

**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

DEDUCTIBLES (RULE 16)				
				\$100**
Deductibles:	\$1,000*	\$2,000*		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		
SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Private Passenger:	\$12	\$62	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi-Car*:	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Roadside Assistance Credit*:	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			
Future Effective Date*:	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Good Pay/Loyalty Credit*:	From 2% to 5% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
One Pay Plan Credit*	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Account Credit – with PMIC*:	14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with Fair Plan or Other Co*:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Anti-Lock Brake Discount*:	5% Parts 1, 2, 4, 5, 6, 7 and 8			
Good Student Discount*:	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	
2012 Model Year Factors (Apply to Model Year 2010 Rates Shown in Rate Pages)				
Collision:	1.134	Comprehensive:	1.047	
*Factors have been calculated and displayed in the rate section.				

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RULE 7. POLICY PERIOD is replaced by the following:

RULE 7. POLICY PERIOD

The insured shall have the option to purchase, and the insurer shall not refuse to issue, an annual motor vehicle policy providing compulsory coverages containing any expiration date as the insured may elect. All policies are written for a term of twelve months.

RULE 11. PREMIUM CALCULATION RULE is replaced by the following:

RULE 11. PREMIUM CALCULATION RULE

A. Adjust the base manual premium as follows:

- Parts 1 and 5 – Apply the implicit surcharge factor as described in rule 56 and the appropriate Increased Limit Factor
- Part 2 – Apply the appropriate PIP deductible discount factor the base premium.
- Part 4 - Apply the appropriate Increased Limit Factor to the base premium.
- Parts 7, 8, and 9 – Apply the appropriate Model Year and Symbol Factor to the base premiums. Then apply the deductible factor as displayed in the manual for Parts 7, 8, and 9 or apply the Waiver of Deductible charge to Part 7.

B. The following sequence shall be used in rating the policy. 1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount or rating factor. In such case, the order of the premium calculation shall be

- (1) annual mileage
- (2) multi-car
- (3) passive restraint
- (4) anti-theft
- (5) future effective date or good pay/loyalty discount
- (6) one pay plan credit
- (7) anti-lock brakes
- (8) good student
- (9) roadside assistance
- (10) account credit (with PMIC or with Other)
- (11) years licensed factor
- (12) class 15 discount

The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

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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

One Pay Plan Credit A premium discount applies for policyholders who select a One Pay Plan.

This discount can only be added to a policy as of the policy's effective or renewal date and cannot be added midterm.

Premium finance accounts are not eligible for the One Pay Plan Credit.

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

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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	1.04
more than 51 and exactly 52	1.05
more than 52 and exactly 53	1.06
more than 53 and exactly 54	1.07
more than 54 and exactly 55	1.08
more than 55 and exactly 56	1.09
more than 56 and exactly 57	1.10
more than 57 and exactly 58	1.11
more than 58 and exactly 59	1.12
more than 59 and exactly 60	1.13
more than 60 and exactly 61	1.14
more than 61 and exactly 62	1.15
more than 62 and exactly 63	1.16
more than 63 and exactly 64	1.17
more than 64 and exactly 65	1.18

Years Licensed	Factor
more than 65 and exactly 66	1.19
more than 66 and exactly 67	1.19
more than 67 and exactly 68	1.19
more than 68 and exactly 69	1.19
more than 69 and exactly 70	1.19
more than 70 and exactly 71	1.19
more than 71 and exactly 72	1.19
more than 72 and exactly 73	1.19
more than 73 and exactly 74	1.19
more than 74 and exactly 75	1.19
more than 75 and exactly 76	1.19
more than 76 and exactly 77	1.19
more than 77 and exactly 78	1.19
more than 78 and exactly 79	1.19
more than 79 and exactly 80	1.19
more than 80 and exactly 81	1.19
more than 81 and exactly 82	1.19
more than 82 and exactly 83	1.19
more than 83 and exactly 84	1.19
more than 84 and exactly 85	1.19
more than 85 and exactly 86	1.19

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Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	102	206	116	403	185	364	166	100
2	110	224	131	438	210	395	188	108
3	115	236	142	475	223	428	202	114
4	124	263	146	527	260	474	234	121
5	128	262	164	555	277	500	250	128
6	140	290	162	595	318	536	287	137
7	142	281	180	630	324	568	291	140
8	155	320	190	683	358	615	322	153
9	177	342	217	707	374	635	336	174
10	180	402	242	753	432	678	389	184
11	173	438	239	740	434	667	391	201
12	187	404	254	720	452	649	407	184
13	219	453	281	742	468	669	421	216
14	245	474	316	731	484	657	437	242
15	292	527	331	729	522	656	469	282
16	237	524	419	693	492	623	444	246
17	186	406	231	725	373	650	335	189
18	189	531	264	742	465	669	419	218
19	223	505	304	690	458	620	412	253
20	214	530	294	736	486	664	439	238
21	261	534	400	716	511	644	460	366
22	251	519	378	697	489	626	439	345
23	191	479	302	704	450	632	406	196
24	194	428	250	707	404	635	364	198
25	191	483	263	709	464	638	419	211
26	235	524	336	692	495	622	446	230
27	88	188	101	362	157	325	142	92
40	220	467	277	715	445	645	400	235
41	235	478	317	740	484	667	435	244
42	290	527	341	732	522	660	469	297
43	260	521	334	731	522	659	469	282
44	235	549	438	725	512	651	461	242
45	270	511	331	732	519	659	466	282

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

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Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	48	97	56	189	88	169	80	48
2	50	105	61	203	98	183	87	50
3	56	109	66	220	104	198	94	54
4	57	121	67	244	120	219	108	57
5	60	120	74	256	128	232	115	60
6	63	133	74	274	146	246	130	63
7	65	128	82	292	147	261	133	63
8	70	145	87	314	164	282	146	69
9	82	155	100	326	170	294	152	78
10	82	182	109	339	195	305	176	82
11	81	197	108	334	196	301	177	88
12	85	184	114	324	204	293	184	82
13	100	210	126	334	212	301	190	97
14	111	222	140	329	218	297	196	107
15	127	245	147	329	235	296	212	121
16	108	243	186	312	221	282	200	110
17	84	184	106	333	170	300	151	84
18	86	239	119	335	210	301	189	99
19	102	234	136	310	207	279	186	112
20	95	247	132	332	219	298	196	111
21	118	247	182	322	231	291	207	164
22	111	240	173	314	220	283	198	153
23	85	224	136	317	203	286	183	87
24	87	194	114	318	183	287	165	88
25	86	224	118	319	209	288	189	98
26	105	243	149	312	224	282	201	103
27	42	87	48	169	74	152	66	45
40	100	216	124	322	200	290	182	104
41	105	223	141	334	216	301	196	108
42	128	245	152	330	234	297	212	130
43	114	240	149	330	235	297	212	124
44	106	253	194	327	232	295	207	108
45	120	237	147	330	234	297	210	124

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Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	170	306	216	579	360	521	323	179
2	185	321	221	624	385	561	346	188
3	188	328	237	649	389	583	348	201
4	201	342	240	696	416	625	374	219
5	201	346	239	717	441	646	397	224
6	213	353	254	721	456	650	411	228
7	218	356	268	742	487	668	438	238
8	227	390	282	790	502	711	452	256
9	235	398	280	803	505	723	454	242
10	237	403	282	810	508	729	458	244
11	234	428	290	802	506	722	454	246
12	253	424	300	797	526	718	474	257
13	271	435	308	819	542	739	488	271
14	282	470	327	824	560	741	504	291
15	302	518	347	837	606	754	544	309
16	258	495	333	795	527	716	475	267
17	245	470	293	819	478	738	431	245
18	268	529	327	839	544	756	490	265
19	271	507	325	791	509	713	458	263
20	260	519	316	834	531	749	478	274
21	305	572	366	819	593	738	534	307
22	376	594	443	794	619	716	559	367
23	227	517	333	809	537	726	482	249
24	275	517	332	812	514	731	461	270
25	262	561	328	814	568	733	510	277
26	313	574	406	794	607	715	545	310
27	164	291	195	548	319	493	287	164
40	244	455	301	796	502	717	452	282
41	254	457	321	819	549	738	495	270
42	256	492	350	841	597	758	537	302
43	294	505	348	840	606	756	544	299
44	234	498	337	818	543	737	488	240
45	299	506	341	840	602	757	541	303

