

**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)				
	<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
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			
Loyalty/Payment Premium Adjustment*:	From -4% to +4% 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 HO/MHO Forms 1,2,3,5*:	14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with PMIC HO Forms 4, 6*:	7% 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			
Preferred Risk Premium Adjustment	-5% Parts 1, 2, 4, 5, 7			
*See Preferred Mutual Exception Page				

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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 loyalty/payment premium adjustment
- (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) preferred risk premium adjustment
- (13) 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.
5. Residual Market - Basic Coverage Package Premium (BCP) Adjustment

If the vehicle has the same coverage and limits as those applicable to the "Basic Coverage Package" as defined below, the following premium adjustment will be applied.

Basic Coverage Package Definition

Coverage

- 20/40 Bodily Injury Liability (including guest and out-of-state coverage)
- \$8,000 Personal Injury Protection, no deductible
- \$5,000 Property Damage Liability
- 20/40 Uninsured Motorist Coverage

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Operator Criteria

- The rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy
- At the time the policy is issued, the rated operator has accrued no more than 4 merit rating points under the CAR private passenger automobile insurance rate manual, and a claim payment has not been made under any or all of the above coverages to or on behalf of the insured in connection with more than one accident during the three years preceding the effective date of the policy

Calculation of the BCP Adjustment

1. Calculate the total vehicle premium, using the MAIP rates and rules effective April 1, 2011
2. Calculate the total vehicle premium, using the Preferred Mutual rates and rules effective April 1, 2012
3. If the total vehicle premium for Preferred Mutual is larger than MAIP, calculate the BCP Adjustment as follows: MAIP premium divided by Preferred Mutual premium = BCP Adjustment
4. Apply the BCP Adjustment factor from #3 to the premium for each Preferred Mutual coverage
5. If the Preferred Mutual premium is equal to or smaller than the premium for MAIP, the BCP Adjustment factor is 1.00.

Rule 18. TERMINATION OF INSURANCE

Rule 18. A.1. is replaced by the following:

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company or by the insured at any time, the return premium shall be computed pro rata

Rule 18. F. is replaced by the following:

F. Instructions For Use of Pro Rata Table

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

The SHORT RATE CANCELLATION OF SHORT TERM POLICIES, Table 1 and Table 2 do not apply.

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RULE 19. DISCOUNTS

RULE 19. B. Public Transit This rule does not apply

The following discounts are added:

Future Effective Date A New Business application that is submitted 7 or more days prior to the effective date, will receive a premium credit.

Loyalty/Payment Premium Adjustment **Loyalty Adjustment**
Based on the number of years a policyholder is insured with Preferred Mutual, the following premium adjustment will apply

<u>Years Completed</u>	<u>Adjustment</u>
1	-1%
2	-2%
3 or more	-3%

Payment Adjustment
If a policyholder has completed 1 or more billing years, a premium adjustment will be calculated based on the following

<u># Non-pays in the Prior 12 Months</u>	<u># NSF's in the Prior 12 Months</u>	<u>Adjustment</u>
0	0	-1%
1	0	0%
2	0	+3%
3 or more	0	+5%
0 or more	1 or more	+5%

Account Credit with PMIC Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written with Preferred Mutual.

Account Credit with Fair Plan or Other Company Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written on Forms 2, 3, 4, 5, or 6 with the Fair Plan or other eligible company not affiliated with Preferred Mutual.

Account Credits do not apply when the property coverage is written on a Dwelling Fire policy. These credits may be applied mid-term or at policy inception.

Anti-Lock Brake Discount A premium discount applies for those private passenger autos equipped with factory installed two or four wheel Anti-Lock Braking Systems (ABS).

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- Good Student Discount** Applies as follows:
- 1) The owner or operator is
 - a) Classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25, 26, and
 - b) A full time high school, college or university student.
 - 2) A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B".
 - c) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement. A premium change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
 - 4) The Good Student Credit does not apply to Motorcycles

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.

Preferred Risk Premium Adjustment A premium discount applies to all vehicles meeting the following criteria

- 1) Liability limits of 100/300 or more
- 2) The rated operator for the vehicle qualifies for the Excellent Driver Plus (99) or Excellent Driver discount (98)
- 3) There are no excluded drivers on the vehicle
- 4) There are no deferred operators on the policy
- 5) The vehicle has both Comprehensive and Collision coverage (Limited Collision coverage does not qualify)
- 6) The Preferred Risk Premium Adjustment does not apply to Motorcycles

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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.

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES is replaced by the following

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles – Model Year 2010 and Prior

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

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3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 to 2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989& Prior	Model Year 1990-2010
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b. Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

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C. Non-Symbolled Vehicles – Model Year 2011 and Subsequent

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

Symbol	Price New Range
1	\$1 – \$3,000
2	\$3,001 – \$5,500
3	\$5,501 – \$8,000
4	\$8,001 – \$9,000
5	\$9,001 – \$10,000
6	\$10,001 – \$11,000
7	\$11,001 – \$12,000
8	\$12,001 – \$13,000
10	\$13,001 – \$14,000
11	\$14,001 – \$15,000
12	\$15,001 – \$15,625
13	\$15,626 – \$16,250
14	\$16,251 – \$16,875
15	\$16,876 – \$17,500
16	\$17,501 – \$18,125
17	\$18,126 – \$18,750
18	\$18,751 – \$19,375
19	\$19,376 – \$20,000
20	\$20,001 – \$20,625
21	\$20,626 – \$21,250
22	\$21,251 – \$21,875
23	\$21,876 – \$22,500
24	\$22,501 – \$23,125
25	\$23,126 – \$23,750
26	\$23,751 – \$24,375
27	\$24,376 – \$25,000
28	\$25,001 – \$25,625
29	\$25,626 – \$26,250
30	\$26,251 – \$26,875
31	\$26,876 – \$27,500
32	\$27,501 – \$28,125
33	\$28,126 – \$28,750
34	\$28,751 – \$29,375
35	\$29,376 – \$30,000
36	\$30,001 – \$31,000
37	\$31,001 – \$32,000
38	\$32,001 – \$33,000
39	\$33,001 – \$34,000

Symbol	Price New Range
40	\$34,001 – \$35,000
41	\$35,001 – \$36,000
42	\$36,001 – \$37,000
43	\$37,001 – \$38,000
44	\$38,001 – \$39,000
45	\$39,001 – \$40,000
46	\$40,001 – \$41,250
47	\$41,251 – \$42,500
48	\$42,501 – \$43,750
49	\$43,751 – \$45,000
50	\$45,001 – \$46,250
51	\$46,251 – \$47,500
52	\$47,501 – \$48,750
53	\$48,751 – \$50,000
54	\$50,001 – \$52,500
55	\$52,501 – \$55,000
56	\$55,001 – \$57,500
57	\$57,501 – \$60,000
58	\$60,001 – \$65,000
59	\$65,001 – \$70,000
60	\$70,001 – \$75,000
61	\$75,001 – \$80,000
62	\$80,001 – \$85,000
63	\$85,001 – \$90,000
64	\$90,001 – \$95,000
65	\$95,001 – \$100,000
66	\$100,001 – \$110,000
67	\$110,001 – \$120,000
68	\$120,001 – \$130,000
69	\$130,001 – \$140,000
70	\$140,001 – \$150,000
71	Rating Symbol Only*
72	Rating Symbol Only*
73	Rating Symbol Only*
74	Rating Symbol Only*
75	Rating Symbol Only*
98	\$150,001 and above

* **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

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D. Rating Vehicles with Symbol 98 - Model Year 2011 and Subsequent

Increase the factor for Symbol 70 by +0.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH THEFT VEHICLES

The following is added to Rule 23.

A list of High Theft Vehicles is available from Preferred Mutual.

RULE 25. VEHICLE SERIES RATING is replaced by the following

RULE 25. VEHICLE SERIES RATING

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

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

Reassignment of symbols may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

Rule 28. B. 1. a. iii. is replaced by the following:

If an operator is to be listed as a deferred driver to be excluded in rating to produce a lower premium charge, the policyholder must submit a copy of a Coverage Selections Page showing the deferred operator as a listed principal operator on that policy.

A deferral can be lifted at any point in the policy term if the company determines that the deferral is no longer valid.

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RULE 41. STATED AMOUNT COVERAGE is replaced by the following

RULE 41. STATED AMOUNT COVERAGE Model Year 2010 and Prior

Parts 7, 8 and 9

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

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

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

RULE 41. STATED AMOUNT COVERAGE Model Year 2011 and Subsequent

Part 7 - Collision, Part 8 – Limited Collision and Part 9 - Comprehensive

A motor vehicle will be insured on a stated amount basis when it can be clearly established that its value will produce

an inadequate premium charge using normal rating procedures. In such case, the vehicle will be rated as follows:

1. An appraisal will be made at the time of application to establish the current market value of the vehicle. The cost of the appraisal will be borne by the policyholder. The company will verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Calculation stated below. Apply the rate obtained to each \$100 of the appraised valuation.
3. Determine final premium in accordance to Rule 11 – Premium Calculation

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

Stated Amount Rate Calculation

A. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory code, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor table. Round the result to the nearest cent. For Symbol 71 and above, use the Symbol 70 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

B. Comprehensive Stated Amount

1. Determine the Private Passenger latest year Class 10 manual rates by territory code for comprehensive.
2. Determine the comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
3. Median Symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

The comprehensive stated amount rate per \$100 is calculated as $\{[\text{Step 1} * \text{Step 2} * 100.00] / \text{Step 3}\}$ rounded to the nearest cents.

C. Fire Stated Amount

1. Apply a factor of 13.49 to the Private Passenger comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
2. Median symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

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The fire stated amount rate per \$100 is calculated as {[Step 1 * 100.00] / Step 2} rounded to the nearest cents.

D. Theft Stated Amount

1. Comprehensive Stated Amount as calculated above
2. Fire Stated Amount rates as calculated above

The theft stated amount rate per \$100 is calculated as { [0.70 * Step 1] – Step 2 } rounded to the nearest cents

E. Stated Amount C.A.C. with M.M.& V.

1. \$500 Deductible 15% of the Stated Amount Comprehensive Rate
2. Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
3. For Higher Deductibles, Refer to Rule 16

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.

PM-MA-PA-Exception

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

Classification of Points By Driving Infraction

Points are assigned as follows:

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

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

An operator's total number of points is based on the number of years since the last at fault accident or traffic violation. If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the total number of points is equal to the sum of the above point values for each driving infraction in the policy experience period. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of driving infractions during the policy experience period is three or less, the total number of points is equal to the sum of the above point values for each driving infraction minus the number of driving infractions in the policy experience period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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

Calculation of the Merit Rate Adjustment

The merit rate adjustment is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Merit Rate Adj.</u>	<u>Merit Rate Adj.</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	<u>-17.0%</u>	
Excellent Driver Discount (5 Years Incident-Free)	<u>-7.0%</u>	<u>-7.0%</u>
	<u>Point Factor</u>	<u>Point Factor</u>
Number of Points X (Multiply number of points times the rate adjustment shown)	+18.0%	+9.0%

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

PREFERRED MUTUAL FORMS LIST

Form Number	Edition	Form Name
* PPY-0039-S	01-89	\$100 Glass Deductible
MPY-0034-S	01-83	Agreed Amount Coverage-Comprehensive
M-0047-S	01-89	Antique Auto
M-0069-S	01-80	Commonwealth of MA Employees Using Autos They Do Not Own in the Course of Employment
M-0101-S	01-92	Conditional Premium and Coverage Endorsement
M-0070-S	01-90	Coverage for Anyone Renting an Auto to You
MPY-0037-S	01-94	Coverage for Customized Vans and Pick-ups
MPY-0041-S	01-03	Excess Electronic Equipment Coverage
M-0049-S	01-77	Federal Employees Using Autos They Do Not Own in the Course of Employment
M-0002-S	01-77	Guest Occupants Exclusion
* PM-0099-S	09-11	Mandatory Endorsement
MPY-0002-S	01-77	Mobile Home Endorsement
M-0103-S	01-89	Non-Renewal of Policy-Motorcycles, Recreational Vehicles and Trailers
* PM-0106-S	01-01	Operator Exclusion Form
MPY-0040-S	01-01	Original Equipment Manufacturer Parts Coverage
MPY-0029-S	01-89	Other Optional Insurance -Theft
MPY-0031-S	01-89	Other Optional Insurance-Combined Additional Coverage
MPY-0028-S	01-89	Other Optional Insurance-Fire, Lightning and Transportation
M-0063-S	01-88	Restriction of Personal Injury Protection for Employers Subject to the MA Workers' Compensation Act.
MPY-0027-S	01-83	Stated Amount Coverage
M-0105-S	01-01	Substitute Transportation Coverage-\$45 Per Day, Maximum Limit \$1,350.
MPY-0032-S	01-96	Suspension of Coverage and Reduction of Limits
M-0004-S	01-88	Transportation of Fellow Employees, Students or Others
M-0107-S	01-06	Trust Endorsement
M-0052-S	01-06	Use of Other Auto Vehicles Furnished or Available for Use As Public or Livery Conveyances
M-0051-S	01-89	Use of Other Auto Vehicles Furnished or Available for Regular Use
MPY-0016-S	01-83	Waiver of Deductible
* MASEL	2008	Coverage Selection Page (Declarations page)
* MARR	04-09	Repair or Replacement for Damage to Your Auto
* MAAP	2007	Seventh Edition
* MARF	2008	Renewal Form
* MAIA	2008	Application for Massachusetts Motor Vehicle Insurance
* PIN 3	04-09	Privacy Information Notice
* PM 1896	01-10	Bylaws Page
* MJ - CJ	04-09	Policy Jacket
PP 0001	01-05	Personal Auto Policy
PP 0322	01-05	Named Non Owned
MP-0099	11-01	Amendment of Policy Provisions

* **Preferred Mutual is using a company version of this form or endorsement. All references to the AIB form number in the manual are amended to reference the Preferred Mutual form number.**

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES – SEE PREFERRED MUTUAL EXCEPTIONS

A. Non-Symbolled Vehicles

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

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5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING – SEE PREFERRED MUTUAL EXCEPTIONS

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

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

RULE 41. STATED AMOUNT COVERAGE - SEE PREFERRED MUTUAL EXCEPTIONS

Parts 7, 8 and 9

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

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

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

RULES 42-43. RESERVED FOR FUTURE USE - SEE PREFERRED MUTUAL EXCEPTIONS

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES - SEE PREFERRED MUTUAL EXCEPTIONS

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
Damage to Someone Else's Property							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
Limit:	\$250,000						
Factor:	1.309						
Bodily Injury to Others							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	500/1000						
Factor:	3.06						

Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	106	214	121	419	192	379	173	104
2	111	226	132	442	212	399	190	109
3	125	257	155	518	243	467	220	124
4	125	266	147	532	263	479	236	122
5	129	265	166	561	280	505	253	129
6	146	302	168	619	331	557	298	142
7	155	306	196	687	353	619	317	153
8	167	346	205	738	387	664	348	165
9	179	345	219	714	378	641	339	176
10	182	406	244	761	436	685	393	186
11	175	442	241	747	438	674	395	203
12	204	440	277	785	493	707	444	201
13	228	471	292	772	487	696	438	225
14	260	502	335	775	513	696	463	257
15	318	574	361	795	569	715	511	307
16	244	540	432	714	507	642	457	253
17	192	418	238	747	384	670	345	195
18	195	547	272	764	479	689	432	225
19	230	520	313	711	472	639	424	261
20	220	546	303	758	501	684	452	245
21	284	582	436	780	557	702	501	399
22	259	535	389	718	504	645	452	355
23	197	493	311	725	464	651	418	202
24	200	441	258	728	416	654	375	204
25	197	497	271	730	478	657	432	217
26	244	545	349	720	515	647	464	239
27	89	190	102	366	159	328	143	93
40	240	509	302	779	485	703	436	256
41	240	488	323	755	494	680	444	249
42	293	532	344	739	527	667	474	300
43	268	537	344	753	538	679	483	290
44	254	593	473	783	553	703	498	261
45	281	531	344	761	540	685	485	293

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

Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	60	122	71	238	111	213	101	60
2	65	137	79	264	127	238	113	65
3	72	141	85	284	134	255	121	70
4	72	154	85	310	152	278	137	72
5	78	156	96	333	166	302	150	78
6	82	173	96	356	190	320	169	82
7	85	166	107	380	191	339	173	82
8	90	186	111	402	210	361	187	88
9	107	202	130	424	221	382	198	101
10	107	237	142	441	254	397	229	107
11	105	256	140	434	255	391	230	114
12	111	239	148	421	265	381	239	107
13	130	273	164	434	276	391	247	126
14	139	278	175	411	273	371	245	134
15	165	319	191	428	306	385	276	157
16	140	316	242	406	287	367	260	143
17	108	236	136	426	218	384	193	108
18	110	306	152	429	269	385	242	127
19	131	300	174	397	265	357	238	143
20	122	316	169	425	280	381	251	142
21	151	316	233	412	296	372	265	210
22	142	307	221	402	282	362	253	196
23	111	291	177	412	264	372	238	113
24	110	244	144	401	231	362	208	111
25	110	287	151	408	268	369	242	125
26	134	311	191	399	287	361	257	132
27	51	106	59	206	90	185	81	55
40	130	281	161	419	260	377	237	135
41	131	279	176	418	270	376	245	135
42	166	319	198	429	304	386	276	169
43	148	312	194	429	306	386	276	161
44	138	329	252	425	302	384	269	140
45	156	308	191	429	304	386	273	161

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

Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	181	326	230	617	383	555	344	191
2	184	319	220	621	383	558	344	187
3	174	303	219	600	360	539	322	186
4	196	333	234	679	406	609	365	214
5	204	351	243	728	448	656	403	227
6	208	344	248	703	445	634	401	222
7	208	340	256	709	465	638	418	227
8	237	408	295	826	525	743	472	268
9	229	388	273	783	492	705	443	236
10	238	405	283	814	511	733	460	245
11	228	417	283	782	493	704	443	240
12	234	392	278	737	487	664	438	238
13	272	437	310	823	545	743	490	272
14	272	454	316	795	540	715	486	281
15	291	500	335	808	585	728	525	298
16	272	522	351	839	556	755	501	282
17	258	496	309	864	504	779	455	258
18	256	505	312	801	520	722	468	253
19	259	484	310	755	486	681	437	251
20	251	501	305	805	512	723	461	264
21	297	558	357	799	578	720	521	299
22	367	579	432	774	604	698	545	358
23	221	504	325	789	524	708	470	243
24	268	504	324	792	501	713	449	263
25	258	553	323	802	559	722	502	273
26	305	560	396	774	592	697	531	302
27	157	278	186	523	305	471	274	157
40	228	425	281	744	469	670	423	264
41	245	441	310	790	530	712	478	261
42	256	492	350	841	597	758	537	302
43	301	518	357	861	621	775	558	306
44	242	515	349	847	562	763	505	248
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
250,000	1.309

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

Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	18	42	23	77	36	69	32	18
2	18	44	26	81	40	74	35	18
3	22	49	29	95	47	86	43	20
4	21	51	28	97	48	88	44	21
5	21	51	31	104	53	93	47	22
6	24	58	32	114	60	101	55	24
7	25	59	38	125	65	114	58	25
8	28	67	40	136	70	122	64	29
9	32	66	42	131	69	119	63	30
10	32	73	48	132	79	120	70	30
11	32	82	45	131	79	119	72	37
12	38	82	53	137	90	124	81	40
13	42	90	57	135	89	123	81	40
14	48	98	64	136	92	124	83	45
15	60	109	70	140	105	128	94	59
16	60	97	76	123	92	110	82	60
17	34	76	45	135	70	123	62	34
18	42	102	52	132	88	121	79	47
19	46	97	58	124	87	112	77	54
20	47	103	60	132	89	121	80	56
21	69	108	84	137	100	123	90	83
22	62	99	76	124	92	112	82	73
23	33	97	58	124	83	112	75	36
24	36	77	48	124	73	112	67	37
25	41	99	52	128	87	114	77	42
26	49	98	63	125	93	113	83	49
27	16	37	18	67	30	61	26	16
40	43	96	58	135	88	123	80	44
41	42	94	61	133	89	119	80	43
42	52	101	65	129	96	115	86	55
43	49	102	66	131	98	117	88	56
44	58	107	83	134	98	121	89	65
45	51	104	67	135	99	122	88	56

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

Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	274	603	364	1104	611	994	550	273
2	299	641	384	1207	626	1086	564	298
3	309	683	416	1252	673	1125	606	308
4	310	680	404	1235	686	1112	616	308
5	313	685	414	1254	719	1127	647	312
6	339	744	447	1315	776	1184	698	336
7	351	748	474	1288	796	1159	718	344
8	370	762	509	1323	816	1191	735	366
9	380	782	497	1353	842	1219	757	376
10	377	815	508	1382	882	1244	793	381
11	401	895	545	1320	877	1189	790	400
12	432	894	558	1289	933	1158	839	431
13	444	826	604	1325	960	1192	865	438
14	505	939	675	1329	1031	1196	928	502
15	583	952	702	1278	1041	1151	936	570
16	518	929	640	1255	890	1129	803	498
17	408	859	536	1306	813	1175	732	407
18	511	977	650	1308	980	1178	883	498
19	490	921	688	1178	948	1059	853	488
20	546	956	694	1243	980	1118	883	528
21	573	982	803	1246	1125	1121	1013	690
22	623	953	809	1210	1066	1088	958	839
23	447	988	787	1289	1045	1162	941	502
24	462	900	654	1219	923	1097	832	460
25	514	1002	758	1309	1049	1176	944	539
26	580	955	791	1200	1042	1079	937	634
27	265	582	337	1079	570	972	513	264
40	433	834	592	1255	904	1131	814	441
41	407	866	626	1279	958	1153	863	424
42	485	953	735	1305	1051	1175	947	472
43	534	974	727	1322	1083	1189	975	522
44	486	978	641	1325	917	1192	827	467
45	531	918	702	1269	1031	1141	929	519

