52
<b>7</b>	53	104	67	238	120	213	108	52
<b>8</b>	56	115	69	249	130	224	116	55
<b>9</b>	65	123	79	258	135	233	121	62
<b>10</b>	65	144	87	269	155	242	140	65
<b>11</b>	64	157	86	265	156	239	141	70
<b>12</b>	69	150	93	265	167	239	150	67
<b>13</b>	79	167	100	265	168	239	151	77
<b>14</b>	88	176	111	261	173	236	156	85
<b>15</b>	101	194	117	261	187	235	168	96
<b>16</b>	88	198	152	255	181	230	163	90
<b>17</b>	67	146	84	264	135	238	120	67
<b>18</b>	68	190	94	266	167	239	150	78
<b>19</b>	83	191	111	253	169	228	152	92
<b>20</b>	75	196	105	263	174	237	156	88
<b>21</b>	93	196	144	256	183	231	164	130
<b>22</b>	91	196	142	257	180	231	162	125
<b>23</b>	69	183	111	259	166	233	149	71
<b>24</b>	71	158	93	260	149	234	135	72
<b>25</b>	70	183	97	261	171	235	154	80
<b>26</b>	86	198	122	255	183	230	164	84
<b>27</b>	34	71	39	138	61	124	54	37
<b>40</b>	82	177	102	263	163	237	148	85
<b>41</b>	83	177	112	265	172	239	156	86
<b>42</b>	102	194	121	262	186	236	168	103
<b>43</b>	91	191	118	262	187	236	168	98
<b>44</b>	84	201	154	259	184	234	164	86
<b>45</b>	95	188	117	262	186	236	167	98

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Personal Injury Protection**