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

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Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	17	40	22	74	35	66	31	17
2	18	44	26	80	40	73	35	18
3	20	45	27	87	43	79	39	18
4	21	50	28	96	48	87	44	21
5	21	50	31	103	52	92	47	22
6	23	56	31	110	58	97	53	23
7	23	54	35	115	60	105	53	23
8	26	62	37	126	65	113	59	27
9	32	65	42	130	68	118	62	30
10	32	72	48	131	78	119	69	30
11	32	81	45	130	78	118	71	37
12	35	75	49	126	83	114	74	37
13	40	87	55	130	86	118	78	38
14	45	92	60	128	87	117	78	42
15	55	100	64	128	96	117	86	54
16	58	94	74	119	89	107	80	58
17	33	74	44	131	68	119	60	33
18	41	99	50	128	85	117	77	46
19	45	94	56	120	84	109	75	52
20	46	100	58	128	86	117	78	54
21	63	99	77	126	92	113	83	76
22	60	96	74	120	89	109	80	71
23	32	94	56	120	81	109	73	35
24	35	75	47	120	71	109	65	36
25	40	96	50	124	84	111	75	41
26	47	94	61	120	89	109	80	47
27	16	37	18	66	30	60	26	16
40	39	88	53	124	81	113	73	40
41	41	92	60	130	87	117	78	42
42	51	100	64	128	95	114	85	54
43	48	99	64	127	95	114	85	54
44	54	99	77	124	91	112	82	60
45	49	100	64	130	95	117	85	54

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](#)

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Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	256	564	340	1032	571	929	514	255
2	267	572	343	1078	559	970	504	266
3	271	599	365	1098	590	987	532	270
4	284	624	371	1133	629	1020	565	283
5	287	628	380	1150	660	1034	594	286
6	305	670	403	1185	699	1067	629	303
7	322	686	435	1182	730	1063	659	316
8	339	699	467	1214	749	1093	674	336
9	339	698	444	1208	752	1088	676	336
10	331	715	446	1212	774	1091	696	334
11	358	799	487	1179	783	1062	705	357
12	386	798	498	1151	833	1034	749	385
13	400	744	544	1194	865	1074	779	395
14	443	824	592	1166	904	1049	814	440
15	530	865	638	1162	946	1046	851	518
16	454	815	561	1101	781	990	704	437
17	374	788	492	1198	746	1078	672	373
18	456	872	580	1168	875	1052	788	445
19	458	861	643	1101	886	990	797	456
20	506	885	643	1151	907	1035	818	489
21	526	901	737	1143	1032	1028	929	633
22	566	866	735	1100	969	989	871	763
23	392	867	690	1131	917	1019	825	440
24	428	833	606	1129	855	1016	770	426
25	451	879	665	1148	920	1032	828	473
26	532	876	726	1101	956	990	860	582
27	245	539	312	999	528	900	475	244
40	394	758	538	1141	822	1028	740	401
41	377	802	580	1184	887	1068	799	393
42	437	859	662	1176	947	1059	853	425
43	468	854	638	1160	950	1043	855	458
44	426	858	562	1162	804	1046	725	410
45	487	842	644	1164	946	1047	852	476

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

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Comprehensive

Territory	All Classes
1	109
2	111
3	115
4	113
5	118
6	122
7	128
8	135
9	133
10	143
11	152
12	152
13	175
14	185
15	227
16	358
17	131

Territory	All Classes
18	267
19	286
20	266
21	362
22	397
23	239
24	180
25	270
26	322
27	104
40	163
41	170
42	207
43	217
44	355
45	228

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

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Collision - \$300 Deductible Buyback Charges

Territory	Class							
	10	17	18	20	21	25	26	30
1	41	90	54	165	91	149	82	41
2	43	92	55	172	89	155	81	43
3	43	96	58	176	94	158	85	43
4	45	100	59	181	101	163	90	45
5	46	100	61	184	106	165	95	46
6	49	107	64	190	112	171	101	48
7	52	110	70	189	117	170	105	51
8	54	112	75	194	120	175	108	54
9	54	112	71	193	120	174	108	54
10	53	114	71	194	124	175	111	53
11	57	128	78	189	125	170	113	57
12	62	128	80	184	133	165	120	62
13	64	119	87	191	138	172	125	63
14	71	132	95	187	145	168	130	70
15	85	138	102	186	151	167	136	83
16	73	130	90	176	125	158	113	70
17	60	126	79	192	119	172	108	60
18	73	140	93	187	140	168	126	71
19	73	138	103	176	142	158	128	73
20	81	142	103	184	145	166	131	78
21	84	144	118	183	165	164	149	101
22	91	139	118	176	155	158	139	122
23	63	139	110	181	147	163	132	70
24	68	133	97	181	137	163	123	68
25	72	141	106	184	147	165	132	76
26	85	140	116	176	153	158	138	93
27	39	86	50	160	84	144	76	39
40	63	121	86	183	132	164	118	64
41	60	128	93	189	142	171	128	63
42	70	137	106	188	152	169	136	68
43	75	137	102	186	152	167	137	73
44	68	137	90	186	129	167	116	66
45	78	135	103	186	151	168	136	76

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	\$
OPTIONAL INSURANCE				
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON	\$	\$ PER PERSON	\$
	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
6. MEDICAL PAYMENTS	\$ PER PERSON	\$	\$ PER PERSON	\$
7. COLLISION	ACV	WAIVER OF DEDUCTIBLE	\$ DED	\$
			\$ DED	\$
8. LIMITED COLLISION	ACV	\$ DED	\$ DED	\$
9. COMPREHENSIVE	ACV	\$100 GLASS DEDUCTIBLE	\$ DED	\$
			\$ DED	\$
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*	\$
TOTAL PREMIUM				\$

VEHICLE INFORMATION	PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE	AUTO 2:
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#	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:			
	YES	NO		YES	NO
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?			D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?		
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?		
LICENSE INFORMATION 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 .					
MERIT RATING INFORMATION 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.					
GENERAL INFORMATION		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 _____			ATTACHMENTS		
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.					
REMARKS IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.					
FAIR CREDIT REPORTING ACT: 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.					
DECLARATIONS AND SIGNATURES					
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		
TO BE COMPLETED BY AGENT: 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		
IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: 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					

Private Passenger Automobile Manual

Massachusetts



EFFECTIVE: ~~APRIL~~ NOVEMBER 1, 2011



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PREFERRED MUTUAL
INSURANCE COMPANY

One Preferred Way New Berlin, New York 13411-1896
www.preferredmutual.com

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

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)				
				\$100**
Deductibles:	\$1,000*	\$2,000*		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		
SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Private Passenger:	\$12	\$62	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi-Car*:	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Roadside Assistance Credit*:	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			
Future Effective Date*:	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Good Pay/Loyalty Credit*:	From 2% to 5% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
One Pay Plan Credit *	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Account Credit – with PMIC*:	4.2% 14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with Fair Plan or Other Co*:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Anti-Lock Brake Discount*:	5% Parts 1, 2, 4, 5, 6, 7 and 8			
Good Student Discount*:	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	
2012 Model Year Factors (Apply to Model Year 2010 Rates Shown in Rate Pages)				
Collision:	1.134	Comprehensive:	1.047	
*Factors have been calculated and displayed in the rate section.				

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RULE 7. POLICY PERIOD is replaced by the following:

RULE 7. POLICY PERIOD

The insured shall have the option to purchase, and the insurer shall not refuse to issue, an annual motor vehicle policy providing compulsory coverages containing any expiration date as the insured may elect. All policies are written for a term of twelve months.