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

Part 7 \$500 Deductible (Collision)

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998 & Prior
1	0.895	0.840	0.789	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	0.947	0.889	0.835	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	1.002	0.941	0.884	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	1.061	0.996	0.935	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	1.125	1.056	0.992	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	1.192	1.119	1.051	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	1.228	1.153	1.083	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	1.264	1.187	1.115	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	1.342	1.260	1.183	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	1.425	1.338	1.256	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	1.469	1.379	1.295	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	1.512	1.420	1.333	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	1.559	1.464	1.375	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	1.606	1.508	1.416	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	1.656	1.555	1.460	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	1.706	1.602	1.504	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
18	1.760	1.653	1.552	2.077	1.942	1.818	1.701	1.592	1.491	1.398	1.309	1.229	1.152	1.082	1.016	0.855
19	1.814	1.703	1.599	2.211	2.068	1.935	1.811	1.695	1.588	1.488	1.394	1.309	1.227	1.152	1.082	0.911
20	1.871	1.757	1.650	2.404	2.248	2.104	1.969	1.843	1.726	1.618	1.515	1.423	1.334	1.253	1.176	0.990
21	1.930	1.812	1.701	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.536	1.440	1.353	1.270	1.069
22	1.960	1.840	1.728	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.650	1.547	1.453	1.364	1.148
23	1.990	1.869	1.755	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.764	1.654	1.553	1.459	1.228
24	2.020	1.897	1.781	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.935	1.814	1.703	1.600	1.346
25	2.051	1.926	1.808	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.105	1.974	1.854	1.741	1.465
26	2.094	1.966	1.846	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.276	2.134	2.004	1.882	1.584
27	2.139	2.008	1.885													
28	2.181	2.048	1.923													
29	2.229	2.093	1.965													
30	2.275	2.136	2.006													
31	2.323	2.181	2.048													
32	2.370	2.225	2.089													
33	2.415	2.268	2.130													
34	2.462	2.312	2.171													
35	2.509	2.356	2.212													
36	2.590	2.432	2.284													
37	2.671	2.508	2.355													
38	2.729	2.562	2.406													
39	2.787	2.617	2.457													
40	2.845	2.671	2.508													
41	2.902	2.725	2.559													
42	2.981	2.799	2.628													
43	3.058	2.871	2.696													
44	3.136	2.945	2.765													
45	3.194	2.999	2.816													
46	3.251	3.053	2.867													
47	3.310	3.108	2.918													

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Collision (con't)															
Symbol	2013	2012	2011												
48	3.368	3.162	2.969												
49	3.425	3.216	3.020												
50	3.485	3.272	3.072												
51	3.542	3.326	3.123												
52	3.600	3.380	3.174												
53	3.687	3.462	3.251												
54	3.774	3.544	3.328												
55	3.861	3.625	3.404												
56	3.948	3.707	3.481												
57	4.064	3.816	3.583												
58	4.181	3.926	3.686												
59	4.296	4.034	3.788												
60	4.471	4.198	3.942												
61	4.644	4.361	4.095												
62	4.730	4.441	4.170												
63	4.815	4.521	4.245												
64	4.900	4.601	4.320												
65	4.985	4.681	4.395												
66	5.113	4.801	4.508												
67	5.283	4.961	4.658												
68	5.454	5.121	4.808												
69	5.623	5.280	4.958												
70	5.794	5.440	5.108												
71	6.189	5.811	5.456												
72	6.584	6.182	5.805												
73	6.979	6.553	6.153												
74	7.375	6.925	6.502												
75	7.769	7.295	6.850												

* Model Years 1990 through 2011, 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

Comprehensive

Territory	All Classes
1	120
2	127
3	123
4	125
5	131
6	143
7	148
8	157
9	152
10	160
11	167
12	172
13	208
14	200
15	245
16	426
17	143

Territory	All Classes
18	291
19	317
20	290
21	391
22	441
23	263
24	205
25	300
26	348
27	111
40	178
41	194
42	244
43	239
44	376
45	246

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

PM-MA-PA-Exception

04/01/2012

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998 & Prior
1	0.602	0.588	0.575	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	0.634	0.620	0.606	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	0.669	0.654	0.639	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	0.708	0.692	0.676	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	0.748	0.731	0.715	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	0.792	0.774	0.757	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	0.816	0.798	0.780	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	0.839	0.820	0.802	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	0.890	0.870	0.850	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	0.942	0.921	0.900	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	0.971	0.949	0.928	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	0.999	0.977	0.955	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	1.031	1.008	0.985	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	1.062	1.038	1.015	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	1.095	1.070	1.046	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	1.127	1.102	1.077	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
18	1.163	1.137	1.111	1.548	1.511	1.475	1.440	1.405	1.372	1.339	1.308	1.277	1.246	1.217	1.189	1.111
19	1.198	1.171	1.145	1.648	1.609	1.571	1.533	1.496	1.461	1.426	1.393	1.359	1.327	1.296	1.266	1.183
20	1.236	1.208	1.181	1.791	1.749	1.708	1.666	1.626	1.588	1.550	1.514	1.478	1.443	1.409	1.376	1.286
21	1.274	1.245	1.217	1.935	1.889	1.844	1.800	1.756	1.715	1.674	1.635	1.596	1.558	1.521	1.486	1.389
22	1.294	1.265	1.237	2.078	2.029	1.981	1.933	1.886	1.842	1.798	1.756	1.714	1.673	1.634	1.596	1.492
23	1.315	1.285	1.256	2.221	2.168	2.117	2.066	2.017	1.969	1.922	1.877	1.832	1.789	1.747	1.707	1.595
24	1.335	1.305	1.276	2.436	2.378	2.322	2.266	2.212	2.159	2.108	2.059	2.009	1.962	1.916	1.872	1.749
25	1.355	1.325	1.295	2.651	2.588	2.527	2.466	2.407	2.350	2.294	2.240	2.187	2.135	2.085	2.037	1.904
26	1.384	1.353	1.323	2.866	2.798	2.732	2.666	2.602	2.540	2.480	2.422	2.364	2.308	2.254	2.202	2.058
27	1.413	1.381	1.350													
28	1.442	1.410	1.378													
29	1.472	1.439	1.407													
30	1.504	1.470	1.437													
31	1.535	1.500	1.466													
32	1.565	1.530	1.496													
33	1.596	1.560	1.525													
34	1.628	1.591	1.555													
35	1.657	1.620	1.584													
36	1.711	1.673	1.635													
37	1.765	1.725	1.686													
38	1.804	1.763	1.723													
39	1.840	1.799	1.759													
40	1.879	1.837	1.796													
41	1.917	1.874	1.832													
42	1.968	1.924	1.881													
43	2.018	1.973	1.929													
44	2.070	2.023	1.978													
45	2.108	2.061	2.015													
46	2.147	2.099	2.052													
47	2.186	2.137	2.089													

PM-MA-PA-Exception

04/01/2012

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Comprehensive (con't)															
Symbol	2013	2012	2011												
48	2.225	2.175	2.126												
49	2.264	2.213	2.163												
50	2.302	2.250	2.199												
51	2.340	2.287	2.236												
52	2.377	2.324	2.272												
53	2.436	2.381	2.327												
54	2.493	2.437	2.382												
55	2.550	2.493	2.437												
56	2.608	2.549	2.492												
57	2.684	2.624	2.565												
58	2.762	2.700	2.639												
59	2.838	2.774	2.712												
60	2.953	2.887	2.822												
61	3.068	2.999	2.932												
62	3.147	3.076	3.007												
63	3.226	3.153	3.082												
64	3.303	3.229	3.156												
65	3.382	3.306	3.232												
66	3.501	3.422	3.345												
67	3.657	3.575	3.495												
68	3.815	3.729	3.645												
69	3.971	3.882	3.795												
70	4.129	4.036	3.945												
71	4.427	4.327	4.230												
72	4.724	4.618	4.514												
73	5.022	4.909	4.799												
74	5.320	5.200	5.083												
75	5.617	5.491	5.368												

* Model Years 1990 through 2011, 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

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	23
100/100	19	50
100/200	21	51
100/300	22	52
200/400	24	126
250/500	25	151
250/1000	26	162
300/500	29	211
500/500	37	379
500/1000	38	391

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

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

Deductible Discounts and Relativities

PIP Deductible Discounts

Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1,000	14%	19%
2,000	26%	35%
4,000	37%	48%
8,000	45%	59%

Physical Damage Deductible Relativities

Deductible	Collision	Limited Collision	Comprehensive
0	Not Available	\$8*	Not Available
300	1.16	\$5*	1.02
500	1.00	1.00	1.00
1,000	0.63	0.54	0.66
2,000	0.48	0.32	0.60

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16**
Comprehensive	0.02

Deductible	Collision Waiver of Deductible Charge	\$100 Glass Deductible for Comp. Fire & Theft and CAC
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible
500	\$13	
1,000	\$16	
2,000	\$25	

* Flat charge added to \$500 deductible rate.

**\$300 Collision Deductible Buyback is calculated by applying this factor to the base premium (by territory and class). This charge is then added to the Collision premium after application of the Model Year Symbol Relativity and prior to applying any credits/charges. A chart displaying the premium charge by territory and class is provided.

The above rates are applicable to insureds with zero Merit Rating Plan points.

Collision - \$300 Deductible Buyback Charges

Territory	Class							
	10	17	18	20	21	25	26	30
1	44	96	58	177	98	159	88	44
2	48	103	61	193	100	174	90	48
3	49	109	67	200	108	180	97	49
4	50	109	65	198	110	178	99	49
5	50	110	66	201	115	180	104	50
6	54	119	72	210	124	189	112	54
7	56	120	76	206	127	185	115	55
8	59	122	81	212	131	191	118	59
9	61	125	80	216	135	195	121	60
10	60	130	81	221	141	199	127	61
11	64	143	87	211	140	190	126	64
12	69	143	89	206	149	185	134	69
13	71	132	97	212	154	191	138	70
14	81	150	108	213	165	191	148	80
15	93	152	112	204	167	184	150	91
16	83	149	102	201	142	181	128	80
17	65	137	86	209	130	188	117	65
18	82	156	104	209	157	188	141	80
19	78	147	110	188	152	169	136	78
20	87	153	111	199	157	179	141	84
21	92	157	128	199	180	179	162	110
22	100	152	129	194	171	174	153	134
23	72	158	126	206	167	186	151	80
24	74	144	105	195	148	176	133	74
25	82	160	121	209	168	188	151	86
26	93	153	127	192	167	173	150	101
27	42	93	54	173	91	156	82	42
40	69	133	95	201	145	181	130	71
41	65	139	100	205	153	184	138	68
42	78	152	118	209	168	188	152	76
43	85	156	116	212	173	190	156	84
44	78	156	103	212	147	191	132	75
45	85	147	112	203	165	183	149	83

Model Year 2010 and Prior

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

Model Year 2010 and Prior

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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Model Year 2010 and Prior

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Model Year 2010 and Prior

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Model Year 2011 and Subsequent

STATED AMOUNT DIVISORS

Symbol	Divisor	Symbol	Divisor
1	15.000	37	315.010
2	42.510	38	325.010
3	67.510	39	335.010
4	85.010	40	345.010
5	95.010	41	355.010
6	105.010	42	365.010
7	115.010	43	375.010
8	125.010	44	385.010
10	135.010	45	395.010
11	145.010	46	406.260
12	153.130	47	418.760
13	159.380	48	431.260
14	165.630	49	443.760
15	171.880	50	456.260
16	178.130	51	468.760
17	184.380	52	481.260
18	190.630	53	493.760
19	196.880	54	512.510
20	203.130	55	537.510
21	209.380	56	562.510
22	215.630	57	587.510
23	221.880	58	625.010
24	228.130	59	675.010
25	234.380	60	725.010
26	240.630	61	775.010
27	246.880	62	825.010
28	253.130	63	875.010
29	259.380	64	925.010
30	265.630	65	975.010
31	271.880	66	1050.010
32	278.130	67	1150.010
33	284.380	68	1250.010
34	290.630	69	1350.010
35	296.880	70	1450.010
36	305.010		

NOTE: The cost of the Waiver of Deductible is the same as the Actual Cash Value Rate.

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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/Payment Premium Adjustment*:	From 2-4% to 5+4% 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 <u>HO/MHO Forms 1,2,3,5</u>*:	14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with PMIC <u>HO Forms 4, 6</u>*:	7% 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			
<u>Preferred Risk Premium Adjustment</u>	-5% Parts 1, 2, 4, 5, 7			
*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~~ [payment premium adjustment](#)
- (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
- [\(12\) preferred risk premium adjustment](#)
- ~~(12)~~ [\(13\) 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.

5. Residual Market - Basic Coverage Package Premium (BCP) Adjustment

If the vehicle has the same coverage and limits as those applicable to the "Basic Coverage Package" as defined below, the following premium adjustment will be applied.

Basic Coverage Package Definition

Coverage

- 20/40 Bodily Injury Liability (including guest and out-of-state coverage)
- \$8,000 Personal Injury Protection, no deductible
- \$5,000 Property Damage Liability
- 20/40 Uninsured Motorist Coverage

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Operator Criteria

- The rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy
- At the time the policy is issued, the rated operator has accrued no more than 4 merit rating points under the CAR private passenger automobile insurance rate manual, and a claim payment has not been made under any or all of the above coverages to or on behalf of the insured in connection with more than one accident during the three years preceding the effective date of the policy

Calculation of the BCP Adjustment

1. Calculate the total vehicle premium, using the current MAIP rates
2. Calculate the total vehicle premium, using the current Preferred Mutual rates
3. If the total vehicle premium for Preferred Mutual is larger than MAIP, calculate the BCP Adjustment as follows: MAIP premium divided by Preferred Mutual premium = BCP Adjustment
4. Apply the BCP Adjustment factor from #3 to the premium for each Preferred Mutual coverage
5. If the Preferred Mutual premium is equal to or smaller than the premium for MAIP, the BCP Adjustment factor is 1.00.

Rule 18. TERMINATION OF INSURANCE

Rule 18. A.1. is replaced by the following:

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company or by the insured at any time, the return premium shall be computed pro rata

Rule 18. F. is replaced by the following:

F. Instructions For Use of Pro Rata Table

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

The SHORT RATE CANCELLATION OF SHORT TERM POLICIES, Table 1 and Table 2 do not apply.

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RULE 19. DISCOUNTS

RULE 19. B. Public Transit This rule does not apply

The following discounts are added:

Future Effective Date A New Business application that is submitted 7 or more days prior to the effective date, will receive a premium credit.

~~**Good Pay/Loyalty Credit/Payment Premium Adjustment** If an insured(s) has completed 1 billing year with zero non-payments or NSF's, a 2% Good Pay/Loyalty Credit will be applied on the following term. For each year thereafter, if the insured has 1 or less non-payments and zero NSF's the Good Pay/Loyalty Credit will increase by 1% per year with a maximum of 5%.~~

~~If an insured(s) has 2 or more non-payments in a billing year, the Good Pay/Loyalty Credit will decrease by 1% for the following term.~~

~~Any occurrence of an NSF will negate the Good Pay/Loyalty Credit for the following term.~~

~~Once the Good Pay/Loyalty Credit has been negated eligibility will be as stated in paragraph 1. **Loyalty Adjustment**~~

Based on the number of years a policyholder is insured with Preferred Mutual, the following premium adjustment will apply

<u>Years Completed</u>	<u>Adjustment</u>
<u>1</u>	<u>-1%</u>
<u>2</u>	<u>-2%</u>
<u>3 or more</u>	<u>-3%</u>

Payment Adjustment

If a policyholder has completed 1 or more billing years, a premium adjustment will be calculated based on the following

<u># Non-pays in the Prior 12 Months</u>	<u># NSF's in the Prior 12 Months</u>	<u>Adjustment</u>
<u>0</u>	<u>0</u>	<u>-1%</u>
<u>1</u>	<u>0</u>	<u>0%</u>
<u>2</u>	<u>0</u>	<u>+3%</u>
<u>3 or more</u>	<u>0</u>	<u>+5%</u>
<u>0 or more</u>	<u>1 or more</u>	<u>+5%</u>

Account Credit with PMIC Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written with Preferred Mutual.

Account Credit with Fair Plan or Other Company Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written on Forms 2, 3, 4, 5, or 6 with the Fair Plan or other eligible company not affiliated with Preferred Mutual.

Account Credits do not apply when the property coverage is written on a Dwelling Fire policy. These credits may be applied mid-term or at policy inception.

Anti-Lock Brake Discount A premium discount applies for those private passenger autos equipped with factory installed two or four wheel Anti-Lock Braking Systems (ABS).

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- Good Student Discount** Applies as follows:
- 1) The owner or operator is
 - a) Classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25, 26, and
 - b) A full time high school, college or university student.
 - 2) A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B".
 - c) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement. A premium change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
 - 4) The Good Student Credit does not apply to Motorcycles

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.

Preferred Risk Premium Adjustment [A premium discount applies to all vehicles meeting the following criteria](#)

- 1) [Liability limits of 100/300 or more](#)
- 2) [The rated operator for the vehicle qualifies for the Excellent Driver Plus \(99\) or Excellent Driver discount \(98\)](#)
- 3) [There are no excluded drivers on the vehicle](#)
- 4) [There are no deferred operators on the policy](#)
- 5) [The vehicle has both Comprehensive and Collision coverage \(Limited Collision coverage does not qualify\)](#)
- 6) [The Preferred Risk Premium Adjustment does not apply to Motorcycles](#)

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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.:~~

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES is replaced by the following

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles – Model Year 2010 and Prior

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

Comprehensive			Collision				
Symbol	Factor	Model Years	Symbol	Model Years	Factor	Symbol	Factor
		1980 & Prior		1981-1989	1990 & Subsequent		
1		0- 1600		0- 1600			0- 6500
2		1601- 2100		1601- 2100			6501- 8000
3		2101- 2750		2101- 2750			8001- 9000
4		2751- 3700		2751- 3700			9001-10000
5		3701- 5000		3701- 5000			10001-11250
6		5001- 6500		5001- 6500			11251-12500
7		6501- 8000		6501- 8000			12501-13750
8		8001-10000		8001-10000			13751-15000
4	-.24	10001-12500	4	10001-12500	-.29	40	-.74
2	-.28	12501-15000	2	12501-15000	-.32	44	-.80
3	-.32	15001-17500	3	15001-17500	-.36	42	-.89
4	-.36	17501-20000	4	17501-20000	-.44	43	1.00

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5	-41	14	1.14 <u>20001 &</u>	5 <u>20001-24000</u>	46 <u>20001-22000</u>	44	4.12
			<u>above</u>				
6	-46	15	1.29	6 <u>24001-28000</u>	51 <u>22001-24000</u>	45	4.25
7	-53	16	1.47	7 <u>28001-33000</u>	57 <u>24001-26000</u>	46	4.40
8	-60	17	1.67	8 <u>33001-39000</u>	64 <u>26001-28000</u>	47	4.57
	<u>18</u>			<u>39001-46000</u>			<u>28001-30000</u>
	<u>19</u>			<u>46001-55000</u>			<u>30001-33000</u>
	<u>20</u>			<u>55001-65000</u>			<u>33001-36000</u>
	<u>21</u>			<u>65001 & above</u>			<u>36001-40000</u>
	<u>22</u>						<u>40001-45000</u>
	<u>23</u>						<u>45001-50000</u>
	<u>24</u>						<u>50001-60000</u>
	<u>25</u>						<u>60001-70000</u>
	<u>26</u>						<u>70001-80000</u>
	<u>27</u>						<u>80001 & above</u>

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3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 to 2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

<u>Symbol</u>	<u>Model Year 1989& Prior</u>	<u>Model Year 1990-2010</u>
<u>18</u>	<u>1.15</u>	<u>1.08</u>
<u>19</u>	<u>1.30</u>	<u>1.15</u>
<u>20</u>	<u>1.45</u>	<u>1.25</u>
<u>21</u>	<u>1.60</u>	<u>1.35</u>
<u>22</u>		<u>1.45</u>
<u>23</u>		<u>1.55</u>
<u>24</u>		<u>1.70</u>
<u>25</u>		<u>1.85</u>
<u>26</u>		<u>2.00</u>
<u>27</u>		<u>*</u>

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b. Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

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C. Non-Symbolled Vehicles – Model Year 2011 and Subsequent