<b><u>Terr</u></b>	<b><u>Class</u></b>							
	<b><u>10</u></b>	<b><u>17</u></b>	<b><u>18</u></b>	<b><u>20</u></b>	<b><u>21</u></b>	<b><u>25</u></b>	<b><u>26</u></b>	<b><u>30</u></b>
<b><u>1</u></b>	<b><u>47</u></b>	<b><u>95</u></b>	<b><u>55</u></b>	<b><u>185</u></b>	<b><u>86</u></b>	<b><u>166</u></b>	<b><u>78</u></b>	<b><u>47</u></b>
<b><u>2</u></b>	<b><u>49</u></b>	<b><u>103</u></b>	<b><u>60</u></b>	<b><u>199</u></b>	<b><u>96</u></b>	<b><u>179</u></b>	<b><u>85</u></b>	<b><u>49</u></b>
<b><u>3</u></b>	<b><u>55</u></b>	<b><u>107</u></b>	<b><u>65</u></b>	<b><u>216</u></b>	<b><u>102</u></b>	<b><u>194</u></b>	<b><u>92</u></b>	<b><u>53</u></b>
<b><u>4</u></b>	<b><u>56</u></b>	<b><u>119</u></b>	<b><u>66</u></b>	<b><u>239</u></b>	<b><u>118</u></b>	<b><u>215</u></b>	<b><u>106</u></b>	<b><u>56</u></b>
<b><u>5</u></b>	<b><u>59</u></b>	<b><u>118</u></b>	<b><u>73</u></b>	<b><u>251</u></b>	<b><u>125</u></b>	<b><u>227</u></b>	<b><u>113</u></b>	<b><u>59</u></b>
<b><u>6</u></b>	<b><u>62</u></b>	<b><u>130</u></b>	<b><u>73</u></b>	<b><u>269</u></b>	<b><u>143</u></b>	<b><u>241</u></b>	<b><u>127</u></b>	<b><u>62</u></b>
<b><u>7</u></b>	<b><u>64</u></b>	<b><u>125</u></b>	<b><u>80</u></b>	<b><u>286</u></b>	<b><u>144</u></b>	<b><u>256</u></b>	<b><u>130</u></b>	<b><u>62</u></b>
<b><u>8</u></b>	<b><u>67</u></b>	<b><u>138</u></b>	<b><u>83</u></b>	<b><u>299</u></b>	<b><u>156</u></b>	<b><u>269</u></b>	<b><u>139</u></b>	<b><u>66</u></b>
<b><u>9</u></b>	<b><u>78</u></b>	<b><u>148</u></b>	<b><u>95</u></b>	<b><u>310</u></b>	<b><u>162</u></b>	<b><u>280</u></b>	<b><u>145</u></b>	<b><u>74</u></b>
<b><u>10</u></b>	<b><u>78</u></b>	<b><u>173</u></b>	<b><u>104</u></b>	<b><u>323</u></b>	<b><u>186</u></b>	<b><u>290</u></b>	<b><u>168</u></b>	<b><u>78</u></b>
<b><u>11</u></b>	<b><u>77</u></b>	<b><u>188</u></b>	<b><u>103</u></b>	<b><u>318</u></b>	<b><u>187</u></b>	<b><u>287</u></b>	<b><u>169</u></b>	<b><u>84</u></b>
<b><u>12</u></b>	<b><u>83</u></b>	<b><u>180</u></b>	<b><u>112</u></b>	<b><u>318</u></b>	<b><u>200</u></b>	<b><u>287</u></b>	<b><u>180</u></b>	<b><u>80</u></b>
<b><u>13</u></b>	<b><u>95</u></b>	<b><u>200</u></b>	<b><u>120</u></b>	<b><u>318</u></b>	<b><u>202</u></b>	<b><u>287</u></b>	<b><u>181</u></b>	<b><u>92</u></b>
<b><u>14</u></b>	<b><u>106</u></b>	<b><u>211</u></b>	<b><u>133</u></b>	<b><u>313</u></b>	<b><u>208</u></b>	<b><u>283</u></b>	<b><u>187</u></b>	<b><u>102</u></b>
<b><u>15</u></b>	<b><u>121</u></b>	<b><u>233</u></b>	<b><u>140</u></b>	<b><u>313</u></b>	<b><u>224</u></b>	<b><u>282</u></b>	<b><u>202</u></b>	<b><u>115</u></b>
<b><u>16</u></b>	<b><u>106</u></b>	<b><u>238</u></b>	<b><u>182</u></b>	<b><u>306</u></b>	<b><u>217</u></b>	<b><u>276</u></b>	<b><u>196</u></b>	<b><u>108</u></b>
<b><u>17</u></b>	<b><u>80</u></b>	<b><u>175</u></b>	<b><u>101</u></b>	<b><u>317</u></b>	<b><u>162</u></b>	<b><u>286</u></b>	<b><u>144</u></b>	<b><u>80</u></b>
<b><u>18</u></b>	<b><u>82</u></b>	<b><u>228</u></b>	<b><u>113</u></b>	<b><u>319</u></b>	<b><u>200</u></b>	<b><u>287</u></b>	<b><u>180</u></b>	<b><u>94</u></b>
<b><u>19</u></b>	<b><u>100</u></b>	<b><u>229</u></b>	<b><u>133</u></b>	<b><u>304</u></b>	<b><u>203</u></b>	<b><u>274</u></b>	<b><u>182</u></b>	<b><u>110</u></b>
<b><u>20</u></b>	<b><u>90</u></b>	<b><u>235</u></b>	<b><u>126</u></b>	<b><u>316</u></b>	<b><u>209</u></b>	<b><u>284</u></b>	<b><u>187</u></b>	<b><u>106</u></b>
<b><u>21</u></b>	<b><u>112</u></b>	<b><u>235</u></b>	<b><u>173</u></b>	<b><u>307</u></b>	<b><u>220</u></b>	<b><u>277</u></b>	<b><u>197</u></b>	<b><u>156</u></b>
<b><u>22</u></b>	<b><u>109</u></b>	<b><u>235</u></b>	<b><u>170</u></b>	<b><u>308</u></b>	<b><u>216</u></b>	<b><u>277</u></b>	<b><u>194</u></b>	<b><u>150</u></b>
<b><u>23</u></b>	<b><u>83</u></b>	<b><u>220</u></b>	<b><u>133</u></b>	<b><u>311</u></b>	<b><u>199</u></b>	<b><u>280</u></b>	<b><u>179</u></b>	<b><u>85</u></b>
<b><u>24</u></b>	<b><u>85</u></b>	<b><u>190</u></b>	<b><u>112</u></b>	<b><u>312</u></b>	<b><u>179</u></b>	<b><u>281</u></b>	<b><u>162</u></b>	<b><u>86</u></b>
<b><u>25</u></b>	<b><u>84</u></b>	<b><u>220</u></b>	<b><u>116</u></b>	<b><u>313</u></b>	<b><u>205</u></b>	<b><u>282</u></b>	<b><u>185</u></b>	<b><u>96</u></b>
<b><u>26</u></b>	<b><u>103</u></b>	<b><u>238</u></b>	<b><u>146</u></b>	<b><u>306</u></b>	<b><u>220</u></b>	<b><u>276</u></b>	<b><u>197</u></b>	<b><u>101</u></b>
<b><u>27</u></b>	<b><u>41</u></b>	<b><u>85</u></b>	<b><u>47</u></b>	<b><u>166</u></b>	<b><u>73</u></b>	<b><u>149</u></b>	<b><u>65</u></b>	<b><u>44</u></b>
<b><u>40</u></b>	<b><u>98</u></b>	<b><u>212</u></b>	<b><u>122</u></b>	<b><u>316</u></b>	<b><u>196</u></b>	<b><u>284</u></b>	<b><u>178</u></b>	<b><u>102</u></b>
<b><u>41</u></b>	<b><u>100</u></b>	<b><u>212</u></b>	<b><u>134</u></b>	<b><u>318</u></b>	<b><u>206</u></b>	<b><u>287</u></b>	<b><u>187</u></b>	<b><u>103</u></b>
<b><u>42</u></b>	<b><u>122</u></b>	<b><u>233</u></b>	<b><u>145</u></b>	<b><u>314</u></b>	<b><u>223</u></b>	<b><u>283</u></b>	<b><u>202</u></b>	<b><u>124</u></b>
<b><u>43</u></b>	<b><u>109</u></b>	<b><u>229</u></b>	<b><u>142</u></b>	<b><u>314</u></b>	<b><u>224</u></b>	<b><u>283</u></b>	<b><u>202</u></b>	<b><u>118</u></b>
<b><u>44</u></b>	<b><u>101</u></b>	<b><u>241</u></b>	<b><u>185</u></b>	<b><u>311</u></b>	<b><u>221</u></b>	<b><u>281</u></b>	<b><u>197</u></b>	<b><u>103</u></b>
<b><u>45</u></b>	<b><u>114</u></b>	<b><u>226</u></b>	<b><u>140</u></b>	<b><u>314</u></b>	<b><u>223</u></b>	<b><u>283</u></b>	<b><u>200</u></b>	<b><u>118</u></b>