RULE 11. PREMIUM CALCULATION RULE is replaced by the following:

RULE 11. PREMIUM CALCULATION RULE

A. Adjust the base manual premium as follows:

- Parts 1 and 5 – Apply the implicit surcharge factor as described in rule 56 and the appropriate Increased Limit Factor
- Part 2 – Apply the appropriate PIP deductible discount factor the base premium.
- Part 4 - Apply the appropriate Increased Limit Factor to the base premium.
- Parts 7, 8, and 9 – Apply the appropriate Model Year and Symbol Factor to the base premiums. Then apply the deductible factor as displayed in the manual for Parts 7, 8, and 9 or apply the Waiver of Deductible charge to Part 7.

B. The following sequence shall be used in rating the policy. 1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount or rating factor. In such case, the order of the premium calculation shall be

- (1) annual mileage
- (2) multi-car
- (3) passive restraint
- (4) anti-theft
- (5) future effective date or good pay/loyalty discount

(6) one pay plan credit

~~(6)~~(7) anti-lock brakes

~~(7)~~(8) good student

~~(8)~~(9) roadside assistance

~~(9)~~(10) account credit (with PMIC or with Other)

~~(10)~~(11) years licensed factor

~~(11)~~(12) class 15 discount

The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

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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

[One Pay Plan Credit](#) [A premium discount applies for policyholders who select a One Pay Plan.](#)

[This discount can only be added to a policy as of the policy's effective or renewal date and cannot be added midterm.](#)

[Premium finance accounts are not eligible for the One Pay Plan Credit.](#)

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

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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	1.0404
more than 51 and exactly 52	1.0205
more than 52 and exactly 53	1.0306
more than 53 and exactly 54	1.0407
more than 54 and exactly 55	1.0508
more than 55 and exactly 56	1.0609
more than 56 and exactly 57	1.0710
more than 57 and exactly 58	1.0811
more than 58 and exactly 59	1.0912
more than 59 and exactly 60	1.4013
more than 60 and exactly 61	1.4114
more than 61 and exactly 62	1.4215
more than 62 and exactly 63	1.4316
more than 63 and exactly 64	1.4417
more than 64 and exactly 65	1.4518

Years Licensed	Factor
more than 65 and exactly 66	1.4619
more than 66 and exactly 67	1.4619
more than 67 and exactly 68	1.4619
more than 68 and exactly 69	1.4619
more than 69 and exactly 70	1.4619
more than 70 and exactly 71	1.4619
more than 71 and exactly 72	1.4619
more than 72 and exactly 73	1.4619
more than 73 and exactly 74	1.4619
more than 74 and exactly 75	1.4619
more than 75 and exactly 76	1.4619
more than 76 and exactly 77	1.4619
more than 77 and exactly 78	1.4619
more than 78 and exactly 79	1.4619
more than 79 and exactly 80	1.4619
more than 80 and exactly 81	1.4619
more than 81 and exactly 82	1.4619
more than 82 and exactly 83	1.4619
more than 83 and exactly 84	1.4619
more than 84 and exactly 85	1.4619
more than 85 and exactly 86	1.4619

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Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	400102	202206	444116	305403	481185	357364	463166	98100
2	408110	220224	428131	420438	206210	387395	484188	406108
3	443115	234236	430142	466475	240223	420428	408202	442114
4	422124	258263	443146	517527	255260	465474	220234	440121
5	425128	257262	464164	544555	272277	400500	245250	425128
6	437140	284290	450162	583595	342318	525536	284287	434137
7	430142	275281	476180	618630	348324	557568	285291	437140
8	448155	305320	484190	650683	344358	586615	307322	446153
9	460177	326342	207217	673707	356374	605635	320336	466174
10	474180	383402	230242	717753	414432	646678	370389	475184
11	465173	417438	228239	705740	413434	635667	372391	404201
12	483187	306404	240254	706720	443452	636649	309407	480184
13	200219	434453	268281	707742	446468	637669	404421	206216
14	233245	454474	304316	696731	464484	626657	416437	230242
15	278292	502527	345331	694729	407522	625656	447469	269282
16	232237	514524	414419	679693	482492	614623	435444	244246
17	477186	387406	220231	690725	355373	649650	349335	480189
18	480189	506531	254264	707742	443465	637669	309419	208218
19	249223	495505	298304	676690	449458	608620	404412	248253
20	204214	505530	280294	704736	463486	632664	418439	227238
21	249261	509534	384400	682716	487511	643644	438460	349366
22	246251	509519	374378	683697	479489	644626	430439	338345
23	487191	470479	296302	690704	444450	620632	398406	492196
24	490194	420428	245250	693707	396404	623635	357364	404198
25	487191	474483	258263	695709	455464	625638	414419	207211
26	230235	514524	320336	678692	485495	640622	437446	225230
27	8688	484188	99101	355362	454157	349325	439142	9992
40	246220	458467	272277	704715	436445	632645	302400	230235
41	224235	455478	302317	705740	464484	635667	414435	232244
42	276290	502527	325341	697732	497522	620660	447469	283297
43	248260	496521	348334	696731	497522	628659	447469	269282
44	224235	523549	417438	690725	488512	620651	439461	230242
45	257270	487511	345331	697732	494519	628659	444466	269282

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

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Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	4748	9597	5556	485189	8688	466169	7880	4748
2	4950	403105	6061	499203	9698	479183	8587	4950
3	5556	407109	6566	246220	402104	494198	9294	5354
4	5657	449121	6667	239244	448120	245219	406108	5657
5	5960	448120	7374	254256	425128	227232	443115	5960
6	6263	430133	7374	269274	443146	244246	427130	6263
7	6465	425128	8082	286292	444147	256261	430133	6263
8	6770	438145	8387	299314	456164	269282	439146	6669
9	7882	448155	95100	340326	462170	280294	445152	7478
10	7882	473182	404109	323339	486195	290305	468176	7882
11	7781	488197	403108	348334	487196	287301	469177	8488
12	8385	480184	442114	348324	200204	287293	480184	8082
13	95100	200210	420126	348334	202212	287301	484190	9297
14	406111	244222	433140	343329	208218	283297	487196	402107
15	424127	233245	440147	343329	224235	282296	202212	445121
16	406108	238243	482186	306312	247221	276282	496200	408110
17	8084	475184	404106	347333	462170	286300	444151	8084
18	8286	228239	443119	349335	200210	287301	480189	9499
19	400102	229234	433136	304310	203207	274279	482186	440112
20	9095	235247	426132	346332	209219	284298	487196	406111
21	442118	235247	473182	307322	220231	277291	497207	456164
22	409111	235240	470173	308314	246220	277283	494198	450153
23	8385	220224	433136	344317	409203	280286	470183	8587
24	8587	400194	442114	342318	470183	284287	462165	8688
25	8486	220224	446118	343319	205209	282288	485189	9698
26	403105	238243	446149	306312	220224	276282	497201	404103
27	4442	8587	4748	466169	7374	440152	6566	4445
40	98100	242216	422124	346322	496200	284290	478182	402104
41	400105	242223	434141	348334	206216	287301	487196	403108
42	422128	233245	445152	344330	223234	283297	202212	424130
43	409114	229240	442149	344330	224235	283297	202212	448124
44	404106	244253	485194	344327	224232	284295	497207	403108
45	444120	226237	440147	344330	223234	283297	200210	448124