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

<u>Symbol</u>	<u>Price New Range</u>	<u>Symbol</u>	<u>Price New Range</u>
<u>1</u>	<u>\$1 – \$3,000</u>	<u>40</u>	<u>\$34,001 – \$35,000</u>
<u>2</u>	<u>\$3,001 – \$5,500</u>	<u>41</u>	<u>\$35,001 – \$36,000</u>
<u>3</u>	<u>\$5,501 – \$8,000</u>	<u>42</u>	<u>\$36,001 – \$37,000</u>
<u>4</u>	<u>\$8,001 – \$9,000</u>	<u>43</u>	<u>\$37,001 – \$38,000</u>
<u>5</u>	<u>\$9,001 – \$10,000</u>	<u>44</u>	<u>\$38,001 – \$39,000</u>
<u>6</u>	<u>\$10,001 – \$11,000</u>	<u>45</u>	<u>\$39,001 – \$40,000</u>
<u>7</u>	<u>\$11,001 – \$12,000</u>	<u>46</u>	<u>\$40,001 – \$41,250</u>
<u>8</u>	<u>\$12,001 – \$13,000</u>	<u>47</u>	<u>\$41,251 – \$42,500</u>
<u>10</u>	<u>\$13,001 – \$14,000</u>	<u>48</u>	<u>\$42,501 – \$43,750</u>
<u>11</u>	<u>\$14,001 – \$15,000</u>	<u>49</u>	<u>\$43,751 – \$45,000</u>
<u>12</u>	<u>\$15,001 – \$15,625</u>	<u>50</u>	<u>\$45,001 – \$46,250</u>
<u>13</u>	<u>\$15,626 – \$16,250</u>	<u>51</u>	<u>\$46,251 – \$47,500</u>
<u>14</u>	<u>\$16,251 – \$16,875</u>	<u>52</u>	<u>\$47,501 – \$48,750</u>
<u>15</u>	<u>\$16,876 – \$17,500</u>	<u>53</u>	<u>\$48,751 – \$50,000</u>
<u>16</u>	<u>\$17,501 – \$18,125</u>	<u>54</u>	<u>\$50,001 – \$52,500</u>
<u>17</u>	<u>\$18,126 – \$18,750</u>	<u>55</u>	<u>\$52,501 – \$55,000</u>
<u>18</u>	<u>\$18,751 – \$19,375</u>	<u>56</u>	<u>\$55,001 – \$57,500</u>
<u>19</u>	<u>\$19,376 – \$20,000</u>	<u>57</u>	<u>\$57,501 – \$60,000</u>
<u>20</u>	<u>\$20,001 – \$20,625</u>	<u>58</u>	<u>\$60,001 – \$65,000</u>
<u>21</u>	<u>\$20,626 – \$21,250</u>	<u>59</u>	<u>\$65,001 – \$70,000</u>
<u>22</u>	<u>\$21,251 – \$21,875</u>	<u>60</u>	<u>\$70,001 – \$75,000</u>
<u>23</u>	<u>\$21,876 – \$22,500</u>	<u>61</u>	<u>\$75,001 – \$80,000</u>
<u>24</u>	<u>\$22,501 – \$23,125</u>	<u>62</u>	<u>\$80,001 – \$85,000</u>
<u>25</u>	<u>\$23,126 – \$23,750</u>	<u>63</u>	<u>\$85,001 – \$90,000</u>
<u>26</u>	<u>\$23,751 – \$24,375</u>	<u>64</u>	<u>\$90,001 – \$95,000</u>
<u>27</u>	<u>\$24,376 – \$25,000</u>	<u>65</u>	<u>\$95,001 – \$100,000</u>
<u>28</u>	<u>\$25,001 – \$25,625</u>	<u>66</u>	<u>\$100,001 – \$110,000</u>
<u>29</u>	<u>\$25,626 – \$26,250</u>	<u>67</u>	<u>\$110,001 – \$120,000</u>
<u>30</u>	<u>\$26,251 – \$26,875</u>	<u>68</u>	<u>\$120,001 – \$130,000</u>
<u>31</u>	<u>\$26,876 – \$27,500</u>	<u>69</u>	<u>\$130,001 – \$140,000</u>
<u>32</u>	<u>\$27,501 – \$28,125</u>	<u>70</u>	<u>\$140,001 – \$150,000</u>
<u>33</u>	<u>\$28,126 – \$28,750</u>	<u>71</u>	<u>Rating Symbol Only*</u>
<u>34</u>	<u>\$28,751 – \$29,375</u>	<u>72</u>	<u>Rating Symbol Only*</u>
<u>35</u>	<u>\$29,376 – \$30,000</u>	<u>73</u>	<u>Rating Symbol Only*</u>
<u>36</u>	<u>\$30,001 – \$31,000</u>	<u>74</u>	<u>Rating Symbol Only*</u>
<u>37</u>	<u>\$31,001 – \$32,000</u>	<u>75</u>	<u>Rating Symbol Only*</u>
<u>38</u>	<u>\$32,001 – \$33,000</u>	<u>98</u>	<u>\$150,001 and above</u>
<u>39</u>	<u>\$33,001 – \$34,000</u>		

*** NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

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D. Rating Vehicles with Symbol 98 - Model Year 2011 and Subsequent

Increase the factor for Symbol 70 by +0.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH THEFT VEHICLES

The following is added to Rule 23.

A list of High Theft Vehicles is available from Preferred Mutual.

RULE 25. VEHICLE SERIES RATING is replaced by the following

RULE 25. VEHICLE SERIES RATING

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

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

Reassignment of symbols may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

Rule 28. B. 1. a. iii. is replaced by the following:

If an operator is to be listed as a deferred driver to be excluded in rating to produce a lower premium charge, the policyholder must submit a copy of a Coverage Selections Page showing the deferred operator as a listed principal operator on that policy.

A deferral can be lifted at any point in the policy term if the company determines that the deferral is no longer valid.

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RULE 41. STATED AMOUNT COVERAGE is replaced by the following

RULE 41. STATED AMOUNT COVERAGE Model Year 2010 and Prior

Parts 7, 8 and 9

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

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

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

RULE 41. STATED AMOUNT COVERAGE Model Year 2011 and Subsequent

Part 7 - Collision, Part 8 – Limited Collision and Part 9 - Comprehensive

A motor vehicle will be insured on a stated amount basis when it can be clearly established that its value will produce

an inadequate premium charge using normal rating procedures. In such case, the vehicle will be rated as follows:

1. An appraisal will be made at the time of application to establish the current market value of the vehicle. The cost of the appraisal will be borne by the policyholder. The company will verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Calculation stated below. Apply the rate obtained to each \$100 of the appraised valuation.
3. Determine final premium in accordance to Rule 11 – Premium Calculation

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

Stated Amount Rate Calculation

A. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory code, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor table. Round the result to the nearest cent. For Symbol 71 and above, use the Symbol 70 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

B. Comprehensive Stated Amount

1. Determine the Private Passenger latest year Class 10 manual rates by territory code for comprehensive.
2. Determine the comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
3. Median Symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

The comprehensive stated amount rate per \$100 is calculated as {[Step 1 * Step 2 *100.00] / Step 3} rounded to the nearest cents.

C. Fire Stated Amount

1. Apply a factor of 13.49 to the Private Passenger comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
2. Median symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

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[The fire stated amount rate per \\$100 is calculated as {\[Step 1 * 100.00\] / Step 2} rounded to the nearest cents.](#)

D. Theft Stated Amount

- [1. Comprehensive Stated Amount as calculated above](#)
- [2. Fire Stated Amount rates as calculated above](#)

[The theft stated amount rate per \\$100 is calculated as { \[0.70 * Step 1\] – Step 2 } rounded to the nearest cents](#)

E. Stated Amount C.A.C. with M.M.& V.

- [1. \\$500 Deductible 15% of the Stated Amount Comprehensive Rate](#)
- [2. Additional Charges to Reduce Deductible from \\$500 - Same as Actual Cash Value Charges](#)
- [3. For Higher Deductibles, Refer to Rule 16](#)

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.

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

Classification of Points By Driving Infraction

Points are assigned as follows:

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

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

An operator's total number of points is based on the number of years since the last at fault accident or traffic violation. If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the total number of points is equal to the sum of the above point values for each driving infraction in the policy experience period. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of driving infractions during the policy experience period is three or less, the total number of points is equal to the sum of the above point values for each driving infraction minus the number of driving infractions in the policy experience period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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

Calculation of the Merit Rate Adjustment

The merit rate adjustment is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Merit Rate Adj.</u>	<u>Merit Rate Adj.</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	<u>-17.0%</u>	
Excellent Driver Discount (5 Years Incident-Free)	<u>-7.0%</u>	<u>-7.0%</u>
	<u>Point Factor</u>	<u>Point Factor</u>
Number of Points X (Multiply number of points times the rate adjustment shown)	<u>+1518.0%</u>	<u>+759.0%</u>

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

PREFERRED MUTUAL FORMS LIST

Form Number	Edition	Form Name
* PPY-0039-S	01-89	\$100 Glass Deductible
MPY-0034-S	01-83	Agreed Amount Coverage-Comprehensive
M-0047-S	01-89	Antique Auto
M-0069-S	01-80	Commonwealth of MA Employees Using Autos They Do Not Own in the Course of Employment
M-0101-S	01-92	Conditional Premium and Coverage Endorsement
M-0070-S	01-90	Coverage for Anyone Renting an Auto to You
MPY-0037-S	01-94	Coverage for Customized Vans and Pick-ups
MPY-0041-S	01-03	Excess Electronic Equipment Coverage
M-0049-S	01-77	Federal Employees Using Autos They Do Not Own in the Course of Employment
M-0002-S	01-77	Guest Occupants Exclusion
* PM-0099-S	04-07-09- <u>11</u>	Mandatory Endorsement
MPY-0002-S	01-77	Mobile Home Endorsement
M-0103-S	01-89	Non-Renewal of Policy-Motorcycles, Recreational Vehicles and Trailers
* PM-0106-S	01-01	Operator Exclusion Form
MPY-0040-S	01-01	Original Equipment Manufacturer Parts Coverage
MPY-0029-S	01-89	Other Optional Insurance -Theft
MPY-0031-S	01-89	Other Optional Insurance-Combined Additional Coverage
MPY-0028-S	01-89	Other Optional Insurance-Fire, Lightning and Transportation
M-0063-S	01-88	Restriction of Personal Injury Protection for Employers Subject to the MA Workers' Compensation Act.
MPY-0027-S	01-83	Stated Amount Coverage
M-0105-S	01-01	Substitute Transportation Coverage-\$45 Per Day, Maximum Limit \$1,350.
MPY-0032-S	01-96	Suspension of Coverage and Reduction of Limits
M-0004-S	01-88	Transportation of Fellow Employees, Students or Others
M-0107-S	01-06	Trust Endorsement
M-0052-S	01-06	Use of Other Auto Vehicles Furnished or Available for Use As Public or Livery Conveyances
M-0051-S	01-89	Use of Other Auto Vehicles Furnished or Available for Regular Use
MPY-0016-S	01-83	Waiver of Deductible
* MASEL	2008	Coverage Selection Page (Declarations page)
* MARR	04-09	Repair or Replacement for Damage to Your Auto
* MAAP	2007	Seventh Edition
* MARF	2008	Renewal Form
* MAIA	2008	Application for Massachusetts Motor Vehicle Insurance
* PIN 3	04-09	Privacy Information Notice
* PM 1896	01-10	Bylaws Page
* MJ - CJ	04-09	Policy Jacket
PP 0001	01-05	Personal Auto Policy
PP 0322	01-05	Named Non Owned
MP-0099	11-01	Amendment of Policy Provisions

* **Preferred Mutual is using a company version of this form or endorsement. All references to the AIB form number in the manual are amended to reference the Preferred Mutual form number.**

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES – SEE PREFERRED MUTUAL EXCEPTIONS

A. Non-Symbolled Vehicles

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING – SEE PREFERRED MUTUAL EXCEPTIONS

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

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

RULE 41. STATED AMOUNT COVERAGE - SEE PREFERRED MUTUAL EXCEPTIONS

Parts 7, 8 and 9

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

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

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

RULES 42-43. RESERVED FOR FUTURE USE - SEE PREFERRED MUTUAL EXCEPTIONS

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES - SEE PREFERRED MUTUAL EXCEPTIONS

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

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

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
Damage to Someone Else's Property							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
Limit:	\$250,000						
Factor:	1.309						
Bodily Injury to Others							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	500/1000						
Factor:	3.06						

04/01/2012

Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	402106	206214	416121	403419	485192	364379	466173	400104
2	440111	224226	434132	438442	240212	395399	488190	408109
3	445125	236257	442155	475518	223243	428467	202220	444124
4	424125	263266	446147	527532	260263	474479	234236	424122
5	428129	262265	464166	555561	277280	500505	250253	428129
6	440146	290302	462168	595619	318331	536557	287298	437142
7	442155	281306	480196	630687	324353	568619	294317	440153
8	455167	320346	490205	683738	358387	615664	322348	453165
9	477179	342345	217219	707714	374378	635641	336339	474176
10	480182	402406	242244	753761	432436	678685	389393	484186
11	473175	438442	239241	740747	434438	667674	394395	204203
12	487204	404440	254277	720785	452493	649707	407444	484201
13	219228	453471	281292	742772	468487	669696	424438	216225
14	245260	474502	316335	731775	484513	657696	437463	242257
15	292318	527574	331361	729795	522569	656715	469511	282307
16	237244	524540	419432	693714	492507	623642	444457	246253
17	486192	406418	231238	725747	373384	650670	335345	489195
18	489195	531547	264272	742764	465479	669689	419432	218225
19	223230	505520	304313	690711	458472	620639	412424	253261
20	214220	530546	294303	736758	486501	664684	439452	238245
21	261284	534582	400436	716780	511557	644702	460501	366399
22	251259	519535	378389	697718	489504	626645	439452	345355
23	491197	479493	302311	704725	450464	632651	406418	496202
24	494200	428441	250258	707728	404416	635654	364375	498204
25	491197	483497	263271	709730	464478	638657	419432	211217
26	235244	524545	336349	692720	495515	622647	446464	230239
27	8889	488190	401102	362366	157159	325328	142143	9293
40	220240	467509	277302	715779	445485	645703	400436	235256
41	235240	478488	317323	740755	484494	667680	435444	244249
42	290293	527532	341344	732739	522527	660667	469474	297300
43	260268	521537	334344	731753	522538	659679	469483	282290
44	235254	549593	438473	725783	512553	651703	461498	242261
45	270281	511531	331344	732761	519540	659685	466485	282293

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

Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	4860	97122	5671	489238	88111	469213	89101	4860
2	5065	405137	6179	203264	98127	483238	87113	5065
3	5672	409141	6685	220284	404134	498255	94121	5470
4	5772	424154	6785	244310	420152	219278	408137	5772
5	6078	420156	7496	256333	428166	232302	445150	6078
6	6382	433173	7496	274356	446190	246320	430169	6382
7	6585	428166	82107	292380	447191	261339	433173	6382
8	7090	445186	87111	314402	464210	282361	446187	6988
9	82107	455202	400130	326424	470221	294382	452198	78101
10	82107	482237	409142	339441	495254	305397	476229	82107
11	84105	497256	408140	334434	496255	304391	477230	88114
12	85111	484239	414148	324421	204265	293381	484239	82107
13	400130	210273	426164	334434	212276	304391	490247	97126
14	444139	222278	440175	329411	218273	297371	496245	407134
15	427165	245319	447191	329428	235306	296385	212276	424157
16	408140	243316	486242	312406	224287	282367	200260	440143
17	84108	484236	406136	333426	470218	300384	454193	84108
18	86110	239306	419152	335429	210269	304385	489242	99127
19	402131	234300	436174	310397	207265	279357	486238	442143
20	95122	247316	432169	332425	219280	298381	496251	444142
21	418151	247316	482233	322412	234296	294372	207265	464210
22	444142	240307	473221	314402	220282	283362	498253	453196
23	85111	224291	436177	317412	203264	286372	483238	87113
24	87110	494244	444144	318401	483231	287362	465208	88111
25	86110	224287	418151	319408	209268	288369	489242	98125
26	405134	243311	449191	312399	224287	282361	204257	403132
27	4251	87106	4859	469206	7490	452185	6681	4555
40	400130	216281	424161	322419	200260	290377	482237	404135
41	405131	223279	444176	334418	216270	304376	496245	408135
42	428166	245319	452198	330429	234304	297386	212276	430169
43	414148	240312	449194	330429	235306	297386	212276	424161
44	406138	253329	494252	327425	232302	295384	207269	408140
45	420156	237308	447191	330429	234304	297386	210273	424161

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

Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	470181	306326	216230	579617	360383	521555	323344	479191
2	485184	321319	221220	624621	385383	561558	346344	488187
3	488174	328303	237219	649600	389360	583539	348322	201186
4	204196	342333	240234	696679	416406	625609	374365	219214
5	204204	346351	239243	717728	441448	646656	397403	224227
6	213208	353344	254248	721703	456445	650634	411401	228222
7	218208	356340	268256	742709	487465	668638	438418	238227
8	227237	390408	282295	790826	502525	711743	452472	256268
9	235229	398388	280273	803783	505492	723705	454443	242236
10	237238	403405	282283	810814	508511	729733	458460	244245
11	234228	428417	290283	802782	506493	722704	454443	246240
12	253234	424392	300278	797737	526487	718664	474438	257238
13	271272	435437	308310	819823	542545	739743	488490	271272
14	282272	470454	327316	824795	560540	741715	504486	291281
15	302291	518500	347335	837808	606585	754728	544525	309298
16	258272	495522	333351	795839	527556	716755	475501	267282
17	245258	470496	293309	819864	478504	738779	431455	245258
18	268256	529505	327312	839801	544520	756722	490468	265253
19	271259	507484	325310	791755	509486	713681	458437	263251
20	260251	519501	316305	834805	531512	749723	478461	274264
21	305297	572558	366357	819799	593578	738720	534521	307299
22	376367	594579	443432	794774	619604	716698	559545	367358
23	227221	517504	333325	809789	537524	726708	482470	249243
24	275268	517504	332324	812792	514501	731713	461449	270263
25	262258	561553	328323	814802	568559	733722	510502	277273
26	313305	574560	406396	794774	607592	715697	545531	310302
27	464157	291278	495186	548523	319305	493471	287274	464157
40	244228	455425	301281	796744	502469	717670	452423	282264
41	254245	457441	321310	819790	549530	738712	495478	270261
42	256	492	350	841	597	758	537	302
43	294301	505518	348357	840861	606621	756775	544558	299306
44	234242	498515	337349	818847	543562	737763	488505	240248
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
<u>250,000</u>	<u>1.309</u>

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

Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	4718	4042	2223	7477	3536	6669	3132	4718
2	18	44	26	8081	40	7374	35	18
3	2022	4549	2729	8795	4347	7986	3943	4820
4	21	5051	28	9697	48	8788	44	21
5	21	5051	31	403104	5253	9293	47	22
6	2324	5658	3132	440114	5860	97101	5355	2324
7	2325	5459	3538	445125	6065	405114	5358	2325
8	2628	6267	3740	426136	6570	413122	5964	2729
9	32	6566	42	430131	6869	418119	6263	30
10	32	7273	48	431132	7879	419120	6970	30
11	32	8182	45	430131	7879	418119	7172	37
12	3538	7582	4953	426137	8390	414124	7481	3740
13	4042	8790	5557	430135	8689	418123	7881	3840
14	4548	9298	6064	428136	8792	417124	7883	4245
15	5560	400109	6470	428140	96105	417128	8694	5459
16	5860	9497	7476	419123	8992	407110	8082	5860
17	3334	7476	4445	431135	6870	419123	6062	3334
18	4142	99102	5052	428132	8588	417121	7779	4647
19	4546	9497	5658	420124	8487	409112	7577	5254
20	4647	400103	5860	428132	8689	417121	7880	5456
21	6369	99108	7784	426137	92100	413123	8390	7683
22	6062	9699	7476	420124	8992	409112	8082	7173
23	3233	9497	5658	420124	8183	409112	7375	3536
24	3536	7577	4748	420124	7173	409112	6567	3637
25	4041	9699	5052	424128	8487	411114	7577	4142
26	4749	9498	6163	420125	8993	409113	8083	4749
27	16	37	18	6667	30	6061	26	16
40	3943	8896	5358	424135	8188	413123	7380	4044
41	4142	9294	6061	430133	8789	417119	7880	4243
42	5152	400101	6465	428129	9596	414115	8586	5455
43	4849	99102	6466	427131	9598	414117	8588	5456
44	5458	99107	7783	424134	9198	412121	8289	6065
45	4951	400104	6467	430135	9599	417122	8588	5456

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

Collision

	Class							
Terr	10	17	18	20	21	25	26	30
1	256274	564603	340364	1032110 4	571611	929994	514550	255273
2	267299	572641	343384	1078120 7	559626	9701086	504564	266298
3	271309	599683	365416	1098125 2	590673	9871125	532606	270308
4	284310	624680	371404	1133123 5	629686	1020111 2	565616	283308
5	287313	628685	380414	1150125 4	660719	1034112 7	594647	286312
6	305339	670744	403447	1185131 5	699776	1067118 4	629698	303336
7	322351	686748	435474	1182128 8	730796	1063115 9	659718	316344
8	339370	699762	467509	1214132 3	749816	1093119 1	674735	336366
9	339380	698782	444497	1208135 3	752842	1088121 9	676757	336376
10	331377	715815	446508	1212138 2	774882	1091124 4	696793	334381
11	358401	799895	487545	1179132 0	783877	1062118 9	705790	357400
12	386432	798894	498558	1151128 9	833933	1034115 8	749839	385431
13	400444	744826	544604	1194132 5	865960	1074119 2	779865	395438
14	443505	824939	592675	1166132 9	9041031	1049119 6	814928	440502
15	530583	865952	638702	1162127 8	9461041	1046115 1	851936	518570
16	454518	815929	561640	1101125 5	781890	9901129	704803	437498
17	374408	788859	492536	1198130 6	746813	1078117 5	672732	373407
18	456511	872977	580650	1168130 8	875980	1052117 8	788883	445498
19	458490	861921	643688	1101117 8	886948	9901059	797853	456488
20	506546	885956	643694	1151124 3	907980	1035111 8	818883	489528
21	526573	901982	737803	1143124 6	1032112 5	1028112 1	929101 3	633690
22	566623	866953	735809	1100121 0	9691066	9891088	871958	763839
23	392447	867988	690787	1131128 9	9171045	1019116 2	825941	440502
24	428462	833900	606654	1129121 9	855923	1016109 7	770832	426460
25	451514	879100 2	665758	1148130 9	9201049	1032117 6	828944	473539
26	532580	876955	726791	1101120 0	9561042	9901079	860937	582634
27	245265	539582	312337	9991079	528570	900972	475513	244264
40	394433	758834	538592	1141125 5	822904	1028113 1	740814	401441