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Property Damage**

Terr	Class							
	10	17	18	20	21	25	26	30
1	<a href="#">458167</a>	<a href="#">283300</a>	<a href="#">200212</a>	<a href="#">536568</a>	<a href="#">333353</a>	<a href="#">482511</a>	<a href="#">299317</a>	<a href="#">465175</a>
2	<a href="#">471181</a>	<a href="#">297315</a>	<a href="#">205217</a>	<a href="#">577612</a>	<a href="#">356377</a>	<a href="#">519550</a>	<a href="#">320339</a>	<a href="#">474184</a>
3	<a href="#">474184</a>	<a href="#">304322</a>	<a href="#">219232</a>	<a href="#">600636</a>	<a href="#">359381</a>	<a href="#">540572</a>	<a href="#">322341</a>	<a href="#">486197</a>
4	<a href="#">486197</a>	<a href="#">316335</a>	<a href="#">222235</a>	<a href="#">643682</a>	<a href="#">385408</a>	<a href="#">578613</a>	<a href="#">346367</a>	<a href="#">203215</a>
5	<a href="#">486197</a>	<a href="#">320339</a>	<a href="#">221234</a>	<a href="#">663703</a>	<a href="#">408432</a>	<a href="#">597633</a>	<a href="#">367389</a>	<a href="#">208220</a>
6	<a href="#">497209</a>	<a href="#">326346</a>	<a href="#">235249</a>	<a href="#">667707</a>	<a href="#">422447</a>	<a href="#">601637</a>	<a href="#">380403</a>	<a href="#">211224</a>
7	<a href="#">202214</a>	<a href="#">329349</a>	<a href="#">248263</a>	<a href="#">686727</a>	<a href="#">450477</a>	<a href="#">618655</a>	<a href="#">405429</a>	<a href="#">220233</a>
8	<a href="#">204216</a>	<a href="#">350371</a>	<a href="#">254269</a>	<a href="#">709752</a>	<a href="#">451478</a>	<a href="#">639677</a>	<a href="#">406430</a>	<a href="#">230244</a>
9	<a href="#">211224</a>	<a href="#">358379</a>	<a href="#">252267</a>	<a href="#">722765</a>	<a href="#">454481</a>	<a href="#">650689</a>	<a href="#">408432</a>	<a href="#">217230</a>
10	<a href="#">213226</a>	<a href="#">362384</a>	<a href="#">254269</a>	<a href="#">727771</a>	<a href="#">457484</a>	<a href="#">655694</a>	<a href="#">411436</a>	<a href="#">219232</a>
11	<a href="#">210223</a>	<a href="#">385408</a>	<a href="#">260276</a>	<a href="#">721764</a>	<a href="#">455482</a>	<a href="#">649688</a>	<a href="#">408432</a>	<a href="#">221234</a>
12	<a href="#">234248</a>	<a href="#">392416</a>	<a href="#">277294</a>	<a href="#">737781</a>	<a href="#">487516</a>	<a href="#">664704</a>	<a href="#">439465</a>	<a href="#">238252</a>
13	<a href="#">243258</a>	<a href="#">391414</a>	<a href="#">276293</a>	<a href="#">736780</a>	<a href="#">487516</a>	<a href="#">664704</a>	<a href="#">439465</a>	<a href="#">243258</a>
14	<a href="#">254269</a>	<a href="#">423448</a>	<a href="#">293311</a>	<a href="#">741785</a>	<a href="#">503533</a>	<a href="#">666706</a>	<a href="#">453480</a>	<a href="#">261277</a>
15	<a href="#">272288</a>	<a href="#">465493</a>	<a href="#">311330</a>	<a href="#">752797</a>	<a href="#">544577</a>	<a href="#">677718</a>	<a href="#">489518</a>	<a href="#">277294</a>
16	<a href="#">239253</a>	<a href="#">458485</a>	<a href="#">308326</a>	<a href="#">735779</a>	<a href="#">488517</a>	<a href="#">662702</a>	<a href="#">440466</a>	<a href="#">247262</a>
17	<a href="#">220233</a>	<a href="#">423448</a>	<a href="#">263279</a>	<a href="#">736780</a>	<a href="#">429455</a>	<a href="#">663703</a>	<a href="#">387410</a>	<a href="#">220233</a>
18	<a href="#">241255</a>	<a href="#">475504</a>	<a href="#">293311</a>	<a href="#">754799</a>	<a href="#">489518</a>	<a href="#">679720</a>	<a href="#">441467</a>	<a href="#">238252</a>
19	<a href="#">251266</a>	<a href="#">469497</a>	<a href="#">301319</a>	<a href="#">731775</a>	<a href="#">471499</a>	<a href="#">659699</a>	<a href="#">424449</a>	<a href="#">243258</a>
20	<a href="#">234248</a>	<a href="#">466494</a>	<a href="#">284301</a>	<a href="#">749794</a>	<a href="#">477506</a>	<a href="#">673713</a>	<a href="#">429455</a>	<a href="#">246261</a>
21	<a href="#">274290</a>	<a href="#">514545</a>	<a href="#">329349</a>	<a href="#">736780</a>	<a href="#">533565</a>	<a href="#">663703</a>	<a href="#">480509</a>	<a href="#">275292</a>
22	<a href="#">348369</a>	<a href="#">549582</a>	<a href="#">409434</a>	<a href="#">734778</a>	<a href="#">573607</a>	<a href="#">662702</a>	<a href="#">517548</a>	<a href="#">340360</a>
23	<a href="#">210223</a>	<a href="#">478507</a>	<a href="#">308326</a>	<a href="#">748793</a>	<a href="#">496526</a>	<a href="#">672712</a>	<a href="#">446473</a>	<a href="#">230244</a>
24	<a href="#">255270</a>	<a href="#">478507</a>	<a href="#">307325</a>	<a href="#">751796</a>	<a href="#">475504</a>	<a href="#">676717</a>	<a href="#">426452</a>	<a href="#">250265</a>
25	<a href="#">242257</a>	<a href="#">519550</a>	<a href="#">304322</a>	<a href="#">753798</a>	<a href="#">525557</a>	<a href="#">678719</a>	<a href="#">472500</a>	<a href="#">257272</a>
26	<a href="#">290307</a>	<a href="#">531563</a>	<a href="#">375398</a>	<a href="#">734778</a>	<a href="#">561595</a>	<a href="#">661701</a>	<a href="#">504534</a>	<a href="#">287304</a>
27	<a href="#">452161</a>	<a href="#">269285</a>	<a href="#">480191</a>	<a href="#">507537</a>	<a href="#">295313</a>	<a href="#">456483</a>	<a href="#">265281</a>	<a href="#">452161</a>
40	<a href="#">225239</a>	<a href="#">421446</a>	<a href="#">278295</a>	<a href="#">736780</a>	<a href="#">464492</a>	<a href="#">663703</a>	<a href="#">418443</a>	<a href="#">260276</a>
41	<a href="#">228242</a>	<a href="#">410435</a>	<a href="#">289306</a>	<a href="#">736780</a>	<a href="#">493523</a>	<a href="#">663703</a>	<a href="#">444471</a>	<a href="#">242257</a>
42	<a href="#">230244</a>	<a href="#">442469</a>	<a href="#">314333</a>	<a href="#">756801</a>	<a href="#">537569</a>	<a href="#">681722</a>	<a href="#">482511</a>	<a href="#">272288</a>
43	<a href="#">264280</a>	<a href="#">454481</a>	<a href="#">312331</a>	<a href="#">755800</a>	<a href="#">544577</a>	<a href="#">679720</a>	<a href="#">489518</a>	<a href="#">269285</a>
44	<a href="#">210223</a>	<a href="#">447474</a>	<a href="#">303321</a>	<a href="#">735779</a>	<a href="#">488517</a>	<a href="#">662702</a>	<a href="#">439465</a>	<a href="#">216229</a>
45	<a href="#">269285</a>	<a href="#">455482</a>	<a href="#">307325</a>	<a href="#">755800</a>	<a href="#">541573</a>	<a href="#">680721</a>	<a href="#">486515</a>	<a href="#">273289</a>