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

**Preferred Mutual Insurance Company
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Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	<u>467170</u>	<u>300306</u>	<u>242216</u>	<u>568579</u>	<u>353360</u>	<u>544521</u>	<u>347323</u>	<u>475179</u>
2	<u>484185</u>	<u>315321</u>	<u>247221</u>	<u>612624</u>	<u>377385</u>	<u>550561</u>	<u>330346</u>	<u>484188</u>
3	<u>484188</u>	<u>322328</u>	<u>232237</u>	<u>636649</u>	<u>384389</u>	<u>572583</u>	<u>344348</u>	<u>497201</u>
4	<u>497201</u>	<u>335342</u>	<u>235240</u>	<u>682696</u>	<u>408416</u>	<u>613625</u>	<u>367374</u>	<u>245219</u>
5	<u>497201</u>	<u>339346</u>	<u>234239</u>	<u>703717</u>	<u>432441</u>	<u>633646</u>	<u>389397</u>	<u>220224</u>
6	<u>209213</u>	<u>346353</u>	<u>249254</u>	<u>707721</u>	<u>447456</u>	<u>637650</u>	<u>403411</u>	<u>224228</u>
7	<u>244218</u>	<u>349356</u>	<u>263268</u>	<u>727742</u>	<u>477487</u>	<u>655668</u>	<u>429438</u>	<u>233238</u>
8	<u>246227</u>	<u>374390</u>	<u>269282</u>	<u>752790</u>	<u>478502</u>	<u>677711</u>	<u>430452</u>	<u>244256</u>
9	<u>224235</u>	<u>379398</u>	<u>267280</u>	<u>765803</u>	<u>484505</u>	<u>689723</u>	<u>432454</u>	<u>230242</u>
10	<u>226237</u>	<u>384403</u>	<u>269282</u>	<u>774810</u>	<u>484508</u>	<u>694729</u>	<u>436458</u>	<u>232244</u>
11	<u>223234</u>	<u>408428</u>	<u>276290</u>	<u>764802</u>	<u>482506</u>	<u>688722</u>	<u>432454</u>	<u>234246</u>
12	<u>248253</u>	<u>416424</u>	<u>294300</u>	<u>784797</u>	<u>516526</u>	<u>704718</u>	<u>465474</u>	<u>252257</u>
13	<u>258271</u>	<u>414435</u>	<u>293308</u>	<u>780819</u>	<u>516542</u>	<u>704739</u>	<u>465488</u>	<u>258271</u>
14	<u>269282</u>	<u>448470</u>	<u>311327</u>	<u>785824</u>	<u>533560</u>	<u>706741</u>	<u>480504</u>	<u>277291</u>
15	<u>288302</u>	<u>493518</u>	<u>330347</u>	<u>797837</u>	<u>577606</u>	<u>718754</u>	<u>518544</u>	<u>294309</u>
16	<u>253258</u>	<u>485495</u>	<u>326333</u>	<u>779795</u>	<u>517527</u>	<u>702716</u>	<u>466475</u>	<u>262267</u>
17	<u>233245</u>	<u>448470</u>	<u>279293</u>	<u>780819</u>	<u>455478</u>	<u>703738</u>	<u>410431</u>	<u>233245</u>
18	<u>255268</u>	<u>504529</u>	<u>311327</u>	<u>799839</u>	<u>518544</u>	<u>720756</u>	<u>467490</u>	<u>252265</u>
19	<u>266271</u>	<u>497507</u>	<u>319325</u>	<u>775791</u>	<u>499509</u>	<u>699713</u>	<u>449458</u>	<u>258263</u>
20	<u>248260</u>	<u>494519</u>	<u>301316</u>	<u>794834</u>	<u>506531</u>	<u>713749</u>	<u>455478</u>	<u>261274</u>
21	<u>200305</u>	<u>545572</u>	<u>349366</u>	<u>780819</u>	<u>565593</u>	<u>703738</u>	<u>509534</u>	<u>292307</u>
22	<u>369376</u>	<u>582594</u>	<u>434443</u>	<u>778794</u>	<u>607619</u>	<u>702716</u>	<u>548559</u>	<u>369367</u>
23	<u>223227</u>	<u>507517</u>	<u>326333</u>	<u>703809</u>	<u>526537</u>	<u>712726</u>	<u>473482</u>	<u>244249</u>
24	<u>270275</u>	<u>507517</u>	<u>325332</u>	<u>796812</u>	<u>504514</u>	<u>717731</u>	<u>452461</u>	<u>265270</u>
25	<u>257262</u>	<u>550561</u>	<u>322328</u>	<u>798814</u>	<u>557568</u>	<u>719733</u>	<u>500510</u>	<u>272277</u>
26	<u>307313</u>	<u>563574</u>	<u>398406</u>	<u>778794</u>	<u>595607</u>	<u>701715</u>	<u>534545</u>	<u>304310</u>
27	<u>464164</u>	<u>285291</u>	<u>404195</u>	<u>537548</u>	<u>313319</u>	<u>483493</u>	<u>284287</u>	<u>464164</u>
40	<u>239244</u>	<u>446455</u>	<u>295301</u>	<u>780796</u>	<u>492502</u>	<u>703717</u>	<u>443452</u>	<u>276282</u>
41	<u>242254</u>	<u>435457</u>	<u>306321</u>	<u>780819</u>	<u>523549</u>	<u>703738</u>	<u>474495</u>	<u>257270</u>
42	<u>244256</u>	<u>469492</u>	<u>333350</u>	<u>801841</u>	<u>569597</u>	<u>722758</u>	<u>511537</u>	<u>288302</u>
43	<u>280294</u>	<u>484505</u>	<u>334348</u>	<u>800840</u>	<u>577606</u>	<u>720756</u>	<u>518544</u>	<u>285299</u>
44	<u>223234</u>	<u>474498</u>	<u>321337</u>	<u>779818</u>	<u>517543</u>	<u>702737</u>	<u>465488</u>	<u>229240</u>
45	<u>285299</u>	<u>482506</u>	<u>325341</u>	<u>800840</u>	<u>573602</u>	<u>724757</u>	<u>515541</u>	<u>289303</u>

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

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Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	17	3040	22	7374	3435	6566	3031	17
2	18	4344	2526	7880	3040	7273	3435	18
3	20	4445	2627	8587	4243	7779	3839	18
4	21	4950	2728	9496	4748	8587	4344	21
5	21	4950	3031	101103	5452	9092	4647	22
6	23	5556	3031	108110	5758	9597	5253	23
7	23	5354	3435	113115	5960	103105	5253	23
8	2526	5962	3537	120126	6265	108113	5659	2627
9	3032	6265	4042	124130	6568	112118	5962	2930
10	3032	6972	4648	125131	7478	113119	6669	2930
11	3032	7781	4345	124130	7478	112118	6871	3537
12	3435	7475	4849	124126	8183	112114	7374	3637
13	3840	8387	5255	124130	8286	112118	7478	3638
14	4345	8892	5760	122128	8387	111117	7478	4042
15	5255	95100	6164	122128	9496	111117	8286	5454
16	5758	9294	7374	117119	8789	105107	7880	5758
17	3433	7074	4244	125131	6568	113119	5760	3433
18	3941	9499	4850	122128	8485	111117	7377	4446
19	4445	9294	5556	118120	8284	107109	7475	5452
20	4446	95100	5558	122128	8286	111117	7478	5454
21	6063	9499	7377	120126	8892	108113	7983	7276
22	5960	9496	7374	118120	8789	107109	7880	7071
23	3432	9294	5556	118120	7981	107109	7273	3435
24	3435	7475	4647	118120	7071	107109	6465	3536
25	3940	9496	4950	122124	8284	109111	7475	4041
26	4647	9294	6061	118120	8789	107109	7880	4647
27	16	3637	18	6566	2930	5960	2526	16
40	3839	8688	5253	122124	7981	111113	7273	3940
41	3941	8892	5760	124130	8387	111117	7478	4042
42	4951	95100	6164	122128	9095	109114	8485	5454
43	4648	9499	6164	121127	9095	109114	8485	5454
44	5454	9499	7377	118124	8791	107112	7882	5760
45	4749	95100	6164	124130	9095	111117	8485	5454