41	377407	802866	580626	1184127 9	887958	1068115 3	799863	393424
42	437485	859953	662735	1176130 5	9471051	1059117 5	853947	425472
43	468534	854974	638727	1160132 2	9501083	1043118 9	855975	458522
44	426486	858978	562641	1162132 5	804917	1046119 2	725827	410467
45	487531	842918	644702	1164126 9	9461031	1047114 1	852929	476519

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 & 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>	
1	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
2	0.944	0.884	0.830	0.784	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.383
3	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
4	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
5	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
6	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
7	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
8	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
10	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
11	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
12	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
13	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
14	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
15	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
16	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
17	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
Part 7 \$500 Deductible (Collision)**

<u>Symbol</u>	<u>Model Year</u>															
	<u>2013</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>1998 & Prior</u>
<u>1</u>	<u>0.895</u>	<u>0.840</u>	<u>0.789</u>	<u>0.784</u>	<u>0.738</u>	<u>0.695</u>	<u>0.656</u>	<u>0.619</u>	<u>0.583</u>	<u>0.552</u>	<u>0.522</u>	<u>0.493</u>	<u>0.468</u>	<u>0.443</u>	<u>0.421</u>	<u>0.366</u>
<u>2</u>	<u>0.947</u>	<u>0.889</u>	<u>0.835</u>	<u>0.830</u>	<u>0.781</u>	<u>0.735</u>	<u>0.693</u>	<u>0.653</u>	<u>0.616</u>	<u>0.582</u>	<u>0.549</u>	<u>0.520</u>	<u>0.492</u>	<u>0.466</u>	<u>0.441</u>	<u>0.383</u>
<u>3</u>	<u>1.002</u>	<u>0.941</u>	<u>0.884</u>	<u>0.878</u>	<u>0.826</u>	<u>0.777</u>	<u>0.732</u>	<u>0.690</u>	<u>0.650</u>	<u>0.613</u>	<u>0.579</u>	<u>0.547</u>	<u>0.517</u>	<u>0.490</u>	<u>0.464</u>	<u>0.402</u>
<u>4</u>	<u>1.061</u>	<u>0.996</u>	<u>0.935</u>	<u>0.931</u>	<u>0.875</u>	<u>0.823</u>	<u>0.775</u>	<u>0.729</u>	<u>0.686</u>	<u>0.648</u>	<u>0.611</u>	<u>0.577</u>	<u>0.545</u>	<u>0.515</u>	<u>0.488</u>	<u>0.421</u>
<u>5</u>	<u>1.125</u>	<u>1.056</u>	<u>0.992</u>	<u>0.987</u>	<u>0.927</u>	<u>0.871</u>	<u>0.819</u>	<u>0.771</u>	<u>0.726</u>	<u>0.684</u>	<u>0.645</u>	<u>0.608</u>	<u>0.574</u>	<u>0.543</u>	<u>0.514</u>	<u>0.442</u>
<u>6</u>	<u>1.192</u>	<u>1.119</u>	<u>1.051</u>	<u>1.047</u>	<u>0.982</u>	<u>0.923</u>	<u>0.868</u>	<u>0.816</u>	<u>0.767</u>	<u>0.723</u>	<u>0.681</u>	<u>0.642</u>	<u>0.606</u>	<u>0.572</u>	<u>0.541</u>	<u>0.464</u>
<u>7</u>	<u>1.228</u>	<u>1.153</u>	<u>1.083</u>	<u>1.110</u>	<u>1.042</u>	<u>0.978</u>	<u>0.919</u>	<u>0.864</u>	<u>0.812</u>	<u>0.765</u>	<u>0.720</u>	<u>0.678</u>	<u>0.640</u>	<u>0.604</u>	<u>0.570</u>	<u>0.488</u>
<u>8</u>	<u>1.264</u>	<u>1.187</u>	<u>1.115</u>	<u>1.179</u>	<u>1.106</u>	<u>1.038</u>	<u>0.975</u>	<u>0.915</u>	<u>0.860</u>	<u>0.809</u>	<u>0.761</u>	<u>0.716</u>	<u>0.676</u>	<u>0.637</u>	<u>0.601</u>	<u>0.514</u>
<u>10</u>	<u>1.342</u>	<u>1.260</u>	<u>1.183</u>	<u>1.252</u>	<u>1.174</u>	<u>1.101</u>	<u>1.033</u>	<u>0.970</u>	<u>0.911</u>	<u>0.856</u>	<u>0.805</u>	<u>0.758</u>	<u>0.714</u>	<u>0.672</u>	<u>0.634</u>	<u>0.541</u>
<u>11</u>	<u>1.425</u>	<u>1.338</u>	<u>1.256</u>	<u>1.330</u>	<u>1.246</u>	<u>1.168</u>	<u>1.096</u>	<u>1.028</u>	<u>0.966</u>	<u>0.908</u>	<u>0.853</u>	<u>0.802</u>	<u>0.755</u>	<u>0.711</u>	<u>0.670</u>	<u>0.570</u>
<u>12</u>	<u>1.469</u>	<u>1.379</u>	<u>1.295</u>	<u>1.412</u>	<u>1.323</u>	<u>1.241</u>	<u>1.163</u>	<u>1.091</u>	<u>1.024</u>	<u>0.961</u>	<u>0.903</u>	<u>0.849</u>	<u>0.798</u>	<u>0.752</u>	<u>0.708</u>	<u>0.602</u>
<u>13</u>	<u>1.512</u>	<u>1.420</u>	<u>1.333</u>	<u>1.501</u>	<u>1.406</u>	<u>1.317</u>	<u>1.234</u>	<u>1.158</u>	<u>1.086</u>	<u>1.019</u>	<u>0.957</u>	<u>0.900</u>	<u>0.845</u>	<u>0.796</u>	<u>0.748</u>	<u>0.635</u>
<u>14</u>	<u>1.559</u>	<u>1.464</u>	<u>1.375</u>	<u>1.597</u>	<u>1.494</u>	<u>1.400</u>	<u>1.312</u>	<u>1.229</u>	<u>1.153</u>	<u>1.081</u>	<u>1.015</u>	<u>0.953</u>	<u>0.895</u>	<u>0.841</u>	<u>0.792</u>	<u>0.671</u>
<u>15</u>	<u>1.606</u>	<u>1.508</u>	<u>1.416</u>	<u>1.698</u>	<u>1.590</u>	<u>1.488</u>	<u>1.394</u>	<u>1.306</u>	<u>1.224</u>	<u>1.147</u>	<u>1.077</u>	<u>1.011</u>	<u>0.949</u>	<u>0.892</u>	<u>0.838</u>	<u>0.708</u>
<u>16</u>	<u>1.656</u>	<u>1.555</u>	<u>1.460</u>	<u>1.806</u>	<u>1.690</u>	<u>1.582</u>	<u>1.481</u>	<u>1.387</u>	<u>1.300</u>	<u>1.219</u>	<u>1.143</u>	<u>1.071</u>	<u>1.006</u>	<u>0.945</u>	<u>0.888</u>	<u>0.749</u>
<u>17</u>	<u>1.706</u>	<u>1.602</u>	<u>1.504</u>	<u>1.923</u>	<u>1.798</u>	<u>1.683</u>	<u>1.575</u>	<u>1.474</u>	<u>1.381</u>	<u>1.294</u>	<u>1.212</u>	<u>1.138</u>	<u>1.067</u>	<u>1.002</u>	<u>0.941</u>	<u>0.792</u>
<u>18</u>	<u>1.760</u>	<u>1.653</u>	<u>1.552</u>	<u>2.077</u>	<u>1.942</u>	<u>1.818</u>	<u>1.701</u>	<u>1.592</u>	<u>1.491</u>	<u>1.398</u>	<u>1.309</u>	<u>1.229</u>	<u>1.152</u>	<u>1.082</u>	<u>1.016</u>	<u>0.855</u>
<u>19</u>	<u>1.814</u>	<u>1.703</u>	<u>1.599</u>	<u>2.211</u>	<u>2.068</u>	<u>1.935</u>	<u>1.811</u>	<u>1.695</u>	<u>1.588</u>	<u>1.488</u>	<u>1.394</u>	<u>1.309</u>	<u>1.227</u>	<u>1.152</u>	<u>1.082</u>	<u>0.911</u>
<u>20</u>	<u>1.871</u>	<u>1.757</u>	<u>1.650</u>	<u>2.404</u>	<u>2.248</u>	<u>2.104</u>	<u>1.969</u>	<u>1.843</u>	<u>1.726</u>	<u>1.618</u>	<u>1.515</u>	<u>1.423</u>	<u>1.334</u>	<u>1.253</u>	<u>1.176</u>	<u>0.990</u>
<u>21</u>	<u>1.930</u>	<u>1.812</u>	<u>1.701</u>	<u>2.596</u>	<u>2.427</u>	<u>2.272</u>	<u>2.126</u>	<u>1.990</u>	<u>1.864</u>	<u>1.747</u>	<u>1.636</u>	<u>1.536</u>	<u>1.440</u>	<u>1.353</u>	<u>1.270</u>	<u>1.069</u>
<u>22</u>	<u>1.960</u>	<u>1.840</u>	<u>1.728</u>	<u>2.788</u>	<u>2.607</u>	<u>2.440</u>	<u>2.284</u>	<u>2.137</u>	<u>2.002</u>	<u>1.876</u>	<u>1.757</u>	<u>1.650</u>	<u>1.547</u>	<u>1.453</u>	<u>1.364</u>	<u>1.148</u>
<u>23</u>	<u>1.990</u>	<u>1.869</u>	<u>1.755</u>	<u>2.981</u>	<u>2.787</u>	<u>2.609</u>	<u>2.441</u>	<u>2.285</u>	<u>2.141</u>	<u>2.006</u>	<u>1.879</u>	<u>1.764</u>	<u>1.654</u>	<u>1.553</u>	<u>1.459</u>	<u>1.228</u>
<u>24</u>	<u>2.020</u>	<u>1.897</u>	<u>1.781</u>	<u>3.269</u>	<u>3.057</u>	<u>2.861</u>	<u>2.678</u>	<u>2.506</u>	<u>2.348</u>	<u>2.200</u>	<u>2.060</u>	<u>1.935</u>	<u>1.814</u>	<u>1.703</u>	<u>1.600</u>	<u>1.346</u>
<u>25</u>	<u>2.051</u>	<u>1.926</u>	<u>1.808</u>	<u>3.558</u>	<u>3.326</u>	<u>3.114</u>	<u>2.914</u>	<u>2.727</u>	<u>2.555</u>	<u>2.394</u>	<u>2.242</u>	<u>2.105</u>	<u>1.974</u>	<u>1.854</u>	<u>1.741</u>	<u>1.465</u>
<u>26</u>	<u>2.094</u>	<u>1.966</u>	<u>1.846</u>	<u>3.846</u>	<u>3.596</u>	<u>3.366</u>	<u>3.150</u>	<u>2.948</u>	<u>2.762</u>	<u>2.588</u>	<u>2.424</u>	<u>2.276</u>	<u>2.134</u>	<u>2.004</u>	<u>1.882</u>	<u>1.584</u>
<u>27</u>	<u>2.139</u>	<u>2.008</u>	<u>1.885</u>													
<u>28</u>	<u>2.181</u>	<u>2.048</u>	<u>1.923</u>													
<u>29</u>	<u>2.229</u>	<u>2.093</u>	<u>1.965</u>													
<u>30</u>	<u>2.275</u>	<u>2.136</u>	<u>2.006</u>													
<u>31</u>	<u>2.323</u>	<u>2.181</u>	<u>2.048</u>													
<u>32</u>	<u>2.370</u>	<u>2.225</u>	<u>2.089</u>													
<u>33</u>	<u>2.415</u>	<u>2.268</u>	<u>2.130</u>													
<u>34</u>	<u>2.462</u>	<u>2.312</u>	<u>2.171</u>													
<u>35</u>	<u>2.509</u>	<u>2.356</u>	<u>2.212</u>													
<u>36</u>	<u>2.590</u>	<u>2.432</u>	<u>2.284</u>													
<u>37</u>	<u>2.671</u>	<u>2.508</u>	<u>2.355</u>													
<u>38</u>	<u>2.729</u>	<u>2.562</u>	<u>2.406</u>													
<u>39</u>	<u>2.787</u>	<u>2.617</u>	<u>2.457</u>													
<u>40</u>	<u>2.845</u>	<u>2.671</u>	<u>2.508</u>													
<u>41</u>	<u>2.902</u>	<u>2.725</u>	<u>2.559</u>													
<u>42</u>	<u>2.981</u>	<u>2.799</u>	<u>2.628</u>													
<u>43</u>	<u>3.058</u>	<u>2.871</u>	<u>2.696</u>													
<u>44</u>	<u>3.136</u>	<u>2.945</u>	<u>2.765</u>													
<u>45</u>	<u>3.194</u>	<u>2.999</u>	<u>2.816</u>													
<u>46</u>	<u>3.251</u>	<u>3.053</u>	<u>2.867</u>													
<u>47</u>	<u>3.310</u>	<u>3.108</u>	<u>2.918</u>													

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

<u>Collision (con't)</u>																		
<u>Symbol</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>															
<u>48</u>	<u>3.368</u>	<u>3.162</u>	<u>2.969</u>															
<u>49</u>	<u>3.425</u>	<u>3.216</u>	<u>3.020</u>															
<u>50</u>	<u>3.485</u>	<u>3.272</u>	<u>3.072</u>															
<u>51</u>	<u>3.542</u>	<u>3.326</u>	<u>3.123</u>															
<u>52</u>	<u>3.600</u>	<u>3.380</u>	<u>3.174</u>															
<u>53</u>	<u>3.687</u>	<u>3.462</u>	<u>3.251</u>															
<u>54</u>	<u>3.774</u>	<u>3.544</u>	<u>3.328</u>															
<u>55</u>	<u>3.861</u>	<u>3.625</u>	<u>3.404</u>															
<u>56</u>	<u>3.948</u>	<u>3.707</u>	<u>3.481</u>															
<u>57</u>	<u>4.064</u>	<u>3.816</u>	<u>3.583</u>															
<u>58</u>	<u>4.181</u>	<u>3.926</u>	<u>3.686</u>															
<u>59</u>	<u>4.296</u>	<u>4.034</u>	<u>3.788</u>															
<u>60</u>	<u>4.471</u>	<u>4.198</u>	<u>3.942</u>															
<u>61</u>	<u>4.644</u>	<u>4.361</u>	<u>4.095</u>															
<u>62</u>	<u>4.730</u>	<u>4.441</u>	<u>4.170</u>															
<u>63</u>	<u>4.815</u>	<u>4.521</u>	<u>4.245</u>															
<u>64</u>	<u>4.900</u>	<u>4.601</u>	<u>4.320</u>															
<u>65</u>	<u>4.985</u>	<u>4.681</u>	<u>4.395</u>															
<u>66</u>	<u>5.113</u>	<u>4.801</u>	<u>4.508</u>															
<u>67</u>	<u>5.283</u>	<u>4.961</u>	<u>4.658</u>															
<u>68</u>	<u>5.454</u>	<u>5.121</u>	<u>4.808</u>															
<u>69</u>	<u>5.623</u>	<u>5.280</u>	<u>4.958</u>															
<u>70</u>	<u>5.794</u>	<u>5.440</u>	<u>5.108</u>															
<u>71</u>	<u>6.189</u>	<u>5.811</u>	<u>5.456</u>															
<u>72</u>	<u>6.584</u>	<u>6.182</u>	<u>5.805</u>															
<u>73</u>	<u>6.979</u>	<u>6.553</u>	<u>6.153</u>															
<u>74</u>	<u>7.375</u>	<u>6.925</u>	<u>6.502</u>															
<u>75</u>	<u>7.769</u>	<u>7.295</u>	<u>6.850</u>															

* [Model Years 1990 through 2011, 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 \(the & prior category\):](#)

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

Comprehensive

Territory	All Classes
1	409 120
2	444 127
3	445 123
4	443 125
5	448 131
6	422 143
7	428 148
8	435 157
9	433 152
10	443 160
11	452 167
12	452 172
13	475 208
14	485 200
15	227 245
16	358 426
17	434 143

Territory	All Classes
18	267 291
19	286 317
20	266 290
21	362 391
22	397 441
23	239 263
24	480 205
25	270 300
26	322 348
27	404 111
40	463 178
41	470 194
42	207 244
43	247 239
44	355 376
45	228 246

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 & 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>
1	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
2	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
3	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
4	0.734	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
5	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
6	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
7	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
8	0.924	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
10	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
11	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
12	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
13	1.174	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
14	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
15	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
16	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
17	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
Part 9 \$500 Deductible (Comprehensive)