**Increased Limits Factors Part 4 Property Damage**

Limit	Factor
5,000	1.000
10,000	1.215
15,000	1.230
25,000	1.246
35,000	1.260
50,000	1.277
100,000	1.288

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Bodily Injury - Optional**

Terr	Class							
	10	17	18	20	21	25	26	30
1	1317	3039	1722	5673	2634	5065	2330	1317
2	1418	3343	1925	6078	3039	5572	2634	1418
3	1520	3444	2026	6585	3242	5977	2938	1418
4	1621	3849	2127	7294	3647	6585	3343	1621
5	1621	3849	2330	78101	3951	6990	3546	1722
6	1823	4255	2330	83108	4457	7395	4052	1823
7	1823	4153	2634	87113	4559	79103	4052	1823
8	1925	4559	2735	92120	4862	83108	4356	2026
9	2330	4862	3140	95124	5065	86112	4559	2229
10	2330	5369	3546	96125	5774	87113	5166	2229
11	2330	5977	3343	95124	5774	86112	5268	2735
12	2634	5774	3748	95124	6281	86112	5673	2836
13	2938	6483	4052	95124	6382	86112	5774	2836
14	3343	6888	4457	94122	6483	85111	5774	3140
15	4052	7395	4761	94122	7091	85111	6382	3951
16	4457	7192	5673	90117	6787	84105	6078	4457
17	2431	5470	3242	96125	5065	87113	4457	2431
18	3039	7294	3748	94122	6281	85111	5673	3444
19	3444	7192	4255	94118	6382	82107	5774	3951
20	3444	7395	4255	94122	6382	85111	5774	3951
21	4660	7294	5673	92120	6888	83108	6179	5572
22	4559	7294	5673	94118	6787	82107	6078	5470
23	2431	7192	4255	94118	6179	82107	5572	2634
24	2634	5774	3546	94118	5470	82107	4964	2735
25	3039	7294	3849	94122	6382	84109	5774	3140
26	3546	7192	4660	94118	6787	82107	6078	3546
27	1216	2836	1418	5065	2229	4559	1925	1216
40	2938	6686	4052	94122	6179	85111	5572	3039
41	3039	6888	4457	95124	6483	85111	5774	3140
42	3849	7395	4761	94122	6990	84109	6281	3951
43	3546	7294	4761	93121	6990	84109	6281	3951
44	3951	7294	5673	94118	6787	82107	6078	4457
45	3647	7395	4761	95124	6990	85111	6281	3951

**Increased Limits Factors Part 5 Optional BI**

Limit	Factor	Limit	Factor
20/40	1.00	100/300	1.54
20/50	1.01	200/400	1.92
25/50	1.06	250/500	2.04
25/60	1.07	250/1000	2.09
35/80	1.17	300/500	2.30
50/100	1.28	500/500	3.01
100/100	1.52	500/1000	3.06
100/200	1.53		