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

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Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	254 256	553 564	333 340	404 1032	560 571	011 929	504 514	250 255
2	262 267	561 572	336 343	405 71078	548 559	051 970	494 504	261 266
3	266 271	587 599	358 365	407 61098	578 590	068 987	522 532	265 270
4	278 284	612 624	364 371	411 41133	617 629	400 1020	554 565	277 283
5	281 287	616 628	373 380	412 71150	647 660	401 41034	582 594	280 286
6	299 305	657 670	395 403	416 21185	685 699	404 61067	617 629	297 303
7	316 322	673 686	426 435	415 91182	716 730	404 21063	646 659	310 316
8	323 339	666 699	445 467	415 61214	713 749	404 11093	642 674	320 336
9	323 339	665 698	423 444	415 91208	716 752	403 61088	644 676	320 336
10	315 331	681 715	425 446	415 41212	737 774	403 91091	663 696	318 334
11	341 358	761 799	464 487	412 31179	746 783	401 41062	674 705	340 357
12	378 386	782 798	488 498	412 81151	817 833	401 41034	734 749	377 385
13	381 400	799 744	518 544	413 71194	824 865	402 31074	742 779	376 395
14	422 443	785 824	564 592	411 01166	861 904	999 1049	775 814	419 440
15	505 530	824 865	608 638	410 71162	901 946	996 1046	810 851	493 518
16	445 454	799 815	550 561	407 91101	766 781	974 990	699 704	428 437
17	356 374	759 788	469 492	414 41198	719 746	402 71078	649 672	355 373
18	434 456	830 872	552 580	411 21168	833 875	400 21052	759 788	424 445
19	449 458	844 861	630 643	407 91101	869 886	974 990	784 797	447 456
20	482 506	843 885	612 643	409 61151	864 907	986 1035	779 818	466 489
21	504 526	858 901	702 737	408 91143	983 103 2	979 1028	885 929	603 633
22	555 566	849 866	721 735	407 81100	950 969	970 989	854 871	748 763
23	384 392	850 867	676 690	410 91131	899 917	999 1019	809 825	431 440
24	429 428	817 833	594 606	410 71129	838 855	996 1016	755 770	418 426
25	442 451	862 879	652 665	412 51148	902 920	401 21032	812 828	464 473
26	522 532	859 876	712 726	407 91101	937 956	974 990	843 860	571 582
27	249 245	528 539	306 312	979 999	518 528	882 900	466 475	239 244
40	386 394	743 758	527 538	411 91141	806 822	400 81028	725 740	393 401
41	359 377	764 802	552 580	412 81184	845 887	401 71068	764 799	374 393
42	416 437	818 859	630 662	412 91176	902 947	400 91059	812 853	405 425
43	446 468	813 854	608 638	410 51160	905 950	993 1043	814 855	436 458
44	406 426	817 858	535 562	410 71162	766 804	996 1046	699 725	390 410
45	464 487	802 842	613 644	410 91164	901 946	997 1047	811 852	453 476

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

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Comprehensive

Territory	All Classes
1	407 109
2	409 111
3	443 115
4	444 113
5	446 118
6	420 122
7	425 128
8	429 135
9	427 133
10	436 143
11	445 152
12	449 152
13	467 175
14	476 185
15	246 227
16	354 358
17	425 131

Territory	All Classes
18	254 267
19	289 286
20	253 266
21	345 362
22	389 397
23	234 239
24	476 180
25	265 270
26	346 322
27	402 104
40	460 163
41	462 170
42	497 207
43	207 217
44	338 355
45	247 228

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

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Collision - \$300 Deductible Buyback Charges

Territory	Class							
	10	17	18	20	21	25	26	30
1	4041	8890	5354	462165	9091	446149	8482	4041
2	4243	9092	5455	469172	8889	452155	7981	4243
3	43	9496	5758	472176	9294	455158	8485	4243
4	4445	98100	5859	478181	99101	460163	8990	4445
5	4546	99100	6061	489184	404106	462165	9395	4546
6	4849	405107	6364	486190	440112	467171	99101	48
7	5452	408110	6870	485189	445117	467170	403105	5051
8	5254	407112	7475	485194	444120	467175	403108	5454
9	5254	406112	6871	484193	445120	466174	403108	5454
10	5053	409114	6871	485194	448124	466175	406111	5453
11	5557	422128	7478	489189	449125	462170	407113	5457
12	6062	425128	7880	489184	434133	462165	417120	6062
13	6464	443119	8387	482191	432138	464172	449125	6063
14	6871	426132	9095	478187	438145	460168	424130	6770
15	8485	432138	97102	477186	444151	459167	430136	7983
16	7473	428130	8890	473176	423125	455158	440113	6870
17	5760	420126	7579	483192	444119	464172	402108	5760
18	6973	433140	8893	478187	433140	460168	420126	6871
19	7273	435138	404103	473176	439142	455158	425128	7273
20	7781	435142	98103	475184	438145	458166	425131	7578
21	8084	437144	442118	474183	457165	457164	442149	96101
22	8991	436139	445118	472176	452155	455158	437139	420122
23	6463	436139	408110	477181	444147	460163	429132	6970
24	6768	434133	9597	477181	434137	459163	424123	6768
25	7472	438141	404106	489184	444147	462165	430132	7476
26	8485	437140	444116	473176	459153	455158	435138	9493
27	3839	8486	4950	457160	8384	444144	7576	3839
40	6263	449121	8486	479183	429132	464164	446118	6364
41	5760	422128	8893	489189	435142	463171	422128	6063
42	6770	434137	404106	479188	444152	464169	430136	6568
43	7475	430137	97102	477186	445152	459167	430137	7073
44	6568	434137	8690	477186	423129	459167	440116	6266
45	7478	428135	98103	477186	444151	460168	430136	7276

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Massachusetts



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**Preferred Mutual Insurance Company
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PREFERRED MUTUAL PAGES RS-1 AND RS-2 REPLACE AIB PAGES RS-1 THROUGH RS-4

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)				
				\$100**
Deductibles:	\$1,000*	\$2,000*		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		
SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Private Passenger:	\$12	\$62	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi-Car*:	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Roadside Assistance Credit*:	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			
Future Effective Date*:	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Good Pay/Loyalty Credit*:	From 2% to 5% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
One Pay Plan Credit *	3% Parts 1, 2, 4, 5, 6, 7, 8 and 9			
Account Credit – with PMIC*:	4.2% 14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with Fair Plan or Other Co*:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Anti-Lock Brake Discount*:	5% Parts 1, 2, 4, 5, 6, 7 and 8			
Good Student Discount*:	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	
2012 Model Year Factors (Apply to Model Year 2010 Rates Shown in Rate Pages)				
Collision:	1.134	Comprehensive:	1.047	
*Factors have been calculated and displayed in the rate section.				

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RULE 7. POLICY PERIOD is replaced by the following:

RULE 7. POLICY PERIOD

The insured shall have the option to purchase, and the insurer shall not refuse to issue, an annual motor vehicle policy providing compulsory coverages containing any expiration date as the insured may elect. All policies are written for a term of twelve months.

RULE 11. PREMIUM CALCULATION RULE is replaced by the following:

RULE 11. PREMIUM CALCULATION RULE

A. Adjust the base manual premium as follows:

- Parts 1 and 5 – Apply the implicit surcharge factor as described in rule 56 and the appropriate Increased Limit Factor
- Part 2 – Apply the appropriate PIP deductible discount factor the base premium.
- Part 4 - Apply the appropriate Increased Limit Factor to the base premium.
- Parts 7, 8, and 9 – Apply the appropriate Model Year and Symbol Factor to the base premiums. Then apply the deductible factor as displayed in the manual for Parts 7, 8, and 9 or apply the Waiver of Deductible charge to Part 7.

B. The following sequence shall be used in rating the policy. 1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount or rating factor. In such case, the order of the premium calculation shall be

- (1) annual mileage
- (2) multi-car
- (3) passive restraint
- (4) anti-theft
- (5) future effective date or good pay/loyalty discount

(6) one pay plan credit

~~(6)~~(7) anti-lock brakes

~~(7)~~(8) good student

~~(8)~~(9) roadside assistance

~~(9)~~(10) account credit (with PMIC or with Other)

~~(10)~~(11) years licensed factor

~~(11)~~(12) class 15 discount

The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

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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

One Pay Plan Credit

A premium discount applies for policyholders who select a One Pay Plan.