<u>Symbol</u>	<u>Model Year</u>															
	<u>2013</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>1998 & Prior</u>
<u>1</u>	<u>0.602</u>	<u>0.588</u>	<u>0.575</u>	<u>0.592</u>	<u>0.580</u>	<u>0.568</u>	<u>0.556</u>	<u>0.545</u>	<u>0.534</u>	<u>0.523</u>	<u>0.513</u>	<u>0.502</u>	<u>0.493</u>	<u>0.483</u>	<u>0.474</u>	<u>0.447</u>
<u>2</u>	<u>0.634</u>	<u>0.620</u>	<u>0.606</u>	<u>0.625</u>	<u>0.612</u>	<u>0.599</u>	<u>0.587</u>	<u>0.575</u>	<u>0.563</u>	<u>0.551</u>	<u>0.540</u>	<u>0.529</u>	<u>0.519</u>	<u>0.508</u>	<u>0.498</u>	<u>0.470</u>
<u>3</u>	<u>0.669</u>	<u>0.654</u>	<u>0.639</u>	<u>0.661</u>	<u>0.647</u>	<u>0.633</u>	<u>0.620</u>	<u>0.607</u>	<u>0.594</u>	<u>0.582</u>	<u>0.569</u>	<u>0.558</u>	<u>0.547</u>	<u>0.535</u>	<u>0.525</u>	<u>0.495</u>
<u>4</u>	<u>0.708</u>	<u>0.692</u>	<u>0.676</u>	<u>0.699</u>	<u>0.684</u>	<u>0.670</u>	<u>0.655</u>	<u>0.641</u>	<u>0.628</u>	<u>0.614</u>	<u>0.602</u>	<u>0.589</u>	<u>0.576</u>	<u>0.565</u>	<u>0.553</u>	<u>0.521</u>
<u>5</u>	<u>0.748</u>	<u>0.731</u>	<u>0.715</u>	<u>0.740</u>	<u>0.724</u>	<u>0.708</u>	<u>0.692</u>	<u>0.677</u>	<u>0.663</u>	<u>0.649</u>	<u>0.636</u>	<u>0.622</u>	<u>0.609</u>	<u>0.596</u>	<u>0.583</u>	<u>0.549</u>
<u>6</u>	<u>0.792</u>	<u>0.774</u>	<u>0.757</u>	<u>0.784</u>	<u>0.766</u>	<u>0.750</u>	<u>0.733</u>	<u>0.717</u>	<u>0.702</u>	<u>0.686</u>	<u>0.671</u>	<u>0.657</u>	<u>0.643</u>	<u>0.630</u>	<u>0.616</u>	<u>0.580</u>
<u>7</u>	<u>0.816</u>	<u>0.798</u>	<u>0.780</u>	<u>0.831</u>	<u>0.812</u>	<u>0.794</u>	<u>0.776</u>	<u>0.759</u>	<u>0.743</u>	<u>0.726</u>	<u>0.711</u>	<u>0.695</u>	<u>0.680</u>	<u>0.665</u>	<u>0.651</u>	<u>0.612</u>
<u>8</u>	<u>0.839</u>	<u>0.820</u>	<u>0.802</u>	<u>0.880</u>	<u>0.860</u>	<u>0.841</u>	<u>0.822</u>	<u>0.804</u>	<u>0.786</u>	<u>0.769</u>	<u>0.752</u>	<u>0.736</u>	<u>0.719</u>	<u>0.704</u>	<u>0.689</u>	<u>0.647</u>
<u>10</u>	<u>0.890</u>	<u>0.870</u>	<u>0.850</u>	<u>0.934</u>	<u>0.913</u>	<u>0.892</u>	<u>0.872</u>	<u>0.853</u>	<u>0.833</u>	<u>0.814</u>	<u>0.797</u>	<u>0.779</u>	<u>0.762</u>	<u>0.745</u>	<u>0.729</u>	<u>0.684</u>
<u>11</u>	<u>0.942</u>	<u>0.921</u>	<u>0.900</u>	<u>0.992</u>	<u>0.969</u>	<u>0.947</u>	<u>0.925</u>	<u>0.904</u>	<u>0.884</u>	<u>0.864</u>	<u>0.844</u>	<u>0.826</u>	<u>0.807</u>	<u>0.789</u>	<u>0.772</u>	<u>0.724</u>
<u>12</u>	<u>0.971</u>	<u>0.949</u>	<u>0.928</u>	<u>1.053</u>	<u>1.029</u>	<u>1.005</u>	<u>0.982</u>	<u>0.960</u>	<u>0.937</u>	<u>0.916</u>	<u>0.895</u>	<u>0.875</u>	<u>0.855</u>	<u>0.836</u>	<u>0.818</u>	<u>0.766</u>
<u>13</u>	<u>0.999</u>	<u>0.977</u>	<u>0.955</u>	<u>1.119</u>	<u>1.093</u>	<u>1.068</u>	<u>1.043</u>	<u>1.019</u>	<u>0.995</u>	<u>0.972</u>	<u>0.950</u>	<u>0.928</u>	<u>0.907</u>	<u>0.887</u>	<u>0.867</u>	<u>0.812</u>
<u>14</u>	<u>1.031</u>	<u>1.008</u>	<u>0.985</u>	<u>1.190</u>	<u>1.162</u>	<u>1.135</u>	<u>1.108</u>	<u>1.083</u>	<u>1.057</u>	<u>1.033</u>	<u>1.009</u>	<u>0.986</u>	<u>0.963</u>	<u>0.941</u>	<u>0.920</u>	<u>0.860</u>
<u>15</u>	<u>1.062</u>	<u>1.038</u>	<u>1.015</u>	<u>1.266</u>	<u>1.236</u>	<u>1.206</u>	<u>1.178</u>	<u>1.151</u>	<u>1.124</u>	<u>1.097</u>	<u>1.071</u>	<u>1.047</u>	<u>1.023</u>	<u>0.999</u>	<u>0.975</u>	<u>0.913</u>
<u>16</u>	<u>1.095</u>	<u>1.070</u>	<u>1.046</u>	<u>1.347</u>	<u>1.314</u>	<u>1.283</u>	<u>1.253</u>	<u>1.223</u>	<u>1.194</u>	<u>1.166</u>	<u>1.138</u>	<u>1.112</u>	<u>1.086</u>	<u>1.061</u>	<u>1.036</u>	<u>0.968</u>
<u>17</u>	<u>1.127</u>	<u>1.102</u>	<u>1.077</u>	<u>1.433</u>	<u>1.399</u>	<u>1.366</u>	<u>1.333</u>	<u>1.301</u>	<u>1.270</u>	<u>1.240</u>	<u>1.211</u>	<u>1.182</u>	<u>1.154</u>	<u>1.127</u>	<u>1.101</u>	<u>1.029</u>
<u>18</u>	<u>1.163</u>	<u>1.137</u>	<u>1.111</u>	<u>1.548</u>	<u>1.511</u>	<u>1.475</u>	<u>1.440</u>	<u>1.405</u>	<u>1.372</u>	<u>1.339</u>	<u>1.308</u>	<u>1.277</u>	<u>1.246</u>	<u>1.217</u>	<u>1.189</u>	<u>1.111</u>
<u>19</u>	<u>1.198</u>	<u>1.171</u>	<u>1.145</u>	<u>1.648</u>	<u>1.609</u>	<u>1.571</u>	<u>1.533</u>	<u>1.496</u>	<u>1.461</u>	<u>1.426</u>	<u>1.393</u>	<u>1.359</u>	<u>1.327</u>	<u>1.296</u>	<u>1.266</u>	<u>1.183</u>
<u>20</u>	<u>1.236</u>	<u>1.208</u>	<u>1.181</u>	<u>1.791</u>	<u>1.749</u>	<u>1.708</u>	<u>1.666</u>	<u>1.626</u>	<u>1.588</u>	<u>1.550</u>	<u>1.514</u>	<u>1.478</u>	<u>1.443</u>	<u>1.409</u>	<u>1.376</u>	<u>1.286</u>
<u>21</u>	<u>1.274</u>	<u>1.245</u>	<u>1.217</u>	<u>1.935</u>	<u>1.889</u>	<u>1.844</u>	<u>1.800</u>	<u>1.756</u>	<u>1.715</u>	<u>1.674</u>	<u>1.635</u>	<u>1.596</u>	<u>1.558</u>	<u>1.521</u>	<u>1.486</u>	<u>1.389</u>
<u>22</u>	<u>1.294</u>	<u>1.265</u>	<u>1.237</u>	<u>2.078</u>	<u>2.029</u>	<u>1.981</u>	<u>1.933</u>	<u>1.886</u>	<u>1.842</u>	<u>1.798</u>	<u>1.756</u>	<u>1.714</u>	<u>1.673</u>	<u>1.634</u>	<u>1.596</u>	<u>1.492</u>
<u>23</u>	<u>1.315</u>	<u>1.285</u>	<u>1.256</u>	<u>2.221</u>	<u>2.168</u>	<u>2.117</u>	<u>2.066</u>	<u>2.017</u>	<u>1.969</u>	<u>1.922</u>	<u>1.877</u>	<u>1.832</u>	<u>1.789</u>	<u>1.747</u>	<u>1.707</u>	<u>1.595</u>
<u>24</u>	<u>1.335</u>	<u>1.305</u>	<u>1.276</u>	<u>2.436</u>	<u>2.378</u>	<u>2.322</u>	<u>2.266</u>	<u>2.212</u>	<u>2.159</u>	<u>2.108</u>	<u>2.059</u>	<u>2.009</u>	<u>1.962</u>	<u>1.916</u>	<u>1.872</u>	<u>1.749</u>
<u>25</u>	<u>1.355</u>	<u>1.325</u>	<u>1.295</u>	<u>2.651</u>	<u>2.588</u>	<u>2.527</u>	<u>2.466</u>	<u>2.407</u>	<u>2.350</u>	<u>2.294</u>	<u>2.240</u>	<u>2.187</u>	<u>2.135</u>	<u>2.085</u>	<u>2.037</u>	<u>1.904</u>
<u>26</u>	<u>1.384</u>	<u>1.353</u>	<u>1.323</u>	<u>2.866</u>	<u>2.798</u>	<u>2.732</u>	<u>2.666</u>	<u>2.602</u>	<u>2.540</u>	<u>2.480</u>	<u>2.422</u>	<u>2.364</u>	<u>2.308</u>	<u>2.254</u>	<u>2.202</u>	<u>2.058</u>
<u>27</u>	<u>1.413</u>	<u>1.381</u>	<u>1.350</u>													
<u>28</u>	<u>1.442</u>	<u>1.410</u>	<u>1.378</u>													
<u>29</u>	<u>1.472</u>	<u>1.439</u>	<u>1.407</u>													
<u>30</u>	<u>1.504</u>	<u>1.470</u>	<u>1.437</u>													
<u>31</u>	<u>1.535</u>	<u>1.500</u>	<u>1.466</u>													
<u>32</u>	<u>1.565</u>	<u>1.530</u>	<u>1.496</u>													
<u>33</u>	<u>1.596</u>	<u>1.560</u>	<u>1.525</u>													
<u>34</u>	<u>1.628</u>	<u>1.591</u>	<u>1.555</u>													
<u>35</u>	<u>1.657</u>	<u>1.620</u>	<u>1.584</u>													
<u>36</u>	<u>1.711</u>	<u>1.673</u>	<u>1.635</u>													
<u>37</u>	<u>1.765</u>	<u>1.725</u>	<u>1.686</u>													
<u>38</u>	<u>1.804</u>	<u>1.763</u>	<u>1.723</u>													
<u>39</u>	<u>1.840</u>	<u>1.799</u>	<u>1.759</u>													
<u>40</u>	<u>1.879</u>	<u>1.837</u>	<u>1.796</u>													
<u>41</u>	<u>1.917</u>	<u>1.874</u>	<u>1.832</u>													
<u>42</u>	<u>1.968</u>	<u>1.924</u>	<u>1.881</u>													
<u>43</u>	<u>2.018</u>	<u>1.973</u>	<u>1.929</u>													
<u>44</u>	<u>2.070</u>	<u>2.023</u>	<u>1.978</u>													
<u>45</u>	<u>2.108</u>	<u>2.061</u>	<u>2.015</u>													
<u>46</u>	<u>2.147</u>	<u>2.099</u>	<u>2.052</u>													
<u>47</u>	<u>2.186</u>	<u>2.137</u>	<u>2.089</u>													

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

<u>Comprehensive (con't)</u>																		
<u>Symbol</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>															
<u>48</u>	<u>2.225</u>	<u>2.175</u>	<u>2.126</u>															
<u>49</u>	<u>2.264</u>	<u>2.213</u>	<u>2.163</u>															
<u>50</u>	<u>2.302</u>	<u>2.250</u>	<u>2.199</u>															
<u>51</u>	<u>2.340</u>	<u>2.287</u>	<u>2.236</u>															
<u>52</u>	<u>2.377</u>	<u>2.324</u>	<u>2.272</u>															
<u>53</u>	<u>2.436</u>	<u>2.381</u>	<u>2.327</u>															
<u>54</u>	<u>2.493</u>	<u>2.437</u>	<u>2.382</u>															
<u>55</u>	<u>2.550</u>	<u>2.493</u>	<u>2.437</u>															
<u>56</u>	<u>2.608</u>	<u>2.549</u>	<u>2.492</u>															
<u>57</u>	<u>2.684</u>	<u>2.624</u>	<u>2.565</u>															
<u>58</u>	<u>2.762</u>	<u>2.700</u>	<u>2.639</u>															
<u>59</u>	<u>2.838</u>	<u>2.774</u>	<u>2.712</u>															
<u>60</u>	<u>2.953</u>	<u>2.887</u>	<u>2.822</u>															
<u>61</u>	<u>3.068</u>	<u>2.999</u>	<u>2.932</u>															
<u>62</u>	<u>3.147</u>	<u>3.076</u>	<u>3.007</u>															
<u>63</u>	<u>3.226</u>	<u>3.153</u>	<u>3.082</u>															
<u>64</u>	<u>3.303</u>	<u>3.229</u>	<u>3.156</u>															
<u>65</u>	<u>3.382</u>	<u>3.306</u>	<u>3.232</u>															
<u>66</u>	<u>3.501</u>	<u>3.422</u>	<u>3.345</u>															
<u>67</u>	<u>3.657</u>	<u>3.575</u>	<u>3.495</u>															
<u>68</u>	<u>3.815</u>	<u>3.729</u>	<u>3.645</u>															
<u>69</u>	<u>3.971</u>	<u>3.882</u>	<u>3.795</u>															
<u>70</u>	<u>4.129</u>	<u>4.036</u>	<u>3.945</u>															
<u>71</u>	<u>4.427</u>	<u>4.327</u>	<u>4.230</u>															
<u>72</u>	<u>4.724</u>	<u>4.618</u>	<u>4.514</u>															
<u>73</u>	<u>5.022</u>	<u>4.909</u>	<u>4.799</u>															
<u>74</u>	<u>5.320</u>	<u>5.200</u>	<u>5.083</u>															
<u>75</u>	<u>5.617</u>	<u>5.491</u>	<u>5.368</u>															

* Model Years 1990 through 2011, 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):

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

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 23
100/100	19	49 50
100/200	20 21	50 51
100/300	21 22	51 52
200/400	23 24	123 126
250/500	24 25	147 151
250/1000	25 26	158 162
300/500	28 29	206 211
500/500	36 37	370 379
500/1000	37 38	381 391

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Territory	Class							
	10	17	18	20	21	25	26	30
1	4144	9096	5458	165177	9498	149159	8288	4144
2	4348	92103	5561	172193	89100	155174	8490	4348
3	4349	96109	5867	176200	94108	158180	8597	4349
4	4550	100109	5965	181198	101110	163178	9099	4549
5	4650	100110	6466	184201	106115	165180	95104	4650
6	4954	107119	6472	190210	112124	171189	101112	4854
7	5256	110120	7076	189206	117127	170185	105115	5455
8	5459	112122	7581	194212	120131	175191	108118	5459
9	5461	112125	7180	193216	120135	174195	108121	5460
10	5360	114130	7181	194221	124141	175199	111127	5361
11	5764	128143	7887	189211	125140	170190	113126	5764
12	6269	128143	8089	184206	133149	165185	120134	6269
13	6471	119132	8797	191212	138154	172191	125138	6370
14	7181	132150	95108	187213	145165	168191	130148	7080
15	8593	138152	102112	186204	151167	167184	136150	8391
16	7383	130149	90102	176201	125142	158181	113128	7080
17	6065	126137	7986	192209	119130	172188	108117	6065
18	7382	140156	93104	187209	140157	168188	126141	7180
19	7378	138147	103110	176188	142152	158169	128136	7378
20	8187	142153	103111	184199	145157	166179	131141	7884
21	8492	144157	118128	183199	165180	164179	149162	101110
22	94100	139152	118129	176194	155171	158174	139153	122134
23	6372	139158	110126	181206	147167	163186	132151	7080
24	6874	133144	97105	181195	137148	163176	123133	6874
25	7282	141160	106121	184209	147168	165188	132151	7686
26	8593	140153	116127	176192	153167	158173	138150	93101
27	3942	8693	5054	160173	8491	144156	7682	3942
40	6369	121133	8695	183201	132145	164181	118130	6471
41	6065	128139	93100	189205	142153	171184	128138	6368
42	7078	137152	106118	188209	152168	169188	136152	6876
43	7585	137156	102116	186212	152173	167190	137156	7384
44	6878	137156	90103	186212	129147	167191	116132	6675
45	7885	135147	103112	186203	151165	168183	136149	7683

Model Year 2010 and Prior

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

Model Year 2010 and Prior

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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Model Year 2010 and Prior

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Model Year 2010 and Prior

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Model Year 2011 and Subsequent
STATED AMOUNT DIVISORS

<u>Symbol</u>	<u>Divisor</u>	<u>Symbol</u>	<u>Divisor</u>
<u>1</u>	<u>15.000</u>	<u>37</u>	<u>315.010</u>
<u>2</u>	<u>42.510</u>	<u>38</u>	<u>325.010</u>
<u>3</u>	<u>67.510</u>	<u>39</u>	<u>335.010</u>
<u>4</u>	<u>85.010</u>	<u>40</u>	<u>345.010</u>
<u>5</u>	<u>95.010</u>	<u>41</u>	<u>355.010</u>
<u>6</u>	<u>105.010</u>	<u>42</u>	<u>365.010</u>
<u>7</u>	<u>115.010</u>	<u>43</u>	<u>375.010</u>
<u>8</u>	<u>125.010</u>	<u>44</u>	<u>385.010</u>
<u>10</u>	<u>135.010</u>	<u>45</u>	<u>395.010</u>
<u>11</u>	<u>145.010</u>	<u>46</u>	<u>406.260</u>
<u>12</u>	<u>153.130</u>	<u>47</u>	<u>418.760</u>
<u>13</u>	<u>159.380</u>	<u>48</u>	<u>431.260</u>
<u>14</u>	<u>165.630</u>	<u>49</u>	<u>443.760</u>
<u>15</u>	<u>171.880</u>	<u>50</u>	<u>456.260</u>
<u>16</u>	<u>178.130</u>	<u>51</u>	<u>468.760</u>
<u>17</u>	<u>184.380</u>	<u>52</u>	<u>481.260</u>
<u>18</u>	<u>190.630</u>	<u>53</u>	<u>493.760</u>
<u>19</u>	<u>196.880</u>	<u>54</u>	<u>512.510</u>
<u>20</u>	<u>203.130</u>	<u>55</u>	<u>537.510</u>
<u>21</u>	<u>209.380</u>	<u>56</u>	<u>562.510</u>
<u>22</u>	<u>215.630</u>	<u>57</u>	<u>587.510</u>
<u>23</u>	<u>221.880</u>	<u>58</u>	<u>625.010</u>
<u>24</u>	<u>228.130</u>	<u>59</u>	<u>675.010</u>
<u>25</u>	<u>234.380</u>	<u>60</u>	<u>725.010</u>
<u>26</u>	<u>240.630</u>	<u>61</u>	<u>775.010</u>
<u>27</u>	<u>246.880</u>	<u>62</u>	<u>825.010</u>
<u>28</u>	<u>253.130</u>	<u>63</u>	<u>875.010</u>
<u>29</u>	<u>259.380</u>	<u>64</u>	<u>925.010</u>
<u>30</u>	<u>265.630</u>	<u>65</u>	<u>975.010</u>
<u>31</u>	<u>271.880</u>	<u>66</u>	<u>1050.010</u>
<u>32</u>	<u>278.130</u>	<u>67</u>	<u>1150.010</u>
<u>33</u>	<u>284.380</u>	<u>68</u>	<u>1250.010</u>
<u>34</u>	<u>290.630</u>	<u>69</u>	<u>1350.010</u>
<u>35</u>	<u>296.880</u>	<u>70</u>	<u>1450.010</u>
<u>36</u>	<u>305.010</u>		

NOTE: The cost of the Waiver of Deductible is the same as the Actual Cash Value Rate.

Preferred Mutual Insurance Company

Massachusetts Private Passenger Automobile – Effective 4/1/2012

Summary of Proposed Changes

Base Premiums

[Exhibit A](#) - Increase base premiums by territory and coverage

Account Credit

Decrease the Account Credit when the Home is written with Preferred Mutual under a Form 4 (Tenant) or Form 6 (Condominium) to 7%. This adjustment is being made due to the low premium size of Tenant and Condominium policies.

Preferred Risk Factor

We are adding a new Preferred Risk factor to allow a 5% credit on vehicles meeting the following criteria:

- 1) Liability limits of 100/300 or more
- 2) The rated operator for the vehicle qualifies for the Excellent Driver Plus (99) or Excellent Driver discount (98)
- 3) There are no excluded drivers on the vehicle
- 4) There are no deferred operators on the policy
- 5) The vehicle has both Comprehensive and Collision coverage (Limited Collision coverage does not qualify)

A credit of 5% will be applied to Parts 1, 2, 4, 5, and 7 (Bodily Injury Compulsory, Personal Injury Protection, Property Damage Liability, Bodily Injury Optional, and Collision). We do not wish to have this factor apply to Motorcycles at this time.

Merit Rate Adjustment

We are proposing an increase to the Merit Rating Adjustments in Rule 56. The charge for each point is increasing from 15.0% to 18.0% for experienced operators and from 7.5% to 9.0% for inexperienced operators.

Good Pay/Loyalty Discount

We are removing the Good Pay/Loyalty discount and replacing with the Loyalty/Payment Premium Adjustment. This rule is being amended to more clearly apply credits and charges based on the length of time a policyholder has been insured with Preferred Mutual and their payment history during the prior 12 months.

ISO VSR Program with 75 symbols

Adopt the ISO VSR program with 75 symbols. Rules 20, 22, 25, and 41 have been amended and new model year symbol factors have been added to the rate pages.

Basic Coverage Package Premium Adjustment

We are amending the Premium Calculation, Rule 11, to add item #5, Residual Market - Basic Coverage Package Premium Adjustment. We are implementing this rule to allow capping of the Preferred Mutual premium on quotes and new business policies if our premium exceeds the MAIP premium for the basic coverage package. The application of a premium credit will bring us into compliance with Division of Insurance Bulletin 2009-13.

We feel this rule will allow us to adjust base premiums and other premium adjustments where there is a need and will allow us to continue to be in compliance at the vehicle level.

Increased Limit Table

We have updated the Increased Limit Table to display the Property Damage Limit of \$250,000. We adopted the 4/1/2008 AIB rates and rules effective 4/1/2009. The factor for \$250,000 Property Damage was approved for our use under state filing #08NOV07-380. When we adopted the AIB manual, we did not notice the PD limit of \$250,000 was not displayed. We now wish to display this limit.

Exhibit A

Base Premium Changes by Coverage and Territory						
Terr	BI – Compulsory & Optional	Property Damage	PIP	UM – Uninsured & Underinsured	Comprehensive	COLL – Collision & Limited Collision
1	4.0%	6.5%	26.0%	2.5%	10.0%	7.0%
2	1.0%	-0.5%	30.0%	2.5%	14.0%	12.0%
3	9.0%	-7.5%	29.0%	2.5%	7.0%	14.0%
4	1.0%	-2.5%	27.0%	2.5%	11.0%	9.0%
5	1.0%	1.5%	30.0%	2.5%	11.0%	9.0%
6	4.0%	-2.5%	30.0%	2.5%	17.0%	11.0%
7	9.0%	-4.5%	30.0%	2.5%	16.0%	9.0%
8	8.0%	4.5%	28.0%	2.5%	16.0%	9.0%
9	1.0%	-2.5%	30.0%	2.5%	14.0%	12.0%
10	1.0%	0.5%	30.0%	2.5%	12.0%	14.0%
11	1.0%	-2.5%	30.0%	2.5%	10.0%	12.0%
12	9.0%	-7.5%	30.0%	2.5%	13.0%	12.0%
13	4.0%	0.5%	30.0%	2.5%	19.0%	11.0%
14	6.0%	-3.5%	25.0%	2.5%	8.0%	14.0%
15	9.0%	-3.5%	30.0%	2.5%	8.0%	10.0%
16	3.0%	5.5%	30.0%	2.5%	19.0%	14.0%
17	3.0%	5.5%	28.0%	2.5%	9.0%	9.0%
18	3.0%	-4.5%	28.0%	2.5%	9.0%	12.0%
19	3.0%	-4.5%	28.0%	2.5%	11.0%	7.0%
20	3.0%	-3.5%	28.0%	2.5%	9.0%	8.0%
21	9.0%	-2.5%	28.0%	2.5%	8.0%	9.0%
22	3.0%	-2.5%	28.0%	2.5%	11.0%	10.0%
23	3.0%	-2.5%	30.0%	2.5%	10.0%	14.0%
24	3.0%	-2.5%	26.0%	2.5%	14.0%	8.0%
25	3.0%	-1.5%	28.0%	2.5%	11.0%	14.0%
26	4.0%	-2.5%	28.0%	2.5%	8.0%	9.0%
27	1.0%	-4.5%	22.0%	2.5%	7.0%	8.0%
40	9.0%	-6.5%	30.0%	2.5%	9.0%	10.0%
41	2.0%	-3.5%	25.0%	2.5%	14.0%	8.0%
42	1.0%	0.0%	30.0%	2.5%	18.0%	11.0%
43	3.0%	2.5%	30.0%	2.5%	10.0%	14.0%
44	8.0%	3.5%	30.0%	2.5%	6.0%	14.0%
45	4.0%	0.0%	30.0%	2.5%	8.0%	9.0%

Massachusetts Personal Auto

Rate Impact by Coverage - Vehicle Premiums Increasing More Than 25%

Impact of 4/1/2012 Changes Only

Coverage	Average \$ Change	Number of Vehicles Increasing >25%
BI - Compulsory	3	71
BI - Optional	1	1
Collision	15	434
Comprehensive	5	169
Med Pay	0	0
PIP - No Fault	6	16,573
Prop Dam	(1)	0
Sub Trans	0	0
Towing/Labor	0	0
Underinsured	1	0
Uninsured	0	0

Combined Impact of 4/1/2012 & 11/1/2011 Changes*

Coverage	Average \$ Change	Number of Vehicles Increasing >25%
BI - Compulsory	4	107
BI - Optional	2	2
Collision	16	684
Comprehensive	6	312
Med Pay	0	0
PIP - No Fault	7	17,675
Prop Dam	0	4
Sub Trans	0	0
Towing/Labor	0	0
Underinsured	1	0
Uninsured	0	0

*Combined impact applied to only those policies that will receive both changes

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	\$ 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*	\$
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:					
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?				
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				

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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/Payment Premium Adjustment*:	From 2-4% to 5+4% 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 <u>HO/MHO Forms 1,2,3,5*</u>:	14% Parts 1, 2, 4, 5, 7, 8 and 9			
Account Credit – with PMIC <u>HO Forms 4, 6*</u>:	7% 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			
<u>Preferred Risk Premium Adjustment</u>	-5% Parts 1, 2, 4, 5, 7			
*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~~ [payment premium adjustment](#)
- (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
- [\(12\) preferred risk premium adjustment](#)
- ~~(12)~~ [\(13\) 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.