**See Implicit Surcharge – Rule 56**

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Collision**

Terr	Class							
	10	17	18	20	21	25	26	30
1	<a href="#">237251</a>	<a href="#">522553</a>	<a href="#">314333</a>	<a href="#">9551012</a>	<a href="#">528560</a>	<a href="#">859911</a>	<a href="#">475504</a>	<a href="#">236250</a>
2	<a href="#">247262</a>	<a href="#">529561</a>	<a href="#">317336</a>	<a href="#">9971057</a>	<a href="#">517548</a>	<a href="#">897951</a>	<a href="#">466494</a>	<a href="#">246261</a>
3	<a href="#">251266</a>	<a href="#">554587</a>	<a href="#">338358</a>	<a href="#">1015107</a> 6	<a href="#">545578</a>	<a href="#">913968</a>	<a href="#">492522</a>	<a href="#">250265</a>
4	<a href="#">262278</a>	<a href="#">577612</a>	<a href="#">343364</a>	<a href="#">1048111</a> 1	<a href="#">582617</a>	<a href="#">943100</a> 0	<a href="#">523554</a>	<a href="#">264277</a>
5	<a href="#">265281</a>	<a href="#">584616</a>	<a href="#">352373</a>	<a href="#">1063112</a> 7	<a href="#">610647</a>	<a href="#">957101</a> 4	<a href="#">549582</a>	<a href="#">264280</a>
6	<a href="#">282299</a>	<a href="#">620657</a>	<a href="#">373395</a>	<a href="#">1096116</a> 2	<a href="#">646685</a>	<a href="#">987104</a> 6	<a href="#">582617</a>	<a href="#">280297</a>
7	<a href="#">298316</a>	<a href="#">635673</a>	<a href="#">402426</a>	<a href="#">1093115</a> 9	<a href="#">675716</a>	<a href="#">983104</a> 2	<a href="#">609646</a>	<a href="#">292310</a>
8	<a href="#">305323</a>	<a href="#">628666</a>	<a href="#">420445</a>	<a href="#">1091115</a> 6	<a href="#">673713</a>	<a href="#">982104</a> 1	<a href="#">606642</a>	<a href="#">302320</a>
9	<a href="#">305323</a>	<a href="#">627665</a>	<a href="#">399423</a>	<a href="#">1085115</a> 0	<a href="#">675716</a>	<a href="#">977103</a> 6	<a href="#">608644</a>	<a href="#">302320</a>
10	<a href="#">297315</a>	<a href="#">642681</a>	<a href="#">401425</a>	<a href="#">1089115</a> 4	<a href="#">695737</a>	<a href="#">980103</a> 9	<a href="#">625663</a>	<a href="#">300318</a>
11	<a href="#">322341</a>	<a href="#">718761</a>	<a href="#">438464</a>	<a href="#">1059112</a> 3	<a href="#">704746</a>	<a href="#">954101</a> 1	<a href="#">633671</a>	<a href="#">324340</a>
12	<a href="#">357378</a>	<a href="#">738782</a>	<a href="#">460488</a>	<a href="#">1064112</a> 8	<a href="#">771817</a>	<a href="#">957101</a> 4	<a href="#">692734</a>	<a href="#">356377</a>
13	<a href="#">359381</a>	<a href="#">669709</a>	<a href="#">489518</a>	<a href="#">1073113</a> 7	<a href="#">777824</a>	<a href="#">965102</a> 3	<a href="#">700742</a>	<a href="#">355376</a>
14	<a href="#">398422</a>	<a href="#">741785</a>	<a href="#">532564</a>	<a href="#">1047111</a> 0	<a href="#">812861</a>	<a href="#">942999</a>	<a href="#">731775</a>	<a href="#">395419</a>
15	<a href="#">476505</a>	<a href="#">777824</a>	<a href="#">574608</a>	<a href="#">1044110</a> 7	<a href="#">850901</a>	<a href="#">940996</a>	<a href="#">764810</a>	<a href="#">465493</a>
16	<a href="#">420445</a>	<a href="#">754799</a>	<a href="#">519550</a>	<a href="#">1018107</a> 9	<a href="#">723766</a>	<a href="#">916971</a>	<a href="#">651690</a>	<a href="#">404428</a>
17	<a href="#">336356</a>	<a href="#">708750</a>	<a href="#">442469</a>	<a href="#">1076114</a> 1	<a href="#">670710</a>	<a href="#">969102</a> 7	<a href="#">604640</a>	<a href="#">335355</a>
18	<a href="#">409434</a>	<a href="#">783830</a>	<a href="#">521552</a>	<a href="#">1049111</a> 2	<a href="#">786833</a>	<a href="#">945100</a> 2	<a href="#">708750</a>	<a href="#">400424</a>
19	<a href="#">424449</a>	<a href="#">796844</a>	<a href="#">594630</a>	<a href="#">1018107</a> 9	<a href="#">820869</a>	<a href="#">916971</a>	<a href="#">737781</a>	<a href="#">422447</a>
20	<a href="#">455482</a>	<a href="#">795843</a>	<a href="#">577612</a>	<a href="#">1034109</a> 6	<a href="#">815864</a>	<a href="#">930986</a>	<a href="#">735779</a>	<a href="#">440466</a>
21	<a href="#">473501</a>	<a href="#">809858</a>	<a href="#">662702</a>	<a href="#">1027108</a> 9	<a href="#">927983</a>	<a href="#">924979</a>	<a href="#">835885</a>	<a href="#">569603</a>
22	<a href="#">524555</a>	<a href="#">801849</a>	<a href="#">680721</a>	<a href="#">1017107</a> 8	<a href="#">896950</a>	<a href="#">915970</a>	<a href="#">806854</a>	<a href="#">706748</a>
23	<a href="#">362384</a>	<a href="#">802850</a>	<a href="#">638676</a>	<a href="#">1046110</a> 9	<a href="#">848899</a>	<a href="#">942999</a>	<a href="#">763809</a>	<a href="#">407431</a>
24	<a href="#">396420</a>	<a href="#">771817</a>	<a href="#">560594</a>	<a href="#">1044110</a> 7	<a href="#">791838</a>	<a href="#">940996</a>	<a href="#">712755</a>	<a href="#">394418</a>
25	<a href="#">417442</a>	<a href="#">813862</a>	<a href="#">615652</a>	<a href="#">1061112</a> 5	<a href="#">851902</a>	<a href="#">955101</a> 2	<a href="#">766812</a>	<a href="#">438464</a>
26	<a href="#">492522</a>	<a href="#">810859</a>	<a href="#">672712</a>	<a href="#">1018107</a> 9	<a href="#">884937</a>	<a href="#">916971</a>	<a href="#">795843</a>	<a href="#">539571</a>

**Preferred Mutual Insurance Company  
Private Passenger Automobile Manual - Massachusetts**

27	<del>226</del> 240	<del>498</del> 528	<del>289</del> 306	<del>924</del> 979	<del>489</del> 518	<del>832</del> 882	<del>440</del> 466	<del>225</del> 239
40	<del>364</del> 386	<del>701</del> 743	<del>497</del> 527	<del>1056</del> 111 9	<del>760</del> 806	<del>954</del> 100 8	<del>684</del> 725	<del>371</del> 393
41	<del>339</del> 359	<del>721</del> 764	<del>521</del> 552	<del>1064</del> 112 8	<del>797</del> 845	<del>959</del> 101 7	<del>718</del> 761	<del>353</del> 374
42	<del>392</del> 416	<del>772</del> 818	<del>594</del> 630	<del>1057</del> 112 0	<del>854</del> 902	<del>952</del> 100 9	<del>766</del> 812	<del>382</del> 405
43	<del>421</del> 446	<del>767</del> 813	<del>574</del> 608	<del>1042</del> 110 5	<del>854</del> 905	<del>937</del> 993	<del>768</del> 814	<del>411</del> 436
44	<del>383</del> 406	<del>771</del> 817	<del>505</del> 535	<del>1044</del> 110 7	<del>723</del> 766	<del>940</del> 996	<del>651</del> 690	<del>368</del> 390
45	<del>438</del> 464	<del>757</del> 802	<del>578</del> 613	<del>1046</del> 110 9	<del>850</del> 901	<del>941</del> 997	<del>765</del> 811	<del>427</del> 453