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

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RULE 29. YEARS LICENSED FACTOR

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

Years Licensed	Factor
less than 1	1.44 <u>1.14</u>
1 Yr exactly but less than 2	1.40 <u>1.13</u>
2 Yr exactly but less than 3	1.00 <u>1.12</u>
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	1.04 <u>1.04</u>
more than 51 and exactly 52	1.02 <u>1.05</u>
more than 52 and exactly 53	1.03 <u>1.06</u>
more than 53 and exactly 54	1.04 <u>1.07</u>
more than 54 and exactly 55	1.05 <u>1.08</u>
more than 55 and exactly 56	1.06 <u>1.09</u>
more than 56 and exactly 57	1.07 <u>1.10</u>
more than 57 and exactly 58	1.08 <u>1.11</u>
more than 58 and exactly 59	1.09 <u>1.12</u>
more than 59 and exactly 60	1.40 <u>1.13</u>
more than 60 and exactly 61	1.44 <u>1.14</u>
more than 61 and exactly 62	1.42 <u>1.15</u>
more than 62 and exactly 63	1.43 <u>1.16</u>
more than 63 and exactly 64	1.44 <u>1.17</u>
more than 64 and exactly 65	1.45 <u>1.18</u>

Years Licensed	Factor
more than 65 and exactly 66	1.46 <u>1.19</u>
more than 66 and exactly 67	1.46 <u>1.19</u>
more than 67 and exactly 68	1.46 <u>1.19</u>
more than 68 and exactly 69	1.46 <u>1.19</u>
more than 69 and exactly 70	1.46 <u>1.19</u>
more than 70 and exactly 71	1.46 <u>1.19</u>
more than 71 and exactly 72	1.46 <u>1.19</u>
more than 72 and exactly 73	1.46 <u>1.19</u>
more than 73 and exactly 74	1.46 <u>1.19</u>
more than 74 and exactly 75	1.46 <u>1.19</u>
more than 75 and exactly 76	1.46 <u>1.19</u>
more than 76 and exactly 77	1.46 <u>1.19</u>
more than 77 and exactly 78	1.46 <u>1.19</u>
more than 78 and exactly 79	1.46 <u>1.19</u>
more than 79 and exactly 80	1.46 <u>1.19</u>
more than 80 and exactly 81	1.46 <u>1.19</u>
more than 81 and exactly 82	1.46 <u>1.19</u>
more than 82 and exactly 83	1.46 <u>1.19</u>
more than 83 and exactly 84	1.46 <u>1.19</u>
more than 84 and exactly 85	1.46 <u>1.19</u>
more than 85 and exactly 86	1.46 <u>1.19</u>

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Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	400102	202206	444116	305403	481185	357364	463166	98100
2	408110	220224	428131	420438	206210	387395	484188	406108
3	443115	234236	430142	466475	240223	420428	408202	442114
4	422124	258263	443146	517527	255260	465474	220234	440121
5	425128	257262	464164	544555	272277	400500	245250	425128
6	437140	284290	450162	583595	342318	525536	284287	434137
7	430142	275281	476180	618630	348324	557568	285291	437140
8	448155	305320	484190	650683	344358	586615	307322	446153
9	460177	326342	207217	673707	356374	605635	320336	466174
10	474180	383402	230242	747753	414432	646678	370389	475184
11	465173	417438	228239	705740	413434	635667	372391	404201
12	483187	306404	240254	706720	443452	636649	309407	480184
13	200219	434453	268281	707742	446468	637669	404421	206216
14	233245	454474	304316	696731	464484	626657	416437	230242
15	278292	502527	345331	694729	407522	625656	447469	269282
16	232237	514524	414419	679693	482492	614623	435444	244246
17	477186	387406	220231	690725	355373	649650	349335	480189
18	480189	506531	254264	707742	443465	637669	309419	208218
19	249223	495505	298304	676690	449458	608620	404412	248253
20	204214	505530	280294	704736	463486	632664	418439	227238
21	249261	509534	384400	682716	487511	643644	438460	349366
22	246251	509519	374378	683697	479489	644626	430439	338345
23	487191	470479	296302	690704	444450	620632	398406	492196
24	490194	420428	245250	693707	396404	623635	357364	404198
25	487191	474483	258263	695709	455464	625638	414419	207211
26	230235	514524	320336	678692	485495	640622	437446	225230
27	8688	484188	99101	355362	454157	349325	439142	9992
40	246220	458467	272277	704715	436445	632645	302400	230235
41	224235	455478	302317	705740	464484	635667	414435	232244
42	276290	502527	325341	697732	497522	620660	447469	283297
43	248260	496521	348334	696731	497522	628659	447469	269282
44	224235	523549	417438	690725	488512	620651	439461	230242
45	257270	487511	345331	697732	494519	628659	444466	269282

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

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Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	4748	9597	5556	485189	8688	466169	7880	4748
2	4950	403105	6061	499203	9698	479183	8587	4950
3	5556	407109	6566	246220	402104	494198	9294	5354
4	5657	449121	6667	239244	448120	245219	406108	5657
5	5960	448120	7374	254256	425128	227232	443115	5960
6	6263	430133	7374	269274	443146	244246	427130	6263
7	6465	425128	8082	286292	444147	256261	430133	6263
8	6770	438145	8387	299314	456164	269282	439146	6669
9	7882	448155	95100	340326	462170	280294	445152	7478
10	7882	473182	404109	323339	486195	290305	468176	7882
11	7781	488197	403108	348334	487196	287301	469177	8488
12	8385	480184	442114	348324	200204	287293	480184	8082
13	95100	200210	420126	348334	202212	287301	484190	9297
14	406111	244222	433140	343329	208218	283297	487196	402107
15	424127	233245	440147	343329	224235	282296	202212	445121
16	406108	238243	482186	306312	247221	276282	496200	408110
17	8084	475184	404106	347333	462170	286300	444151	8084
18	8286	228239	443119	349335	200210	287301	480189	9499
19	400102	229234	433136	304310	203207	274279	482186	440112
20	9095	235247	426132	346332	209219	284298	487196	406111
21	442118	235247	473182	307322	220231	277291	497207	456164
22	409111	235240	470173	308314	246220	277283	494198	450153
23	8385	220224	433136	344317	409203	280286	470183	8587
24	8587	400194	442114	342318	470183	284287	462165	8688
25	8486	220224	446118	343319	205209	282288	485189	9698
26	403105	238243	446149	306312	220224	276282	497201	404103
27	4442	8587	4748	466169	7374	449152	6566	4445
40	98100	242216	422124	346322	496200	284290	478182	402104
41	400105	242223	434141	348334	206216	287301	487196	403108
42	422128	233245	445152	344330	223234	283297	202212	424130
43	409114	229240	442149	344330	224235	283297	202212	448124
44	404106	244253	485194	344327	224232	284295	497207	403108
45	444120	226237	440147	344330	223234	283297	200210	448124