5. Residual Market - Basic Coverage Package Premium (BCP) Adjustment

If the vehicle has the same coverage and limits as those applicable to the "Basic Coverage Package" as defined below, the following premium adjustment will be applied.

Basic Coverage Package Definition

Coverage

- 20/40 Bodily Injury Liability (including guest and out-of-state coverage)
- \$8,000 Personal Injury Protection, no deductible
- \$5,000 Property Damage Liability
- 20/40 Uninsured Motorist Coverage

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Operator Criteria

- The rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy
- At the time the policy is issued, the rated operator has accrued no more than 4 merit rating points under the CAR private passenger automobile insurance rate manual, and a claim payment has not been made under any or all of the above coverages to or on behalf of the insured in connection with more than one accident during the three years preceding the effective date of the policy

Calculation of the BCP Adjustment

1. Calculate the total vehicle premium, using the current MAIP rates
2. Calculate the total vehicle premium, using the current Preferred Mutual rates
3. If the total vehicle premium for Preferred Mutual is larger than MAIP, calculate the BCP Adjustment as follows: MAIP premium divided by Preferred Mutual premium = BCP Adjustment
4. Apply the BCP Adjustment factor from #3 to the premium for each Preferred Mutual coverage
5. If the Preferred Mutual premium is equal to or smaller than the premium for MAIP, the BCP Adjustment factor is 1.00.

Rule 18. TERMINATION OF INSURANCE

Rule 18. A.1. is replaced by the following:

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company or by the insured at any time, the return premium shall be computed pro rata

Rule 18. F. is replaced by the following:

F. Instructions For Use of Pro Rata Table

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

The SHORT RATE CANCELLATION OF SHORT TERM POLICIES, Table 1 and Table 2 do not apply.

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RULE 19. DISCOUNTS

RULE 19. B. Public Transit This rule does not apply

The following discounts are added:

Future Effective Date A New Business application that is submitted 7 or more days prior to the effective date, will receive a premium credit.

~~**Good Pay/Loyalty Credit/Payment Premium Adjustment** If an insured(s) has completed 1 billing year with zero non-payments or NSF's, a 2% Good Pay/Loyalty Credit will be applied on the following term. For each year thereafter, if the insured has 1 or less non-payments and zero NSF's the Good Pay/Loyalty Credit will increase by 1% per year with a maximum of 5%.~~

~~If an insured(s) has 2 or more non-payments in a billing year, the Good Pay/Loyalty Credit will decrease by 1% for the following term.~~

~~Any occurrence of an NSF will negate the Good Pay/Loyalty Credit for the following term.~~

~~Once the Good Pay/Loyalty Credit has been negated eligibility will be as stated in paragraph 1. **Loyalty Adjustment**~~

Based on the number of years a policyholder is insured with Preferred Mutual, the following premium adjustment will apply

<u>Years Completed</u>	<u>Adjustment</u>
<u>1</u>	<u>-1%</u>
<u>2</u>	<u>-2%</u>
<u>3 or more</u>	<u>-3%</u>

Payment Adjustment

If a policyholder has completed 1 or more billing years, a premium adjustment will be calculated based on the following

<u># Non-pays in the Prior 12 Months</u>	<u># NSF's in the Prior 12 Months</u>	<u>Adjustment</u>
<u>0</u>	<u>0</u>	<u>-1%</u>
<u>1</u>	<u>0</u>	<u>0%</u>
<u>2</u>	<u>0</u>	<u>+3%</u>
<u>3 or more</u>	<u>0</u>	<u>+5%</u>
<u>0 or more</u>	<u>1 or more</u>	<u>+5%</u>

Account Credit with PMIC Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written with Preferred Mutual.

Account Credit with Fair Plan or Other Company Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written on Forms 2, 3, 4, 5, or 6 with the Fair Plan or other eligible company not affiliated with Preferred Mutual.

Account Credits do not apply when the property coverage is written on a Dwelling Fire policy. These credits may be applied mid-term or at policy inception.

Anti-Lock Brake Discount A premium discount applies for those private passenger autos equipped with factory installed two or four wheel Anti-Lock Braking Systems (ABS).

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- Good Student Discount** Applies as follows:
- 1) The owner or operator is
 - a) Classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25, 26, and
 - b) A full time high school, college or university student.
 - 2) A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B".
 - c) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement. A premium change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
 - 4) The Good Student Credit does not apply to Motorcycles

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.

Preferred Risk Premium Adjustment [A premium discount applies to all vehicles meeting the following criteria](#)

- 1) [Liability limits of 100/300 or more](#)
- 2) [The rated operator for the vehicle qualifies for the Excellent Driver Plus \(99\) or Excellent Driver discount \(98\)](#)
- 3) [There are no excluded drivers on the vehicle](#)
- 4) [There are no deferred operators on the policy](#)
- 5) [The vehicle has both Comprehensive and Collision coverage \(Limited Collision coverage does not qualify\)](#)
- 6) [The Preferred Risk Premium Adjustment does not apply to Motorcycles](#)

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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.:~~~~

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES is replaced by the following

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles – Model Year 2010 and Prior

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

Comprehensive			Collision				
Symbol	Factor	Model Years	Symbol	Model Years	Factor	Symbol	Factor
		1980 & Prior	1981-1989	1990 & Subsequent			
1		0- 1600	0- 1600				0- 6500
2		1601- 2100	1601- 2100				6501- 8000
3		2101- 2750	2101- 2750				8001- 9000
4		2751- 3700	2751- 3700				9001-10000
5		3701- 5000	3701- 5000				10001-11250
6		5001- 6500	5001- 6500				11251-12500
7		6501- 8000	6501- 8000				12501-13750
8		8001-10000	8001-10000				13751-15000
4	-.24	10001-12500	10001-12500	15001-16250	40		-.74
2	-.28	12501-15000	12501-15000	16251-17500	44		-.80
3	-.32	15001-17500	15001-17500	17501-18750	42		-.89
4	-.36	17501-20000	17501-20000	18751-20000	43		1.00

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5	-41	14	1.14 <u>20001 & above</u>	5 <u>20001-24000</u>	46 <u>20001-22000</u>	44	4.12
6	-46	15	1.29	6 <u>24001-28000</u>	51 <u>22001-24000</u>	45	4.25
7	-53	16	1.47	7 <u>28001-33000</u>	57 <u>24001-26000</u>	46	4.40
8	-60	17	1.67	8 <u>33001-39000</u>	64 <u>26001-28000</u>	47	4.57
	<u>18</u>			<u>39001-46000</u>			<u>28001-30000</u>
	<u>19</u>			<u>46001-55000</u>			<u>30001-33000</u>
	<u>20</u>			<u>55001-65000</u>			<u>33001-36000</u>
	<u>21</u>			<u>65001 & above</u>			<u>36001-40000</u>
	<u>22</u>						<u>40001-45000</u>
	<u>23</u>						<u>45001-50000</u>
	<u>24</u>						<u>50001-60000</u>
	<u>25</u>						<u>60001-70000</u>
	<u>26</u>						<u>70001-80000</u>
	<u>27</u>						<u>80001 & above</u>

PM-MA-PA-Exception

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3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 to 2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

<u>Symbol</u>	<u>Model Year 1989& Prior</u>	<u>Model Year 1990-2010</u>
<u>18</u>	<u>1.15</u>	<u>1.08</u>
<u>19</u>	<u>1.30</u>	<u>1.15</u>
<u>20</u>	<u>1.45</u>	<u>1.25</u>
<u>21</u>	<u>1.60</u>	<u>1.35</u>
<u>22</u>		<u>1.45</u>
<u>23</u>		<u>1.55</u>
<u>24</u>		<u>1.70</u>
<u>25</u>		<u>1.85</u>
<u>26</u>		<u>2.00</u>
<u>27</u>		<u>*</u>

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b. Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

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C. Non-Symbolled Vehicles – Model Year 2011 and Subsequent

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

<u>Symbol</u>	<u>Price New Range</u>	<u>Symbol</u>	<u>Price New Range</u>
<u>1</u>	<u>\$1 – \$3,000</u>	<u>40</u>	<u>\$34,001 – \$35,000</u>
<u>2</u>	<u>\$3,001 – \$5,500</u>	<u>41</u>	<u>\$35,001 – \$36,000</u>
<u>3</u>	<u>\$5,501 – \$8,000</u>	<u>42</u>	<u>\$36,001 – \$37,000</u>
<u>4</u>	<u>\$8,001 – \$9,000</u>	<u>43</u>	<u>\$37,001 – \$38,000</u>
<u>5</u>	<u>\$9,001 – \$10,000</u>	<u>44</u>	<u>\$38,001 – \$39,000</u>
<u>6</u>	<u>\$10,001 – \$11,000</u>	<u>45</u>	<u>\$39,001 – \$40,000</u>
<u>7</u>	<u>\$11,001 – \$12,000</u>	<u>46</u>	<u>\$40,001 – \$41,250</u>
<u>8</u>	<u>\$12,001 – \$13,000</u>	<u>47</u>	<u>\$41,251 – \$42,500</u>
<u>10</u>	<u>\$13,001 – \$14,000</u>	<u>48</u>	<u>\$42,501 – \$43,750</u>
<u>11</u>	<u>\$14,001 – \$15,000</u>	<u>49</u>	<u>\$43,751 – \$45,000</u>
<u>12</u>	<u>\$15,001 – \$15,625</u>	<u>50</u>	<u>\$45,001 – \$46,250</u>
<u>13</u>	<u>\$15,626 – \$16,250</u>	<u>51</u>	<u>\$46,251 – \$47,500</u>
<u>14</u>	<u>\$16,251 – \$16,875</u>	<u>52</u>	<u>\$47,501 – \$48,750</u>
<u>15</u>	<u>\$16,876 – \$17,500</u>	<u>53</u>	<u>\$48,751 – \$50,000</u>
<u>16</u>	<u>\$17,501 – \$18,125</u>	<u>54</u>	<u>\$50,001 – \$52,500</u>
<u>17</u>	<u>\$18,126 – \$18,750</u>	<u>55</u>	<u>\$52,501 – \$55,000</u>
<u>18</u>	<u>\$18,751 – \$19,375</u>	<u>56</u>	<u>\$55,001 – \$57,500</u>
<u>19</u>	<u>\$19,376 – \$20,000</u>	<u>57</u>	<u>\$57,501 – \$60,000</u>
<u>20</u>	<u>\$20,001 – \$20,625</u>	<u>58</u>	<u>\$60,001 – \$65,000</u>
<u>21</u>	<u>\$20,626 – \$21,250</u>	<u>59</u>	<u>\$65,001 – \$70,000</u>
<u>22</u>	<u>\$21,251 – \$21,875</u>	<u>60</u>	<u>\$70,001 – \$75,000</u>
<u>23</u>	<u>\$21,876 – \$22,500</u>	<u>61</u>	<u>\$75,001 – \$80,000</u>
<u>24</u>	<u>\$22,501 – \$23,125</u>	<u>62</u>	<u>\$80,001 – \$85,000</u>
<u>25</u>	<u>\$23,126 – \$23,750</u>	<u>63</u>	<u>\$85,001 – \$90,000</u>
<u>26</u>	<u>\$23,751 – \$24,375</u>	<u>64</u>	<u>\$90,001 – \$95,000</u>
<u>27</u>	<u>\$24,376 – \$25,000</u>	<u>65</u>	<u>\$95,001 – \$100,000</u>
<u>28</u>	<u>\$25,001 – \$25,625</u>	<u>66</u>	<u>\$100,001 – \$110,000</u>
<u>29</u>	<u>\$25,626 – \$26,250</u>	<u>67</u>	<u>\$110,001 – \$120,000</u>
<u>30</u>	<u>\$26,251 – \$26,875</u>	<u>68</u>	<u>\$120,001 – \$130,000</u>
<u>31</u>	<u>\$26,876 – \$27,500</u>	<u>69</u>	<u>\$130,001 – \$140,000</u>
<u>32</u>	<u>\$27,501 – \$28,125</u>	<u>70</u>	<u>\$140,001 – \$150,000</u>
<u>33</u>	<u>\$28,126 – \$28,750</u>	<u>71</u>	<u>Rating Symbol Only*</u>
<u>34</u>	<u>\$28,751 – \$29,375</u>	<u>72</u>	<u>Rating Symbol Only*</u>
<u>35</u>	<u>\$29,376 – \$30,000</u>	<u>73</u>	<u>Rating Symbol Only*</u>
<u>36</u>	<u>\$30,001 – \$31,000</u>	<u>74</u>	<u>Rating Symbol Only*</u>
<u>37</u>	<u>\$31,001 – \$32,000</u>	<u>75</u>	<u>Rating Symbol Only*</u>
<u>38</u>	<u>\$32,001 – \$33,000</u>	<u>98</u>	<u>\$150,001 and above</u>
<u>39</u>	<u>\$33,001 – \$34,000</u>		

*** NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

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D. Rating Vehicles with Symbol 98 - Model Year 2011 and Subsequent

Increase the factor for Symbol 70 by +0.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH THEFT VEHICLES

The following is added to Rule 23.

A list of High Theft Vehicles is available from Preferred Mutual.

RULE 25. VEHICLE SERIES RATING is replaced by the following

RULE 25. VEHICLE SERIES RATING

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

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

Reassignment of symbols may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

Rule 28. B. 1. a. iii. is replaced by the following:

If an operator is to be listed as a deferred driver to be excluded in rating to produce a lower premium charge, the policyholder must submit a copy of a Coverage Selections Page showing the deferred operator as a listed principal operator on that policy.

A deferral can be lifted at any point in the policy term if the company determines that the deferral is no longer valid.

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RULE 41. STATED AMOUNT COVERAGE is replaced by the following

RULE 41. STATED AMOUNT COVERAGE Model Year 2010 and Prior

Parts 7, 8 and 9

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

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

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

RULE 41. STATED AMOUNT COVERAGE Model Year 2011 and Subsequent

Part 7 - Collision, Part 8 – Limited Collision and Part 9 - Comprehensive

A motor vehicle will be insured on a stated amount basis when it can be clearly established that its value will produce

an inadequate premium charge using normal rating procedures. In such case, the vehicle will be rated as follows:

1. An appraisal will be made at the time of application to establish the current market value of the vehicle. The cost of the appraisal will be borne by the policyholder. The company will verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Calculation stated below. Apply the rate obtained to each \$100 of the appraised valuation.
3. Determine final premium in accordance to Rule 11 – Premium Calculation

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

Stated Amount Rate Calculation

A. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory code, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor table. Round the result to the nearest cent. For Symbol 71 and above, use the Symbol 70 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

B. Comprehensive Stated Amount

1. Determine the Private Passenger latest year Class 10 manual rates by territory code for comprehensive.
2. Determine the comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
3. Median Symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

The comprehensive stated amount rate per \$100 is calculated as {[Step 1 * Step 2 *100.00] / Step 3} rounded to the nearest cents.

C. Fire Stated Amount

1. Apply a factor of 13.49 to the Private Passenger comprehensive model year symbol factor based on the latest model year for the symbol developed from Rule 22.
2. Median symbol value. Calculated as the lowest value for the price new range + (highest value for the price new range minus the lowest value for the price new range)/2.00.

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[The fire stated amount rate per \\$100 is calculated as {\[Step 1 * 100.00\] / Step 2} rounded to the nearest cents.](#)

D. Theft Stated Amount

- [1. Comprehensive Stated Amount as calculated above](#)
- [2. Fire Stated Amount rates as calculated above](#)

[The theft stated amount rate per \\$100 is calculated as { \[0.70 * Step 1\] – Step 2 } rounded to the nearest cents](#)

E. Stated Amount C.A.C. with M.M.& V.

- [1. \\$500 Deductible 15% of the Stated Amount Comprehensive Rate](#)
- [2. Additional Charges to Reduce Deductible from \\$500 - Same as Actual Cash Value Charges](#)
- [3. For Higher Deductibles, Refer to Rule 16](#)

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.

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

Classification of Points By Driving Infraction

Points are assigned as follows:

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

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

An operator's total number of points is based on the number of years since the last at fault accident or traffic violation. If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the total number of points is equal to the sum of the above point values for each driving infraction in the policy experience period. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of driving infractions during the policy experience period is three or less, the total number of points is equal to the sum of the above point values for each driving infraction minus the number of driving infractions in the policy experience period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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

Calculation of the Merit Rate Adjustment

The merit rate adjustment is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Merit Rate Adj.</u>	<u>Merit Rate Adj.</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	<u>-17.0%</u>	
Excellent Driver Discount (5 Years Incident-Free)	<u>-7.0%</u>	<u>-7.0%</u>
	<u>Point Factor</u>	<u>Point Factor</u>
Number of Points X (Multiply number of points times the rate adjustment shown)	<u>+1518.0%</u>	<u>+759.0%</u>

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PREFERRED MUTUAL FORMS LIST

Form Number	Edition	Form Name
* PPY-0039-S	01-89	\$100 Glass Deductible
MPY-0034-S	01-83	Agreed Amount Coverage-Comprehensive
M-0047-S	01-89	Antique Auto
M-0069-S	01-80	Commonwealth of MA Employees Using Autos They Do Not Own in the Course of Employment
M-0101-S	01-92	Conditional Premium and Coverage Endorsement
M-0070-S	01-90	Coverage for Anyone Renting an Auto to You
MPY-0037-S	01-94	Coverage for Customized Vans and Pick-ups
MPY-0041-S	01-03	Excess Electronic Equipment Coverage
M-0049-S	01-77	Federal Employees Using Autos They Do Not Own in the Course of Employment
M-0002-S	01-77	Guest Occupants Exclusion
* PM-0099-S	04-07-09- <u>11</u>	Mandatory Endorsement
MPY-0002-S	01-77	Mobile Home Endorsement
M-0103-S	01-89	Non-Renewal of Policy-Motorcycles, Recreational Vehicles and Trailers
* PM-0106-S	01-01	Operator Exclusion Form
MPY-0040-S	01-01	Original Equipment Manufacturer Parts Coverage
MPY-0029-S	01-89	Other Optional Insurance -Theft
MPY-0031-S	01-89	Other Optional Insurance-Combined Additional Coverage
MPY-0028-S	01-89	Other Optional Insurance-Fire, Lightning and Transportation
M-0063-S	01-88	Restriction of Personal Injury Protection for Employers Subject to the MA Workers' Compensation Act.
MPY-0027-S	01-83	Stated Amount Coverage
M-0105-S	01-01	Substitute Transportation Coverage-\$45 Per Day, Maximum Limit \$1,350.
MPY-0032-S	01-96	Suspension of Coverage and Reduction of Limits
M-0004-S	01-88	Transportation of Fellow Employees, Students or Others
M-0107-S	01-06	Trust Endorsement
M-0052-S	01-06	Use of Other Auto Vehicles Furnished or Available for Use As Public or Livery Conveyances
M-0051-S	01-89	Use of Other Auto Vehicles Furnished or Available for Regular Use
MPY-0016-S	01-83	Waiver of Deductible
* MASEL	2008	Coverage Selection Page (Declarations page)
* MARR	04-09	Repair or Replacement for Damage to Your Auto
* MAAP	2007	Seventh Edition
* MARF	2008	Renewal Form
* MAIA	2008	Application for Massachusetts Motor Vehicle Insurance
* PIN 3	04-09	Privacy Information Notice
* PM 1896	01-10	Bylaws Page
* MJ - CJ	04-09	Policy Jacket
PP 0001	01-05	Personal Auto Policy
PP 0322	01-05	Named Non Owned
MP-0099	11-01	Amendment of Policy Provisions