**Limited Collision - \$500 Deductible**

Charge 6% of the Collision manual rate for the same model year and symbol

**Class 15 is 75 percent of Class 10 final rates for all coverages**

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**4/1/2009 Advisory Model Year / Symbol Factors**  
**Part 7 \$500 Deductible (Collision)**

Symbol	<u>Model Year</u>														<u>1998</u>
	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>&amp;</u>
1	<a href="#">0.889</a>	<a href="#">0.835</a>	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.493	0.468	0.443	0.421	0.366
2	<a href="#">0.941</a>	<a href="#">0.884</a>	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.383
3	<a href="#">0.996</a>	<a href="#">0.935</a>	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.547	0.517	0.490	0.464	0.402
4	<a href="#">1.056</a>	<a href="#">0.992</a>	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.577	0.545	0.515	0.488	0.421
5	<a href="#">1.119</a>	<a href="#">1.051</a>	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.608	0.574	0.543	0.514	0.442
6	<a href="#">1.187</a>	<a href="#">1.115</a>	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.642	0.606	0.572	0.541	0.464
7	<a href="#">1.259</a>	<a href="#">1.182</a>	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.678	0.640	0.604	0.570	0.488
8	<a href="#">1.338</a>	<a href="#">1.256</a>	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.716	0.676	0.637	0.601	0.514
10	<a href="#">1.420</a>	<a href="#">1.333</a>	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.758	0.714	0.672	0.634	0.541
11	<a href="#">1.508</a>	<a href="#">1.416</a>	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.802	0.755	0.711	0.670	0.570
12	<a href="#">1.602</a>	<a href="#">1.504</a>	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.849	0.798	0.752	0.708	0.602
13	<a href="#">1.703</a>	<a href="#">1.599</a>	1.501	1.406	1.317	1.234	1.158	1.086	1.019	0.957	0.900	0.845	0.796	0.748	0.635
14	<a href="#">1.812</a>	<a href="#">1.701</a>	1.597	1.494	1.400	1.312	1.229	1.153	1.081	1.015	0.953	0.895	0.841	0.792	0.671
15	<a href="#">1.926</a>	<a href="#">1.808</a>	1.698	1.590	1.488	1.394	1.306	1.224	1.147	1.077	1.011	0.949	0.892	0.838	0.708
16	<a href="#">2.048</a>	<a href="#">1.923</a>	1.806	1.690	1.582	1.481	1.387	1.300	1.219	1.143	1.071	1.006	0.945	0.888	0.749
17	<a href="#">2.181</a>	<a href="#">2.048</a>	1.923	1.798	1.683	1.575	1.474	1.381	1.294	1.212	1.138	1.067	1.002	0.941	0.792

\* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Comprehensive**

<b>Territory</b>	<b>All Classes</b>
1	<del>404</del> <u>107</u>
2	<del>403</del> <u>109</u>
3	<del>407</del> <u>113</u>
4	<del>405</del> <u>111</u>
5	<del>409</del> <u>116</u>
6	<del>413</del> <u>120</u>
7	<del>418</del> <u>125</u>
8	<del>422</del> <u>129</u>
9	<del>420</del> <u>127</u>
10	<del>428</del> <u>136</u>
11	<del>437</del> <u>145</u>
12	<del>441</del> <u>149</u>
13	<del>458</del> <u>167</u>
14	<del>466</del> <u>176</u>
15	<del>204</del> <u>216</u>
16	<del>334</del> <u>351</u>
17	<del>418</del> <u>125</u>

<b>Territory</b>	<b>All Classes</b>
18	<del>240</del> <u>254</u>
19	<del>264</del> <u>280</u>
20	<del>239</del> <u>253</u>
21	<del>325</del> <u>345</u>
22	<del>367</del> <u>389</u>
23	<del>224</del> <u>234</u>
24	<del>466</del> <u>176</u>
25	<del>250</del> <u>265</u>
26	<del>298</del> <u>316</u>
27	<del>96</del> <u>102</u>
40	<del>454</del> <u>160</u>
41	<del>453</del> <u>162</u>
42	<del>486</del> <u>197</u>
43	<del>495</del> <u>207</u>
44	<del>349</del> <u>338</u>
45	<del>205</del> <u>217</u>

**Class 15 is 75 percent of Class 10 final rates for all coverages**



**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**4/1/2009 Advisory Model Year / Symbol Factors**  
**Part 9 \$500 Deductible (Comprehensive)**