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Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	<u>467170</u>	<u>300306</u>	<u>242216</u>	<u>568579</u>	<u>353360</u>	<u>544521</u>	<u>347323</u>	<u>475179</u>
2	<u>484185</u>	<u>315321</u>	<u>247221</u>	<u>642624</u>	<u>377385</u>	<u>550561</u>	<u>330346</u>	<u>484188</u>
3	<u>484188</u>	<u>322328</u>	<u>232237</u>	<u>636649</u>	<u>384389</u>	<u>572583</u>	<u>344348</u>	<u>497201</u>
4	<u>497201</u>	<u>335342</u>	<u>235240</u>	<u>682696</u>	<u>408416</u>	<u>613625</u>	<u>367374</u>	<u>245219</u>
5	<u>497201</u>	<u>339346</u>	<u>234239</u>	<u>703717</u>	<u>432441</u>	<u>633646</u>	<u>389397</u>	<u>220224</u>
6	<u>209213</u>	<u>346353</u>	<u>249254</u>	<u>707721</u>	<u>447456</u>	<u>637650</u>	<u>403411</u>	<u>224228</u>
7	<u>244218</u>	<u>349356</u>	<u>263268</u>	<u>727742</u>	<u>477487</u>	<u>655668</u>	<u>429438</u>	<u>233238</u>
8	<u>246227</u>	<u>374390</u>	<u>269282</u>	<u>752790</u>	<u>478502</u>	<u>677711</u>	<u>430452</u>	<u>244256</u>
9	<u>224235</u>	<u>379398</u>	<u>267280</u>	<u>765803</u>	<u>484505</u>	<u>689723</u>	<u>432454</u>	<u>230242</u>
10	<u>226237</u>	<u>384403</u>	<u>269282</u>	<u>774810</u>	<u>484508</u>	<u>694729</u>	<u>436458</u>	<u>232244</u>
11	<u>223234</u>	<u>408428</u>	<u>276290</u>	<u>764802</u>	<u>482506</u>	<u>688722</u>	<u>432454</u>	<u>234246</u>
12	<u>248253</u>	<u>416424</u>	<u>294300</u>	<u>784797</u>	<u>516526</u>	<u>704718</u>	<u>465474</u>	<u>252257</u>
13	<u>258271</u>	<u>414435</u>	<u>293308</u>	<u>780819</u>	<u>516542</u>	<u>704739</u>	<u>465488</u>	<u>258271</u>
14	<u>269282</u>	<u>448470</u>	<u>311327</u>	<u>785824</u>	<u>533560</u>	<u>706741</u>	<u>480504</u>	<u>277291</u>
15	<u>288302</u>	<u>493518</u>	<u>330347</u>	<u>797837</u>	<u>577606</u>	<u>718754</u>	<u>518544</u>	<u>294309</u>
16	<u>253258</u>	<u>485495</u>	<u>326333</u>	<u>779795</u>	<u>517527</u>	<u>702716</u>	<u>466475</u>	<u>262267</u>
17	<u>233245</u>	<u>448470</u>	<u>279293</u>	<u>780819</u>	<u>455478</u>	<u>703738</u>	<u>410431</u>	<u>233245</u>
18	<u>255268</u>	<u>504529</u>	<u>311327</u>	<u>799839</u>	<u>518544</u>	<u>720756</u>	<u>467490</u>	<u>252265</u>
19	<u>266271</u>	<u>497507</u>	<u>319325</u>	<u>775791</u>	<u>499509</u>	<u>699713</u>	<u>449458</u>	<u>258263</u>
20	<u>248260</u>	<u>494519</u>	<u>301316</u>	<u>794834</u>	<u>506531</u>	<u>713749</u>	<u>455478</u>	<u>261274</u>
21	<u>200305</u>	<u>545572</u>	<u>349366</u>	<u>780819</u>	<u>565593</u>	<u>703738</u>	<u>509534</u>	<u>292307</u>
22	<u>369376</u>	<u>582594</u>	<u>434443</u>	<u>778794</u>	<u>607619</u>	<u>702716</u>	<u>548559</u>	<u>369367</u>
23	<u>223227</u>	<u>507517</u>	<u>326333</u>	<u>703809</u>	<u>526537</u>	<u>712726</u>	<u>473482</u>	<u>244249</u>
24	<u>270275</u>	<u>507517</u>	<u>325332</u>	<u>796812</u>	<u>504514</u>	<u>717731</u>	<u>452461</u>	<u>265270</u>
25	<u>257262</u>	<u>550561</u>	<u>322328</u>	<u>798814</u>	<u>557568</u>	<u>719733</u>	<u>500510</u>	<u>272277</u>
26	<u>307313</u>	<u>563574</u>	<u>398406</u>	<u>778794</u>	<u>595607</u>	<u>701715</u>	<u>534545</u>	<u>304310</u>
27	<u>464164</u>	<u>285291</u>	<u>404195</u>	<u>537548</u>	<u>313319</u>	<u>483493</u>	<u>284287</u>	<u>464164</u>
40	<u>239244</u>	<u>446455</u>	<u>295301</u>	<u>780796</u>	<u>492502</u>	<u>703717</u>	<u>443452</u>	<u>276282</u>
41	<u>242254</u>	<u>435457</u>	<u>306321</u>	<u>780819</u>	<u>523549</u>	<u>703738</u>	<u>474495</u>	<u>257270</u>
42	<u>244256</u>	<u>469492</u>	<u>333350</u>	<u>801841</u>	<u>569597</u>	<u>722758</u>	<u>511537</u>	<u>288302</u>
43	<u>280294</u>	<u>484505</u>	<u>334348</u>	<u>800840</u>	<u>577606</u>	<u>720756</u>	<u>518544</u>	<u>285299</u>
44	<u>223234</u>	<u>474498</u>	<u>321337</u>	<u>779818</u>	<u>517543</u>	<u>702737</u>	<u>465488</u>	<u>229240</u>
45	<u>285299</u>	<u>482506</u>	<u>325341</u>	<u>800840</u>	<u>573602</u>	<u>724757</u>	<u>515541</u>	<u>289303</u>

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

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Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	17	3040	22	7374	3435	6566	3031	17
2	18	4344	2526	7880	3040	7273	3435	18
3	20	4445	2627	8587	4243	7779	3839	18
4	21	4950	2728	9496	4748	8587	4344	21
5	21	4950	3031	101103	5452	9092	4647	22
6	23	5556	3031	108110	5758	9597	5253	23
7	23	5354	3435	113115	5960	103105	5253	23
8	2526	5962	3537	120126	6265	108113	5659	2627
9	3032	6265	4042	124130	6568	112118	5962	2930
10	3032	6972	4648	125131	7478	113119	6669	2930
11	3032	7781	4345	124130	7478	112118	6871	3537
12	3435	7475	4849	124126	8183	112114	7374	3637
13	3840	8387	5255	124130	8286	112118	7478	3638
14	4345	8892	5760	122128	8387	111117	7478	4042
15	5255	95100	6164	122128	9496	111117	8286	5454
16	5758	9294	7374	117119	8789	105107	7880	5758
17	3433	7074	4244	125131	6568	113119	5760	3433
18	3941	9499	4850	122128	8485	111117	7377	4446
19	4445	9294	5556	118120	8284	107109	7475	5452
20	4446	95100	5558	122128	8286	111117	7478	5454
21	6063	9499	7377	120126	8892	108113	7983	7276
22	5960	9496	7374	118120	8789	107109	7880	7071
23	3432	9294	5556	118120	7981	107109	7273	3435
24	3435	7475	4647	118120	7071	107109	6465	3536
25	3940	9496	4950	122124	8284	109111	7475	4041
26	4647	9294	6061	118120	8789	107109	7880	4647
27	16	3637	18	6566	2930	5960	2526	16
40	3839	8688	5253	122124	7981	111113	7273	3940
41	3941	8892	5760	124130	8387	111117	7478	4042
42	4951	95100	6164	122128	9095	109114	8485	5454
43	4648	9499	6164	121127	9095	109114	8485	5454
44	5454	9499	7377	118124	8791	107112	7882	5760
45	4749	95100	6164	124130	9095	111117	8485	5454