* **Preferred Mutual is using a company version of this form or endorsement. All references to the AIB form number in the manual are amended to reference the Preferred Mutual form number.**

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES – SEE PREFERRED MUTUAL EXCEPTIONS

A. Non-Symbolled Vehicles

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING – SEE PREFERRED MUTUAL EXCEPTIONS

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

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

RULE 41. STATED AMOUNT COVERAGE - SEE PREFERRED MUTUAL EXCEPTIONS

Parts 7, 8 and 9

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

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

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

RULES 42-43. RESERVED FOR FUTURE USE - SEE PREFERRED MUTUAL EXCEPTIONS

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES - SEE PREFERRED MUTUAL EXCEPTIONS

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

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

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
Damage to Someone Else's Property							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
Limit:	\$250,000						
Factor:	1.309						
Bodily Injury to Others							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	500/1000						
Factor:	3.06						

04/01/2012

Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	402106	206214	416121	403419	485192	364379	466173	400104
2	440111	224226	434132	438442	240212	395399	488190	408109
3	445125	236257	442155	475518	223243	428467	202220	444124
4	424125	263266	446147	527532	260263	474479	234236	424122
5	428129	262265	464166	555561	277280	500505	250253	428129
6	440146	290302	462168	595619	318331	536557	287298	437142
7	442155	281306	480196	630687	324353	568619	294317	440153
8	455167	320346	490205	683738	358387	615664	322348	453165
9	477179	342345	217219	707714	374378	635641	336339	474176
10	480182	402406	242244	753761	432436	678685	389393	484186
11	473175	438442	239241	740747	434438	667674	394395	204203
12	487204	404440	254277	720785	452493	649707	407444	484201
13	219228	453471	281292	742772	468487	669696	424438	216225
14	245260	474502	316335	731775	484513	657696	437463	242257
15	292318	527574	331361	729795	522569	656715	469511	282307
16	237244	524540	419432	693714	492507	623642	444457	246253
17	486192	406418	231238	725747	373384	650670	335345	489195
18	489195	531547	264272	742764	465479	669689	419432	218225
19	223230	505520	304313	690711	458472	620639	412424	253261
20	214220	530546	294303	736758	486501	664684	439452	238245
21	261284	534582	400436	716780	511557	644702	460501	366399
22	251259	519535	378389	697718	489504	626645	439452	345355
23	491197	479493	302311	704725	450464	632651	406418	496202
24	494200	428441	250258	707728	404416	635654	364375	498204
25	491197	483497	263271	709730	464478	638657	419432	211217
26	235244	524545	336349	692720	495515	622647	446464	230239
27	8889	488190	401102	362366	157159	325328	142143	9293
40	220240	467509	277302	715779	445485	645703	400436	235256
41	235240	478488	317323	740755	484494	667680	435444	244249
42	290293	527532	341344	732739	522527	660667	469474	297300
43	260268	521537	334344	731753	522538	659679	469483	282290
44	235254	549593	438473	725783	512553	651703	461498	242261
45	270281	511531	331344	732761	519540	659685	466485	282293

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

Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	4860	97122	5671	489238	88111	469213	89101	4860
2	5065	405137	6179	203264	98127	483238	87113	5065
3	5672	409141	6685	220284	404134	498255	94121	5470
4	5772	424154	6785	244310	420152	219278	408137	5772
5	6078	420156	7496	256333	428166	232302	445150	6078
6	6382	433173	7496	274356	446190	246320	430169	6382
7	6585	428166	82107	292380	447191	261339	433173	6382
8	7090	445186	87111	314402	464210	282361	446187	6988
9	82107	455202	400130	326424	470221	294382	452198	78101
10	82107	482237	409142	339441	495254	305397	476229	82107
11	84105	497256	408140	334434	496255	304391	477230	88114
12	85111	484239	414148	324421	204265	293381	484239	82107
13	400130	210273	426164	334434	212276	304391	490247	97126
14	414139	222278	440175	329411	218273	297371	496245	407134
15	427165	245319	447191	329428	235306	296385	212276	424157
16	408140	243316	486242	312406	224287	282367	200260	410143
17	84108	484236	406136	333426	470218	300384	454193	84108
18	86110	239306	419152	335429	210269	304385	489242	99127
19	402131	234300	436174	310397	207265	279357	486238	412143
20	95122	247316	432169	332425	219280	298381	496251	414142
21	418151	247316	482233	322412	234296	294372	207265	464210
22	414142	240307	473221	314402	220282	283362	498253	453196
23	85111	224291	436177	317412	203264	286372	483238	87113
24	87110	494244	414144	318401	483231	287362	465208	88111
25	86110	224287	418151	319408	209268	288369	489242	98125
26	405134	243311	449191	312399	224287	282361	204257	403132
27	4251	87106	4859	469206	7490	452185	6681	4555
40	400130	216281	424161	322419	200260	290377	482237	404135
41	405131	223279	441176	334418	216270	304376	496245	408135
42	428166	245319	452198	330429	234304	297386	212276	430169
43	414148	240312	449194	330429	235306	297386	212276	424161
44	406138	253329	494252	327425	232302	295384	207269	408140
45	420156	237308	447191	330429	234304	297386	210273	424161

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

Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	470181	306326	216230	579617	360383	521555	323344	479191
2	485184	321319	221220	624621	385383	561558	346344	488187
3	488174	328303	237219	649600	389360	583539	348322	201186
4	204196	342333	240234	696679	416406	625609	374365	219214
5	204204	346351	239243	717728	441448	646656	397403	224227
6	213208	353344	254248	721703	456445	650634	411401	228222
7	218208	356340	268256	742709	487465	668638	438418	238227
8	227237	390408	282295	790826	502525	711743	452472	256268
9	235229	398388	280273	803783	505492	723705	454443	242236
10	237238	403405	282283	810814	508511	729733	458460	244245
11	234228	428417	290283	802782	506493	722704	454443	246240
12	253234	424392	300278	797737	526487	718664	474438	257238
13	271272	435437	308310	819823	542545	739743	488490	271272
14	282272	470454	327316	824795	560540	741715	504486	291281
15	302291	518500	347335	837808	606585	754728	544525	309298
16	258272	495522	333351	795839	527556	716755	475501	267282
17	245258	470496	293309	819864	478504	738779	431455	245258
18	268256	529505	327312	839801	544520	756722	490468	265253
19	271259	507484	325310	791755	509486	713681	458437	263251
20	260251	519501	316305	834805	531512	749723	478461	274264
21	305297	572558	366357	819799	593578	738720	534521	307299
22	376367	594579	443432	794774	619604	716698	559545	367358
23	227221	517504	333325	809789	537524	726708	482470	249243
24	275268	517504	332324	812792	514501	731713	461449	270263
25	262258	561553	328323	814802	568559	733722	510502	277273
26	313305	574560	406396	794774	607592	715697	545531	310302
27	464157	291278	495186	548523	319305	493471	287274	464157
40	244228	455425	301281	796744	502469	717670	452423	282264
41	254245	457441	321310	819790	549530	738712	495478	270261
42	256	492	350	841	597	758	537	302
43	294301	505518	348357	840861	606621	756775	544558	299306
44	234242	498515	337349	818847	543562	737763	488505	240248
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
<u>250,000</u>	<u>1.309</u>

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

Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	4718	4042	2223	7477	3536	6669	3132	4718
2	18	44	26	8081	40	7374	35	18
3	2022	4549	2729	8795	4347	7986	3943	4820
4	21	5051	28	9697	48	8788	44	21
5	21	5051	31	403104	5253	9293	47	22
6	2324	5658	3132	440114	5860	97101	5355	2324
7	2325	5459	3538	445125	6065	405114	5358	2325
8	2628	6267	3740	426136	6570	413122	5964	2729
9	32	6566	42	430131	6869	418119	6263	30
10	32	7273	48	431132	7879	419120	6970	30
11	32	8182	45	430131	7879	418119	7172	37
12	3538	7582	4953	426137	8390	414124	7481	3740
13	4042	8790	5557	430135	8689	418123	7881	3840
14	4548	9298	6064	428136	8792	417124	7883	4245
15	5560	400109	6470	428140	96105	417128	8694	5459
16	5860	9497	7476	419123	8992	407110	8082	5860
17	3334	7476	4445	431135	6870	419123	6062	3334
18	4142	99102	5052	428132	8588	417121	7779	4647
19	4546	9497	5658	420124	8487	409112	7577	5254
20	4647	400103	5860	428132	8689	417121	7880	5456
21	6369	99108	7784	426137	92100	413123	8390	7683
22	6062	9699	7476	420124	8992	409112	8082	7173
23	3233	9497	5658	420124	8183	409112	7375	3536
24	3536	7577	4748	420124	7173	409112	6567	3637
25	4041	9699	5052	424128	8487	411114	7577	4142
26	4749	9498	6163	420125	8993	409113	8083	4749
27	16	37	18	6667	30	6061	26	16
40	3943	8896	5358	424135	8188	413123	7380	4044
41	4142	9294	6061	430133	8789	417119	7880	4243
42	5152	400101	6465	428129	9596	414115	8586	5455
43	4849	99102	6466	427131	9598	414117	8588	5456
44	5458	99107	7783	424134	9198	412121	8289	6065
45	4951	400104	6467	430135	9599	417122	8588	5456

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

Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	256274	564603	340364	1032110 4	571611	929994	514550	255273
2	267299	572641	343384	1078120 7	559626	9701086	504564	266298
3	271309	599683	365416	1098125 2	590673	9871125	532606	270308
4	284310	624680	371404	1133123 5	629686	1020111 2	565616	283308
5	287313	628685	380414	1150125 4	660719	1034112 7	594647	286312
6	305339	670744	403447	1185131 5	699776	1067118 4	629698	303336
7	322351	686748	435474	1182128 8	730796	1063115 9	659718	316344
8	339370	699762	467509	1214132 3	749816	1093119 1	674735	336366
9	339380	698782	444497	1208135 3	752842	1088121 9	676757	336376
10	331377	715815	446508	1212138 2	774882	1091124 4	696793	334381
11	358401	799895	487545	1179132 0	783877	1062118 9	705790	357400
12	386432	798894	498558	1151128 9	833933	1034115 8	749839	385431
13	400444	744826	544604	1194132 5	865960	1074119 2	779865	395438
14	443505	824939	592675	1166132 9	9041031	1049119 6	814928	440502
15	530583	865952	638702	1162127 8	9461041	1046115 1	851936	518570
16	454518	815929	561640	1101125 5	781890	9901129	704803	437498
17	374408	788859	492536	1198130 6	746813	1078117 5	672732	373407
18	456511	872977	580650	1168130 8	875980	1052117 8	788883	445498
19	458490	861921	643688	1101117 8	886948	9901059	797853	456488
20	506546	885956	643694	1151124 3	907980	1035111 8	818883	489528
21	526573	901982	737803	1143124 6	1032112 5	1028112 1	929101 3	633690
22	566623	866953	735809	1100121 0	9691066	9891088	871958	763839
23	392447	867988	690787	1131128 9	9171045	1019116 2	825941	440502
24	428462	833900	606654	1129121 9	855923	1016109 7	770832	426460
25	451514	879100 2	665758	1148130 9	9201049	1032117 6	828944	473539
26	532580	876955	726791	1101120 0	9561042	9901079	860937	582634
27	245265	539582	312337	9991079	528570	900972	475513	244264
40	394433	758834	538592	1141125 5	822904	1028113 1	740814	401441

41	<u>377407</u>	<u>802866</u>	<u>580626</u>	1184 <u>127</u> 9	<u>887958</u>	1068 <u>115</u> 3	<u>799863</u>	<u>393424</u>
42	<u>437485</u>	<u>859953</u>	<u>662735</u>	1176 <u>130</u> 5	<u>9471051</u>	1059 <u>117</u> 5	<u>853947</u>	<u>425472</u>
43	<u>468534</u>	<u>854974</u>	<u>638727</u>	1160 <u>132</u> 2	<u>9501083</u>	1043 <u>118</u> 9	<u>855975</u>	<u>458522</u>
44	<u>426486</u>	<u>858978</u>	<u>562641</u>	1162 <u>132</u> 5	<u>804917</u>	1046 <u>119</u> 2	<u>725827</u>	<u>410467</u>
45	<u>487531</u>	<u>842918</u>	<u>644702</u>	1164 <u>126</u> 9	<u>9461031</u>	1047 <u>114</u> 1	<u>852929</u>	<u>476519</u>

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 & 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>	
1	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
2	0.944	0.884	0.830	0.784	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.383
3	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
4	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
5	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
6	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
7	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
8	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
10	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
11	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
12	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
13	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
14	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
15	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
16	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
17	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
Part 7 \$500 Deductible (Collision)**

<u>Symbol</u>	<u>Model Year</u>															
	<u>2013</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>1998 & Prior</u>
<u>1</u>	<u>0.895</u>	<u>0.840</u>	<u>0.789</u>	<u>0.784</u>	<u>0.738</u>	<u>0.695</u>	<u>0.656</u>	<u>0.619</u>	<u>0.583</u>	<u>0.552</u>	<u>0.522</u>	<u>0.493</u>	<u>0.468</u>	<u>0.443</u>	<u>0.421</u>	<u>0.366</u>
<u>2</u>	<u>0.947</u>	<u>0.889</u>	<u>0.835</u>	<u>0.830</u>	<u>0.781</u>	<u>0.735</u>	<u>0.693</u>	<u>0.653</u>	<u>0.616</u>	<u>0.582</u>	<u>0.549</u>	<u>0.520</u>	<u>0.492</u>	<u>0.466</u>	<u>0.441</u>	<u>0.383</u>
<u>3</u>	<u>1.002</u>	<u>0.941</u>	<u>0.884</u>	<u>0.878</u>	<u>0.826</u>	<u>0.777</u>	<u>0.732</u>	<u>0.690</u>	<u>0.650</u>	<u>0.613</u>	<u>0.579</u>	<u>0.547</u>	<u>0.517</u>	<u>0.490</u>	<u>0.464</u>	<u>0.402</u>
<u>4</u>	<u>1.061</u>	<u>0.996</u>	<u>0.935</u>	<u>0.931</u>	<u>0.875</u>	<u>0.823</u>	<u>0.775</u>	<u>0.729</u>	<u>0.686</u>	<u>0.648</u>	<u>0.611</u>	<u>0.577</u>	<u>0.545</u>	<u>0.515</u>	<u>0.488</u>	<u>0.421</u>
<u>5</u>	<u>1.125</u>	<u>1.056</u>	<u>0.992</u>	<u>0.987</u>	<u>0.927</u>	<u>0.871</u>	<u>0.819</u>	<u>0.771</u>	<u>0.726</u>	<u>0.684</u>	<u>0.645</u>	<u>0.608</u>	<u>0.574</u>	<u>0.543</u>	<u>0.514</u>	<u>0.442</u>
<u>6</u>	<u>1.192</u>	<u>1.119</u>	<u>1.051</u>	<u>1.047</u>	<u>0.982</u>	<u>0.923</u>	<u>0.868</u>	<u>0.816</u>	<u>0.767</u>	<u>0.723</u>	<u>0.681</u>	<u>0.642</u>	<u>0.606</u>	<u>0.572</u>	<u>0.541</u>	<u>0.464</u>
<u>7</u>	<u>1.228</u>	<u>1.153</u>	<u>1.083</u>	<u>1.110</u>	<u>1.042</u>	<u>0.978</u>	<u>0.919</u>	<u>0.864</u>	<u>0.812</u>	<u>0.765</u>	<u>0.720</u>	<u>0.678</u>	<u>0.640</u>	<u>0.604</u>	<u>0.570</u>	<u>0.488</u>
<u>8</u>	<u>1.264</u>	<u>1.187</u>	<u>1.115</u>	<u>1.179</u>	<u>1.106</u>	<u>1.038</u>	<u>0.975</u>	<u>0.915</u>	<u>0.860</u>	<u>0.809</u>	<u>0.761</u>	<u>0.716</u>	<u>0.676</u>	<u>0.637</u>	<u>0.601</u>	<u>0.514</u>
<u>10</u>	<u>1.342</u>	<u>1.260</u>	<u>1.183</u>	<u>1.252</u>	<u>1.174</u>	<u>1.101</u>	<u>1.033</u>	<u>0.970</u>	<u>0.911</u>	<u>0.856</u>	<u>0.805</u>	<u>0.758</u>	<u>0.714</u>	<u>0.672</u>	<u>0.634</u>	<u>0.541</u>
<u>11</u>	<u>1.425</u>	<u>1.338</u>	<u>1.256</u>	<u>1.330</u>	<u>1.246</u>	<u>1.168</u>	<u>1.096</u>	<u>1.028</u>	<u>0.966</u>	<u>0.908</u>	<u>0.853</u>	<u>0.802</u>	<u>0.755</u>	<u>0.711</u>	<u>0.670</u>	<u>0.570</u>
<u>12</u>	<u>1.469</u>	<u>1.379</u>	<u>1.295</u>	<u>1.412</u>	<u>1.323</u>	<u>1.241</u>	<u>1.163</u>	<u>1.091</u>	<u>1.024</u>	<u>0.961</u>	<u>0.903</u>	<u>0.849</u>	<u>0.798</u>	<u>0.752</u>	<u>0.708</u>	<u>0.602</u>
<u>13</u>	<u>1.512</u>	<u>1.420</u>	<u>1.333</u>	<u>1.501</u>	<u>1.406</u>	<u>1.317</u>	<u>1.234</u>	<u>1.158</u>	<u>1.086</u>	<u>1.019</u>	<u>0.957</u>	<u>0.900</u>	<u>0.845</u>	<u>0.796</u>	<u>0.748</u>	<u>0.635</u>
<u>14</u>	<u>1.559</u>	<u>1.464</u>	<u>1.375</u>	<u>1.597</u>	<u>1.494</u>	<u>1.400</u>	<u>1.312</u>	<u>1.229</u>	<u>1.153</u>	<u>1.081</u>	<u>1.015</u>	<u>0.953</u>	<u>0.895</u>	<u>0.841</u>	<u>0.792</u>	<u>0.671</u>
<u>15</u>	<u>1.606</u>	<u>1.508</u>	<u>1.416</u>	<u>1.698</u>	<u>1.590</u>	<u>1.488</u>	<u>1.394</u>	<u>1.306</u>	<u>1.224</u>	<u>1.147</u>	<u>1.077</u>	<u>1.011</u>	<u>0.949</u>	<u>0.892</u>	<u>0.838</u>	<u>0.708</u>
<u>16</u>	<u>1.656</u>	<u>1.555</u>	<u>1.460</u>	<u>1.806</u>	<u>1.690</u>	<u>1.582</u>	<u>1.481</u>	<u>1.387</u>	<u>1.300</u>	<u>1.219</u>	<u>1.143</u>	<u>1.071</u>	<u>1.006</u>	<u>0.945</u>	<u>0.888</u>	<u>0.749</u>
<u>17</u>	<u>1.706</u>	<u>1.602</u>	<u>1.504</u>	<u>1.923</u>	<u>1.798</u>	<u>1.683</u>	<u>1.575</u>	<u>1.474</u>	<u>1.381</u>	<u>1.294</u>	<u>1.212</u>	<u>1.138</u>	<u>1.067</u>	<u>1.002</u>	<u>0.941</u>	<u>0.792</u>
<u>18</u>	<u>1.760</u>	<u>1.653</u>	<u>1.552</u>	<u>2.077</u>	<u>1.942</u>	<u>1.818</u>	<u>1.701</u>	<u>1.592</u>	<u>1.491</u>	<u>1.398</u>	<u>1.309</u>	<u>1.229</u>	<u>1.152</u>	<u>1.082</u>	<u>1.016</u>	<u>0.855</u>
<u>19</u>	<u>1.814</u>	<u>1.703</u>	<u>1.599</u>	<u>2.211</u>	<u>2.068</u>	<u>1.935</u>	<u>1.811</u>	<u>1.695</u>	<u>1.588</u>	<u>1.488</u>	<u>1.394</u>	<u>1.309</u>	<u>1.227</u>	<u>1.152</u>	<u>1.082</u>	<u>0.911</u>
<u>20</u>	<u>1.871</u>	<u>1.757</u>	<u>1.650</u>	<u>2.404</u>	<u>2.248</u>	<u>2.104</u>	<u>1.969</u>	<u>1.843</u>	<u>1.726</u>	<u>1.618</u>	<u>1.515</u>	<u>1.423</u>	<u>1.334</u>	<u>1.253</u>	<u>1.176</u>	<u>0.990</u>
<u>21</u>	<u>1.930</u>	<u>1.812</u>	<u>1.701</u>	<u>2.596</u>	<u>2.427</u>	<u>2.272</u>	<u>2.126</u>	<u>1.990</u>	<u>1.864</u>	<u>1.747</u>	<u>1.636</u>	<u>1.536</u>	<u>1.440</u>	<u>1.353</u>	<u>1.270</u>	<u>1.069</u>
<u>22</u>	<u>1.960</u>	<u>1.840</u>	<u>1.728</u>	<u>2.788</u>	<u>2.607</u>	<u>2.440</u>	<u>2.284</u>	<u>2.137</u>	<u>2.002</u>	<u>1.876</u>	<u>1.757</u>	<u>1.650</u>	<u>1.547</u>	<u>1.453</u>	<u>1.364</u>	<u>1.148</u>
<u>23</u>	<u>1.990</u>	<u>1.869</u>	<u>1.755</u>	<u>2.981</u>	<u>2.787</u>	<u>2.609</u>	<u>2.441</u>	<u>2.285</u>	<u>2.141</u>	<u>2.006</u>	<u>1.879</u>	<u>1.764</u>	<u>1.654</u>	<u>1.553</u>	<u>1.459</u>	<u>1.228</u>
<u>24</u>	<u>2.020</u>	<u>1.897</u>	<u>1.781</u>	<u>3.269</u>	<u>3.057</u>	<u>2.861</u>	<u>2.678</u>	<u>2.506</u>	<u>2.348</u>	<u>2.200</u>	<u>2.060</u>	<u>1.935</u>	<u>1.814</u>	<u>1.703</u>	<u>1.600</u>	<u>1.346</u>
<u>25</u>	<u>2.051</u>	<u>1.926</u>	<u>1.808</u>	<u>3.558</u>	<u>3.326</u>	<u>3.114</u>	<u>2.914</u>	<u>2.727</u>	<u>2.555</u>	<u>2.394</u>	<u>2.242</u>	<u>2.105</u>	<u>1.974</u>	<u>1.854</u>	<u>1.741</u>	<u>1.465</u>
<u>26</u>	<u>2.094</u>	<u>1.966</u>	<u>1.846</u>	<u>3.846</u>	<u>3.596</u>	<u>3.366</u>	<u>3.150</u>	<u>2.948</u>	<u>2.762</u>	<u>2.588</u>	<u>2.424</u>	<u>2.276</u>	<u>2.134</u>	<u>2.004</u>	<u>1.882</u>	<u>1.584</u>
<u>27</u>	<u>2.139</u>	<u>2.008</u>	<u>1.885</u>													
<u>28</u>	<u>2.181</u>	<u>2.048</u>	<u>1.923</u>													
<u>29</u>	<u>2.229</u>	<u>2.093</u>	<u>1.965</u>													
<u>30</u>	<u>2.275</u>	<u>2.136</u>	<u>2.006</u>													
<u>31</u>	<u>2.323</u>	<u>2.181</u>	<u>2.048</u>													
<u>32</u>	<u>2.370</u>	<u>2.225</u>	<u>2.089</u>													
<u>33</u>	<u>2.415</u>	<u>2.268</u>	<u>2.130</u>													
<u>34</u>	<u>2.462</u>	<u>2.312</u>	<u>2.171</u>													
<u>35</u>	<u>2.509</u>	<u>2.356</u>	<u>2.212</u>													
<u>36</u>	<u>2.590</u>	<u>2.432</u>	<u>2.284</u>													
<u>37</u>	<u>2.671</u>	<u>2.508</u>	<u>2.355</u>													
<u>38</u>	<u>2.729</u>	<u>2.562</u>	<u>2.406</u>													
<u>39</u>	<u>2.787</u>	<u>2.617</u>	<u>2.457</u>													
<u>40</u>	<u>2.845</u>	<u>2.671</u>	<u>2.508</u>													
<u>41</u>	<u>2.902</u>	<u>2.725</u>	<u>2.559</u>													
<u>42</u>	<u>2.981</u>	<u>2.799</u>	<u>2.628</u>													
<u>43</u>	<u>3.058</u>	<u>2.871</u>	<u>2.696</u>													
<u>44</u>	<u>3.136</u>	<u>2.945</u>	<u>2.765</u>													
<u>45</u>	<u>3.194</u>	<u>2.999</u>	<u>2.816</u>													
<u>46</u>	<u>3.251</u>	<u>3.053</u>	<u>2.867</u>													
<u>47</u>	<u>3.310</u>	<u>3.108</u>	<u>2.918</u>													