<b>Symbol</b>	<b><u>Model Year</u></b>														<b><u>1998</u></b>
	<b><u>2012</u></b>	<b><u>2011</u></b>	<b><u>2010</u></b>	<b><u>2009</u></b>	<b><u>2008</u></b>	<b><u>2007</u></b>	<b><u>2006</u></b>	<b><u>2005</u></b>	<b><u>2004</u></b>	<b><u>2003</u></b>	<b><u>2002</u></b>	<b><u>2001</u></b>	<b><u>2000</u></b>	<b><u>1999</u></b>	<b><u>&amp;</u></b>
1	<a href="#">0.620</a>	<a href="#">0.606</a>	0.592	0.580	0.568	0.556	0.545	0.534	0.523	0.513	0.502	0.493	0.483	0.474	0.447
2	<a href="#">0.654</a>	<a href="#">0.639</a>	0.625	0.612	0.599	0.587	0.575	0.563	0.551	0.540	0.529	0.519	0.508	0.498	0.470
3	<a href="#">0.692</a>	<a href="#">0.676</a>	0.661	0.647	0.633	0.620	0.607	0.594	0.582	0.569	0.558	0.547	0.535	0.525	0.495
4	<a href="#">0.731</a>	<a href="#">0.715</a>	0.699	0.684	0.670	0.655	0.641	0.628	0.614	0.602	0.589	0.576	0.565	0.553	0.521
5	<a href="#">0.774</a>	<a href="#">0.757</a>	0.740	0.724	0.708	0.692	0.677	0.663	0.649	0.636	0.622	0.609	0.596	0.583	0.549
6	<a href="#">0.820</a>	<a href="#">0.802</a>	0.784	0.766	0.750	0.733	0.717	0.702	0.686	0.671	0.657	0.643	0.630	0.616	0.580
7	<a href="#">0.870</a>	<a href="#">0.850</a>	0.831	0.812	0.794	0.776	0.759	0.743	0.726	0.711	0.695	0.680	0.665	0.651	0.612
8	<a href="#">0.921</a>	<a href="#">0.900</a>	0.880	0.860	0.841	0.822	0.804	0.786	0.769	0.752	0.736	0.719	0.704	0.689	0.647
10	<a href="#">0.977</a>	<a href="#">0.955</a>	0.934	0.913	0.892	0.872	0.853	0.833	0.814	0.797	0.779	0.762	0.745	0.729	0.684
11	<a href="#">1.038</a>	<a href="#">1.015</a>	0.992	0.969	0.947	0.925	0.904	0.884	0.864	0.844	0.826	0.807	0.789	0.772	0.724
12	<a href="#">1.102</a>	<a href="#">1.077</a>	1.053	1.029	1.005	0.982	0.960	0.937	0.916	0.895	0.875	0.855	0.836	0.818	0.766
13	<a href="#">1.171</a>	<a href="#">1.145</a>	1.119	1.093	1.068	1.043	1.019	0.995	0.972	0.950	0.928	0.907	0.887	0.867	0.812
14	<a href="#">1.245</a>	<a href="#">1.217</a>	1.190	1.162	1.135	1.108	1.083	1.057	1.033	1.009	0.986	0.963	0.941	0.920	0.860
15	<a href="#">1.325</a>	<a href="#">1.295</a>	1.266	1.236	1.206	1.178	1.151	1.124	1.097	1.071	1.047	1.023	0.999	0.975	0.913
16	<a href="#">1.410</a>	<a href="#">1.378</a>	1.347	1.314	1.283	1.253	1.223	1.194	1.166	1.138	1.112	1.086	1.061	1.036	0.968
17	<a href="#">1.500</a>	<a href="#">1.466</a>	1.433	1.399	1.366	1.333	1.301	1.270	1.240	1.211	1.182	1.154	1.127	1.101	1.029

\* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Uninsured/Underinsured Autos**

	Part 3 Uninsured Auto	Part 12 Underinsured Auto
Limit	Rate	Rate
20/40	<del>\$12</del> <u>13</u>	\$0
20/50	<del>13</del> <u>14</u>	1
25/50	<del>14</del> <u>15</u>	3
25/60	<del>15</del> <u>16</u>	4
35/80	<del>16</del> <u>17</u>	<del>12</del> <u>13</u>
50/100	<del>17</del> <u>18</u>	<del>21</del> <u>22</u>
100/100	<del>18</del> <u>19</u>	<del>46</del> <u>49</u>
100/200	<del>19</del> <u>20</u>	<del>47</del> <u>50</u>
100/300	<del>20</del> <u>21</u>	<del>48</del> <u>51</u>
200/400	<del>22</del> <u>23</u>	<del>116</del> <u>123</u>
250/500	<del>23</del> <u>24</u>	<del>139</del> <u>147</u>
250/1000	<del>24</del> <u>25</u>	<del>149</del> <u>158</u>
300/500	<del>26</del> <u>28</u>	<del>194</del> <u>206</u>
500/500	<del>34</del> <u>36</u>	<del>349</del> <u>370</u>
500/1000	<del>35</del> <u>37</u>	<del>359</del> <u>381</u>

**Medical Payments**

Part 6

Limit	Rate
5,000	\$17
10,000	22
15,000	29
20,000	30
25,000	34
50,000	39
100,000	47