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

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Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	254 256	553 564	333 340	404 1032	560 571	011 929	504 514	250 255
2	262 267	564 572	336 343	405 71078	548 559	054 970	494 504	264 266
3	266 271	587 599	358 365	407 61098	578 590	068 987	522 532	265 270
4	278 284	642 624	364 371	414 41133	617 629	400 1020	554 565	277 283
5	284 287	646 628	373 380	412 71150	647 660	404 41034	582 594	280 286
6	299 305	657 670	395 403	416 21185	685 699	404 61067	617 629	297 303
7	316 322	673 686	426 435	415 91182	716 730	404 21063	646 659	310 316
8	323 339	666 699	445 467	415 61214	713 749	404 11093	642 674	320 336
9	323 339	665 698	423 444	415 91208	716 752	403 61088	644 676	320 336
10	315 331	684 715	425 446	415 41212	737 774	403 91091	663 696	318 334
11	344 358	764 799	464 487	412 31179	746 783	404 11062	674 705	340 357
12	378 386	782 798	488 498	412 81151	817 833	404 41034	734 749	377 385
13	384 400	799 744	518 544	413 71194	824 865	402 31074	742 779	376 395
14	422 443	785 824	564 592	411 01166	864 904	999 1049	775 814	419 440
15	505 530	824 865	608 638	410 71162	904 946	996 1046	840 851	493 518
16	445 454	799 815	550 561	407 91101	766 781	974 990	699 704	428 437
17	356 374	759 788	469 492	414 41198	719 746	402 71078	649 672	355 373
18	434 456	830 872	552 580	414 21168	833 875	400 21052	759 788	424 445
19	449 458	844 861	630 643	407 91101	869 886	974 990	784 797	447 456
20	482 506	843 885	642 643	409 61151	864 907	986 1035	779 818	466 489
21	504 526	858 901	702 737	408 91143	983 103 2	979 1028	885 929	603 633
22	555 566	849 866	724 735	407 81100	950 969	970 989	854 871	748 763
23	384 392	850 867	676 690	410 91131	899 917	999 1019	809 825	434 440
24	429 428	817 833	594 606	410 71129	838 855	996 1016	755 770	418 426
25	442 451	862 879	652 665	412 51148	902 920	404 21032	812 828	464 473
26	522 532	859 876	742 726	407 91101	937 956	974 990	843 860	574 582
27	249 245	528 539	306 312	979 999	548 528	882 900	466 475	239 244
40	386 394	743 758	527 538	411 91141	806 822	400 81028	725 740	393 401
41	359 377	764 802	552 580	412 81184	845 887	404 71068	764 799	374 393
42	416 437	818 859	630 662	412 91176	902 947	400 91059	812 853	405 425
43	446 468	813 854	608 638	410 51160	905 950	993 1043	844 855	436 458
44	406 426	817 858	535 562	410 71162	766 804	996 1046	699 725	390 410
45	464 487	802 842	613 644	410 91164	904 946	997 1047	844 852	453 476

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

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Comprehensive

Territory	All Classes
1	407 <u>109</u>
2	409 <u>111</u>
3	443 <u>115</u>
4	444 <u>113</u>
5	446 <u>118</u>
6	420 <u>122</u>
7	425 <u>128</u>
8	429 <u>135</u>
9	427 <u>133</u>
10	436 <u>143</u>
11	445 <u>152</u>
12	449 <u>152</u>
13	467 <u>175</u>
14	476 <u>185</u>
15	246 <u>227</u>
16	354 <u>358</u>
17	425 <u>131</u>

Territory	All Classes
18	254 <u>267</u>
19	289 <u>286</u>
20	253 <u>266</u>
21	345 <u>362</u>
22	389 <u>397</u>
23	234 <u>239</u>
24	476 <u>180</u>
25	265 <u>270</u>
26	346 <u>322</u>
27	402 <u>104</u>
40	460 <u>163</u>
41	462 <u>170</u>
42	497 <u>207</u>
43	207 <u>217</u>
44	338 <u>355</u>
45	247 <u>228</u>

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

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Collision - \$300 Deductible Buyback Charges

Territory	Class							
	10	17	18	20	21	25	26	30
1	4041	8890	5354	462165	9091	446149	8482	4041
2	4243	9092	5455	469172	8889	452155	7981	4243
3	43	9496	5758	472176	9294	455158	8485	4243
4	4445	98100	5859	478181	99101	460163	8990	4445
5	4546	99100	6061	489184	404106	462165	9395	4546
6	4849	405107	6364	486190	440112	467171	99101	48
7	5452	408110	6870	485189	445117	467170	403105	5051
8	5254	407112	7475	485194	444120	467175	403108	5454
9	5254	406112	6871	484193	445120	466174	403108	5454
10	5053	409114	6871	485194	448124	466175	406111	5453
11	5557	422128	7478	489189	449125	462170	407113	5457
12	6062	425128	7880	489184	434133	462165	417120	6062
13	6464	443119	8387	482191	432138	464172	449125	6063
14	6871	426132	9095	478187	438145	460168	424130	6770
15	8485	432138	97102	477186	444151	459167	430136	7983
16	7473	428130	8890	473176	423125	455158	440113	6870
17	5760	420126	7579	483192	444119	464172	402108	5760
18	6973	433140	8893	478187	433140	460168	420126	6871
19	7273	435138	404103	473176	439142	455158	425128	7273
20	7781	435142	98103	475184	438145	458166	425131	7578
21	8084	437144	442118	474183	457165	457164	442149	96101
22	8991	436139	445118	472176	452155	455158	437139	420122
23	6463	436139	408110	477181	444147	460163	429132	6970
24	6768	434133	9597	477181	434137	459163	424123	6768
25	7472	438141	404106	489184	444147	462165	430132	7476
26	8485	437140	444116	473176	459153	455158	435138	9493
27	3839	8486	4950	457160	8384	444144	7576	3839
40	6263	449121	8486	479183	429132	464164	446118	6364
41	5760	422128	8893	489189	435142	463171	422128	6063
42	6770	434137	404106	479188	444152	464169	430136	6568
43	7475	430137	97102	477186	445152	459167	430137	7073
44	6568	434137	8690	477186	423129	459167	440116	6266
45	7478	428135	98103	477186	444151	460168	430136	7276

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RULE 7. POLICY PERIOD is replaced by the following:

RULE 7. POLICY PERIOD

The insured shall have the option to purchase, and the insurer shall not refuse to issue, an annual motor vehicle policy providing compulsory coverages containing any expiration date as the insured may elect. All policies are written for a term of twelve months.

RULE 11. PREMIUM CALCULATION RULE is replaced by the following:

RULE 11. PREMIUM CALCULATION RULE

A. Adjust the base manual premium as follows:

- Parts 1 and 5 – Apply the implicit surcharge factor as described in rule 56 and the appropriate Increased Limit Factor
- Part 2 – Apply the appropriate PIP deductible discount factor the base premium.
- Part 4 - Apply the appropriate Increased Limit Factor to the base premium.
- Parts 7, 8, and 9 – Apply the appropriate Model Year and Symbol Factor to the base premiums. Then apply the deductible factor as displayed in the manual for Parts 7, 8, and 9 or apply the Waiver of Deductible charge to Part 7.

B. The following sequence shall be used in rating the policy. 1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount or rating factor. In such case, the order of the premium calculation shall be

- (1) annual mileage
- (2) multi-car
- (3) passive restraint
- (4) anti-theft
- (5) future effective date or good pay/loyalty discount
- (6) one pay plan credit
- (7) anti-lock brakes
- (8) good student
- (9) roadside assistance
- (10) account credit (with PMIC or with Other)
- (11) years licensed factor
- (12) class 15 discount

The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

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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

One Pay Plan Credit A premium discount applies for policyholders who select a One Pay Plan.

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

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RULE 29. YEARS LICENSED FACTOR

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

Years Licensed	Factor
less than 1	1.14
1 Yr exactly but less than 2	1.13
2 Yr exactly but less than 3	1.12
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	1.04
more than 51 and exactly 52	1.05
more than 52 and exactly 53	1.06
more than 53 and exactly 54	1.07
more than 54 and exactly 55	1.08
more than 55 and exactly 56	1.09
more than 56 and exactly 57	1.10
more than 57 and exactly 58	1.11
more than 58 and exactly 59	1.12
more than 59 and exactly 60	1.13
more than 60 and exactly 61	1.14
more than 61 and exactly 62	1.15
more than 62 and exactly 63	1.16
more than 63 and exactly 64	1.17
more than 64 and exactly 65	1.18

Years Licensed	Factor
more than 65 and exactly 66	1.19
more than 66 and exactly 67	1.19
more than 67 and exactly 68	1.19
more than 68 and exactly 69	1.19
more than 69 and exactly 70	1.19
more than 70 and exactly 71	1.19
more than 71 and exactly 72	1.19
more than 72 and exactly 73	1.19
more than 73 and exactly 74	1.19
more than 74 and exactly 75	1.19
more than 75 and exactly 76	1.19
more than 76 and exactly 77	1.19
more than 77 and exactly 78	1.19
more than 78 and exactly 79	1.19
more than 79 and exactly 80	1.19
more than 80 and exactly 81	1.19
more than 81 and exactly 82	1.19
more than 82 and exactly 83	1.19
more than 83 and exactly 84	1.19
more than 84 and exactly 85	1.19
more than 85 and exactly 86	1.19