**Preferred Mutual Insurance Company**  
**Private Passenger Automobile Manual - Massachusetts**

**Collision - \$300 Deductible Buyback Charges**

Territory	Class							
	10	17	18	20	21	25	26	30
1	<del>3840</del>	<del>8488</del>	<del>5053</del>	<del>453162</del>	<del>8490</del>	<del>137146</del>	<del>7681</del>	<del>3840</del>
2	<del>4042</del>	<del>8590</del>	<del>5454</del>	<del>460169</del>	<del>8388</del>	<del>144152</del>	<del>7579</del>	<del>3942</del>
3	<del>4043</del>	<del>8994</del>	<del>5457</del>	<del>462172</del>	<del>8792</del>	<del>146155</del>	<del>7984</del>	<del>4042</del>
4	<del>4244</del>	<del>9298</del>	<del>5558</del>	<del>468178</del>	<del>9399</del>	<del>154160</del>	<del>8489</del>	<del>4244</del>
5	<del>4245</del>	<del>9399</del>	<del>5660</del>	<del>470180</del>	<del>98104</del>	<del>153162</del>	<del>8893</del>	<del>4245</del>
6	<del>4548</del>	<del>99105</del>	<del>6063</del>	<del>475186</del>	<del>403110</del>	<del>158167</del>	<del>9399</del>	<del>4548</del>
7	<del>4851</del>	<del>102108</del>	<del>6468</del>	<del>475185</del>	<del>408115</del>	<del>157167</del>	<del>97103</del>	<del>4750</del>
8	<del>4952</del>	<del>100107</del>	<del>6771</del>	<del>475185</del>	<del>408114</del>	<del>157167</del>	<del>97103</del>	<del>4851</del>
9	<del>4952</del>	<del>100106</del>	<del>6468</del>	<del>474184</del>	<del>408115</del>	<del>156166</del>	<del>97103</del>	<del>4851</del>
10	<del>4850</del>	<del>103109</del>	<del>6468</del>	<del>474185</del>	<del>414118</del>	<del>157166</del>	<del>100106</del>	<del>4851</del>
11	<del>5255</del>	<del>115122</del>	<del>7074</del>	<del>469180</del>	<del>413119</del>	<del>153162</del>	<del>101107</del>	<del>5154</del>
12	<del>5760</del>	<del>118125</del>	<del>7478</del>	<del>470180</del>	<del>423131</del>	<del>153162</del>	<del>111117</del>	<del>5760</del>
13	<del>5761</del>	<del>107113</del>	<del>7883</del>	<del>472182</del>	<del>424132</del>	<del>154164</del>	<del>112119</del>	<del>5760</del>
14	<del>6468</del>	<del>119126</del>	<del>8590</del>	<del>468178</del>	<del>430138</del>	<del>154160</del>	<del>117124</del>	<del>6367</del>
15	<del>7681</del>	<del>124132</del>	<del>9297</del>	<del>467177</del>	<del>436144</del>	<del>150159</del>	<del>122130</del>	<del>7479</del>
16	<del>6771</del>	<del>124128</del>	<del>8388</del>	<del>463173</del>	<del>416123</del>	<del>147155</del>	<del>104110</del>	<del>6568</del>
17	<del>5457</del>	<del>113120</del>	<del>7475</del>	<del>472183</del>	<del>407114</del>	<del>155164</del>	<del>97102</del>	<del>5457</del>
18	<del>6569</del>	<del>125133</del>	<del>8388</del>	<del>468178</del>	<del>426133</del>	<del>154160</del>	<del>113120</del>	<del>6468</del>
19	<del>6872</del>	<del>127135</del>	<del>95101</del>	<del>463173</del>	<del>434139</del>	<del>147155</del>	<del>118125</del>	<del>6872</del>
20	<del>7377</del>	<del>127135</del>	<del>9298</del>	<del>465175</del>	<del>430138</del>	<del>149158</del>	<del>118125</del>	<del>7075</del>
21	<del>7680</del>	<del>129137</del>	<del>106112</del>	<del>464174</del>	<del>448157</del>	<del>148157</del>	<del>134142</del>	<del>9196</del>
22	<del>8489</del>	<del>128136</del>	<del>109115</del>	<del>463172</del>	<del>443152</del>	<del>146155</del>	<del>129137</del>	<del>113120</del>
23	<del>5861</del>	<del>128136</del>	<del>102108</del>	<del>467177</del>	<del>436144</del>	<del>154160</del>	<del>122129</del>	<del>6569</del>
24	<del>6367</del>	<del>123131</del>	<del>9095</del>	<del>467177</del>	<del>427134</del>	<del>150159</del>	<del>114121</del>	<del>6367</del>
25	<del>6771</del>	<del>130138</del>	<del>98104</del>	<del>470180</del>	<del>436144</del>	<del>153162</del>	<del>123130</del>	<del>7074</del>
26	<del>7984</del>	<del>130137</del>	<del>108114</del>	<del>463173</del>	<del>441150</del>	<del>147155</del>	<del>127135</del>	<del>8691</del>
27	<del>3638</del>	<del>8084</del>	<del>4649</del>	<del>448157</del>	<del>7883</del>	<del>133141</del>	<del>7075</del>	<del>3638</del>
40	<del>5862</del>	<del>112119</del>	<del>8084</del>	<del>469179</del>	<del>422129</del>	<del>152161</del>	<del>109116</del>	<del>5963</del>
41	<del>5457</del>	<del>115122</del>	<del>8388</del>	<del>470180</del>	<del>428135</del>	<del>153163</del>	<del>115122</del>	<del>5660</del>
42	<del>6367</del>	<del>124131</del>	<del>95101</del>	<del>469179</del>	<del>436144</del>	<del>152161</del>	<del>123130</del>	<del>6165</del>
43	<del>6771</del>	<del>123130</del>	<del>9297</del>	<del>467177</del>	<del>437145</del>	<del>150159</del>	<del>123130</del>	<del>6670</del>
44	<del>6465</del>	<del>123131</del>	<del>8486</del>	<del>467177</del>	<del>416123</del>	<del>150159</del>	<del>104110</del>	<del>5962</del>
45	<del>7074</del>	<del>121128</del>	<del>9298</del>	<del>467177</del>	<del>436144</del>	<del>154160</del>	<del>122130</del>	<del>6872</del>

## Massachusetts Personal Auto

### Calendar Year Experience\*

		Calendar Year		
		2009	2010 YTD 9/30	Grand Total
Liability	Direct Written Premium	1,978,801	4,096,058	6,074,859
	Direct Earned Premium	624,935	2,515,497	3,140,432
	Incurred Losses	372,229	1,579,394	1,951,623
	Loss Ratio	59.6%	62.8%	62.1%
Physical Damage	Direct Written Premium	1,263,320	2,691,623	3,954,943
	Direct Earned Premium	389,389	1,643,529	2,032,918
	Incurred Losses	410,240	1,257,313	1,667,553
	Loss Ratio	105.4%	76.5%	82.0%
Direct Written Premium		3,242,121	6,787,681	10,029,802
Direct Earned Premium		1,014,324	4,159,026	5,173,350
Incurred Losses		782,469	2,836,707	3,619,176
Loss Ratio		77.1%	68.2%	70.0%

\* Losses do not include loss adjustment expenses or IBNR and have not been developed

\* Premiums have not been brought up to current levels

## Massachusetts Personal Auto

Rate Impact by Coverage - Vehicle Premiums Increasing more than 25%

Coverage	Average \$ Change	Number of vehicles increasing >25%
BI Mandatory	9	0
BI Optional	28	10,470
Collision	16	0
Comprehensive	5	0
Limited Collision	0	0
Med Pay	0	0
Property Damage	15	0
PIP	8	319
Sub Trans	0	0
Tow/ Labor	0	0
Underinsured	1	0
Uninsured	1	0

The largest total increase in premium for an individual vehicle (all coverages combined) is +22.4%.