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

<u>Collision (con't)</u>																		
<u>Symbol</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>															
<u>48</u>	<u>3.368</u>	<u>3.162</u>	<u>2.969</u>															
<u>49</u>	<u>3.425</u>	<u>3.216</u>	<u>3.020</u>															
<u>50</u>	<u>3.485</u>	<u>3.272</u>	<u>3.072</u>															
<u>51</u>	<u>3.542</u>	<u>3.326</u>	<u>3.123</u>															
<u>52</u>	<u>3.600</u>	<u>3.380</u>	<u>3.174</u>															
<u>53</u>	<u>3.687</u>	<u>3.462</u>	<u>3.251</u>															
<u>54</u>	<u>3.774</u>	<u>3.544</u>	<u>3.328</u>															
<u>55</u>	<u>3.861</u>	<u>3.625</u>	<u>3.404</u>															
<u>56</u>	<u>3.948</u>	<u>3.707</u>	<u>3.481</u>															
<u>57</u>	<u>4.064</u>	<u>3.816</u>	<u>3.583</u>															
<u>58</u>	<u>4.181</u>	<u>3.926</u>	<u>3.686</u>															
<u>59</u>	<u>4.296</u>	<u>4.034</u>	<u>3.788</u>															
<u>60</u>	<u>4.471</u>	<u>4.198</u>	<u>3.942</u>															
<u>61</u>	<u>4.644</u>	<u>4.361</u>	<u>4.095</u>															
<u>62</u>	<u>4.730</u>	<u>4.441</u>	<u>4.170</u>															
<u>63</u>	<u>4.815</u>	<u>4.521</u>	<u>4.245</u>															
<u>64</u>	<u>4.900</u>	<u>4.601</u>	<u>4.320</u>															
<u>65</u>	<u>4.985</u>	<u>4.681</u>	<u>4.395</u>															
<u>66</u>	<u>5.113</u>	<u>4.801</u>	<u>4.508</u>															
<u>67</u>	<u>5.283</u>	<u>4.961</u>	<u>4.658</u>															
<u>68</u>	<u>5.454</u>	<u>5.121</u>	<u>4.808</u>															
<u>69</u>	<u>5.623</u>	<u>5.280</u>	<u>4.958</u>															
<u>70</u>	<u>5.794</u>	<u>5.440</u>	<u>5.108</u>															
<u>71</u>	<u>6.189</u>	<u>5.811</u>	<u>5.456</u>															
<u>72</u>	<u>6.584</u>	<u>6.182</u>	<u>5.805</u>															
<u>73</u>	<u>6.979</u>	<u>6.553</u>	<u>6.153</u>															
<u>74</u>	<u>7.375</u>	<u>6.925</u>	<u>6.502</u>															
<u>75</u>	<u>7.769</u>	<u>7.295</u>	<u>6.850</u>															

* [Model Years 1990 through 2011, 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 \(the & prior category\):](#)

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

Comprehensive

Territory	All Classes
1	409 120
2	444 127
3	445 123
4	443 125
5	448 131
6	422 143
7	428 148
8	435 157
9	433 152
10	443 160
11	452 167
12	452 172
13	475 208
14	485 200
15	227 245
16	358 426
17	434 143

Territory	All Classes
18	267 291
19	286 317
20	266 290
21	362 391
22	397 441
23	239 263
24	480 205
25	270 300
26	322 348
27	404 111
40	463 178
41	470 194
42	207 244
43	247 239
44	355 376
45	228 246

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 & 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>
1	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
2	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
3	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
4	0.734	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
5	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
6	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
7	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
8	0.924	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
10	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
11	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
12	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
13	1.174	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
14	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
15	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
16	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
17	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
Part 9 \$500 Deductible (Comprehensive)

<u>Symbol</u>	<u>Model Year</u>															
	<u>2013</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>1998 & Prior</u>
<u>1</u>	<u>0.602</u>	<u>0.588</u>	<u>0.575</u>	<u>0.592</u>	<u>0.580</u>	<u>0.568</u>	<u>0.556</u>	<u>0.545</u>	<u>0.534</u>	<u>0.523</u>	<u>0.513</u>	<u>0.502</u>	<u>0.493</u>	<u>0.483</u>	<u>0.474</u>	<u>0.447</u>
<u>2</u>	<u>0.634</u>	<u>0.620</u>	<u>0.606</u>	<u>0.625</u>	<u>0.612</u>	<u>0.599</u>	<u>0.587</u>	<u>0.575</u>	<u>0.563</u>	<u>0.551</u>	<u>0.540</u>	<u>0.529</u>	<u>0.519</u>	<u>0.508</u>	<u>0.498</u>	<u>0.470</u>
<u>3</u>	<u>0.669</u>	<u>0.654</u>	<u>0.639</u>	<u>0.661</u>	<u>0.647</u>	<u>0.633</u>	<u>0.620</u>	<u>0.607</u>	<u>0.594</u>	<u>0.582</u>	<u>0.569</u>	<u>0.558</u>	<u>0.547</u>	<u>0.535</u>	<u>0.525</u>	<u>0.495</u>
<u>4</u>	<u>0.708</u>	<u>0.692</u>	<u>0.676</u>	<u>0.699</u>	<u>0.684</u>	<u>0.670</u>	<u>0.655</u>	<u>0.641</u>	<u>0.628</u>	<u>0.614</u>	<u>0.602</u>	<u>0.589</u>	<u>0.576</u>	<u>0.565</u>	<u>0.553</u>	<u>0.521</u>
<u>5</u>	<u>0.748</u>	<u>0.731</u>	<u>0.715</u>	<u>0.740</u>	<u>0.724</u>	<u>0.708</u>	<u>0.692</u>	<u>0.677</u>	<u>0.663</u>	<u>0.649</u>	<u>0.636</u>	<u>0.622</u>	<u>0.609</u>	<u>0.596</u>	<u>0.583</u>	<u>0.549</u>
<u>6</u>	<u>0.792</u>	<u>0.774</u>	<u>0.757</u>	<u>0.784</u>	<u>0.766</u>	<u>0.750</u>	<u>0.733</u>	<u>0.717</u>	<u>0.702</u>	<u>0.686</u>	<u>0.671</u>	<u>0.657</u>	<u>0.643</u>	<u>0.630</u>	<u>0.616</u>	<u>0.580</u>
<u>7</u>	<u>0.816</u>	<u>0.798</u>	<u>0.780</u>	<u>0.831</u>	<u>0.812</u>	<u>0.794</u>	<u>0.776</u>	<u>0.759</u>	<u>0.743</u>	<u>0.726</u>	<u>0.711</u>	<u>0.695</u>	<u>0.680</u>	<u>0.665</u>	<u>0.651</u>	<u>0.612</u>
<u>8</u>	<u>0.839</u>	<u>0.820</u>	<u>0.802</u>	<u>0.880</u>	<u>0.860</u>	<u>0.841</u>	<u>0.822</u>	<u>0.804</u>	<u>0.786</u>	<u>0.769</u>	<u>0.752</u>	<u>0.736</u>	<u>0.719</u>	<u>0.704</u>	<u>0.689</u>	<u>0.647</u>
<u>10</u>	<u>0.890</u>	<u>0.870</u>	<u>0.850</u>	<u>0.934</u>	<u>0.913</u>	<u>0.892</u>	<u>0.872</u>	<u>0.853</u>	<u>0.833</u>	<u>0.814</u>	<u>0.797</u>	<u>0.779</u>	<u>0.762</u>	<u>0.745</u>	<u>0.729</u>	<u>0.684</u>
<u>11</u>	<u>0.942</u>	<u>0.921</u>	<u>0.900</u>	<u>0.992</u>	<u>0.969</u>	<u>0.947</u>	<u>0.925</u>	<u>0.904</u>	<u>0.884</u>	<u>0.864</u>	<u>0.844</u>	<u>0.826</u>	<u>0.807</u>	<u>0.789</u>	<u>0.772</u>	<u>0.724</u>
<u>12</u>	<u>0.971</u>	<u>0.949</u>	<u>0.928</u>	<u>1.053</u>	<u>1.029</u>	<u>1.005</u>	<u>0.982</u>	<u>0.960</u>	<u>0.937</u>	<u>0.916</u>	<u>0.895</u>	<u>0.875</u>	<u>0.855</u>	<u>0.836</u>	<u>0.818</u>	<u>0.766</u>
<u>13</u>	<u>0.999</u>	<u>0.977</u>	<u>0.955</u>	<u>1.119</u>	<u>1.093</u>	<u>1.068</u>	<u>1.043</u>	<u>1.019</u>	<u>0.995</u>	<u>0.972</u>	<u>0.950</u>	<u>0.928</u>	<u>0.907</u>	<u>0.887</u>	<u>0.867</u>	<u>0.812</u>
<u>14</u>	<u>1.031</u>	<u>1.008</u>	<u>0.985</u>	<u>1.190</u>	<u>1.162</u>	<u>1.135</u>	<u>1.108</u>	<u>1.083</u>	<u>1.057</u>	<u>1.033</u>	<u>1.009</u>	<u>0.986</u>	<u>0.963</u>	<u>0.941</u>	<u>0.920</u>	<u>0.860</u>
<u>15</u>	<u>1.062</u>	<u>1.038</u>	<u>1.015</u>	<u>1.266</u>	<u>1.236</u>	<u>1.206</u>	<u>1.178</u>	<u>1.151</u>	<u>1.124</u>	<u>1.097</u>	<u>1.071</u>	<u>1.047</u>	<u>1.023</u>	<u>0.999</u>	<u>0.975</u>	<u>0.913</u>
<u>16</u>	<u>1.095</u>	<u>1.070</u>	<u>1.046</u>	<u>1.347</u>	<u>1.314</u>	<u>1.283</u>	<u>1.253</u>	<u>1.223</u>	<u>1.194</u>	<u>1.166</u>	<u>1.138</u>	<u>1.112</u>	<u>1.086</u>	<u>1.061</u>	<u>1.036</u>	<u>0.968</u>
<u>17</u>	<u>1.127</u>	<u>1.102</u>	<u>1.077</u>	<u>1.433</u>	<u>1.399</u>	<u>1.366</u>	<u>1.333</u>	<u>1.301</u>	<u>1.270</u>	<u>1.240</u>	<u>1.211</u>	<u>1.182</u>	<u>1.154</u>	<u>1.127</u>	<u>1.101</u>	<u>1.029</u>
<u>18</u>	<u>1.163</u>	<u>1.137</u>	<u>1.111</u>	<u>1.548</u>	<u>1.511</u>	<u>1.475</u>	<u>1.440</u>	<u>1.405</u>	<u>1.372</u>	<u>1.339</u>	<u>1.308</u>	<u>1.277</u>	<u>1.246</u>	<u>1.217</u>	<u>1.189</u>	<u>1.111</u>
<u>19</u>	<u>1.198</u>	<u>1.171</u>	<u>1.145</u>	<u>1.648</u>	<u>1.609</u>	<u>1.571</u>	<u>1.533</u>	<u>1.496</u>	<u>1.461</u>	<u>1.426</u>	<u>1.393</u>	<u>1.359</u>	<u>1.327</u>	<u>1.296</u>	<u>1.266</u>	<u>1.183</u>
<u>20</u>	<u>1.236</u>	<u>1.208</u>	<u>1.181</u>	<u>1.791</u>	<u>1.749</u>	<u>1.708</u>	<u>1.666</u>	<u>1.626</u>	<u>1.588</u>	<u>1.550</u>	<u>1.514</u>	<u>1.478</u>	<u>1.443</u>	<u>1.409</u>	<u>1.376</u>	<u>1.286</u>
<u>21</u>	<u>1.274</u>	<u>1.245</u>	<u>1.217</u>	<u>1.935</u>	<u>1.889</u>	<u>1.844</u>	<u>1.800</u>	<u>1.756</u>	<u>1.715</u>	<u>1.674</u>	<u>1.635</u>	<u>1.596</u>	<u>1.558</u>	<u>1.521</u>	<u>1.486</u>	<u>1.389</u>
<u>22</u>	<u>1.294</u>	<u>1.265</u>	<u>1.237</u>	<u>2.078</u>	<u>2.029</u>	<u>1.981</u>	<u>1.933</u>	<u>1.886</u>	<u>1.842</u>	<u>1.798</u>	<u>1.756</u>	<u>1.714</u>	<u>1.673</u>	<u>1.634</u>	<u>1.596</u>	<u>1.492</u>
<u>23</u>	<u>1.315</u>	<u>1.285</u>	<u>1.256</u>	<u>2.221</u>	<u>2.168</u>	<u>2.117</u>	<u>2.066</u>	<u>2.017</u>	<u>1.969</u>	<u>1.922</u>	<u>1.877</u>	<u>1.832</u>	<u>1.789</u>	<u>1.747</u>	<u>1.707</u>	<u>1.595</u>
<u>24</u>	<u>1.335</u>	<u>1.305</u>	<u>1.276</u>	<u>2.436</u>	<u>2.378</u>	<u>2.322</u>	<u>2.266</u>	<u>2.212</u>	<u>2.159</u>	<u>2.108</u>	<u>2.059</u>	<u>2.009</u>	<u>1.962</u>	<u>1.916</u>	<u>1.872</u>	<u>1.749</u>
<u>25</u>	<u>1.355</u>	<u>1.325</u>	<u>1.295</u>	<u>2.651</u>	<u>2.588</u>	<u>2.527</u>	<u>2.466</u>	<u>2.407</u>	<u>2.350</u>	<u>2.294</u>	<u>2.240</u>	<u>2.187</u>	<u>2.135</u>	<u>2.085</u>	<u>2.037</u>	<u>1.904</u>
<u>26</u>	<u>1.384</u>	<u>1.353</u>	<u>1.323</u>	<u>2.866</u>	<u>2.798</u>	<u>2.732</u>	<u>2.666</u>	<u>2.602</u>	<u>2.540</u>	<u>2.480</u>	<u>2.422</u>	<u>2.364</u>	<u>2.308</u>	<u>2.254</u>	<u>2.202</u>	<u>2.058</u>
<u>27</u>	<u>1.413</u>	<u>1.381</u>	<u>1.350</u>													
<u>28</u>	<u>1.442</u>	<u>1.410</u>	<u>1.378</u>													
<u>29</u>	<u>1.472</u>	<u>1.439</u>	<u>1.407</u>													
<u>30</u>	<u>1.504</u>	<u>1.470</u>	<u>1.437</u>													
<u>31</u>	<u>1.535</u>	<u>1.500</u>	<u>1.466</u>													
<u>32</u>	<u>1.565</u>	<u>1.530</u>	<u>1.496</u>													
<u>33</u>	<u>1.596</u>	<u>1.560</u>	<u>1.525</u>													
<u>34</u>	<u>1.628</u>	<u>1.591</u>	<u>1.555</u>													
<u>35</u>	<u>1.657</u>	<u>1.620</u>	<u>1.584</u>													
<u>36</u>	<u>1.711</u>	<u>1.673</u>	<u>1.635</u>													
<u>37</u>	<u>1.765</u>	<u>1.725</u>	<u>1.686</u>													
<u>38</u>	<u>1.804</u>	<u>1.763</u>	<u>1.723</u>													
<u>39</u>	<u>1.840</u>	<u>1.799</u>	<u>1.759</u>													
<u>40</u>	<u>1.879</u>	<u>1.837</u>	<u>1.796</u>													
<u>41</u>	<u>1.917</u>	<u>1.874</u>	<u>1.832</u>													
<u>42</u>	<u>1.968</u>	<u>1.924</u>	<u>1.881</u>													
<u>43</u>	<u>2.018</u>	<u>1.973</u>	<u>1.929</u>													
<u>44</u>	<u>2.070</u>	<u>2.023</u>	<u>1.978</u>													
<u>45</u>	<u>2.108</u>	<u>2.061</u>	<u>2.015</u>													
<u>46</u>	<u>2.147</u>	<u>2.099</u>	<u>2.052</u>													
<u>47</u>	<u>2.186</u>	<u>2.137</u>	<u>2.089</u>													

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

<u>Comprehensive (con't)</u>																			
<u>Symbol</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>																
<u>48</u>	<u>2.225</u>	<u>2.175</u>	<u>2.126</u>																
<u>49</u>	<u>2.264</u>	<u>2.213</u>	<u>2.163</u>																
<u>50</u>	<u>2.302</u>	<u>2.250</u>	<u>2.199</u>																
<u>51</u>	<u>2.340</u>	<u>2.287</u>	<u>2.236</u>																
<u>52</u>	<u>2.377</u>	<u>2.324</u>	<u>2.272</u>																
<u>53</u>	<u>2.436</u>	<u>2.381</u>	<u>2.327</u>																
<u>54</u>	<u>2.493</u>	<u>2.437</u>	<u>2.382</u>																
<u>55</u>	<u>2.550</u>	<u>2.493</u>	<u>2.437</u>																
<u>56</u>	<u>2.608</u>	<u>2.549</u>	<u>2.492</u>																
<u>57</u>	<u>2.684</u>	<u>2.624</u>	<u>2.565</u>																
<u>58</u>	<u>2.762</u>	<u>2.700</u>	<u>2.639</u>																
<u>59</u>	<u>2.838</u>	<u>2.774</u>	<u>2.712</u>																
<u>60</u>	<u>2.953</u>	<u>2.887</u>	<u>2.822</u>																
<u>61</u>	<u>3.068</u>	<u>2.999</u>	<u>2.932</u>																
<u>62</u>	<u>3.147</u>	<u>3.076</u>	<u>3.007</u>																
<u>63</u>	<u>3.226</u>	<u>3.153</u>	<u>3.082</u>																
<u>64</u>	<u>3.303</u>	<u>3.229</u>	<u>3.156</u>																
<u>65</u>	<u>3.382</u>	<u>3.306</u>	<u>3.232</u>																
<u>66</u>	<u>3.501</u>	<u>3.422</u>	<u>3.345</u>																
<u>67</u>	<u>3.657</u>	<u>3.575</u>	<u>3.495</u>																
<u>68</u>	<u>3.815</u>	<u>3.729</u>	<u>3.645</u>																
<u>69</u>	<u>3.971</u>	<u>3.882</u>	<u>3.795</u>																
<u>70</u>	<u>4.129</u>	<u>4.036</u>	<u>3.945</u>																
<u>71</u>	<u>4.427</u>	<u>4.327</u>	<u>4.230</u>																
<u>72</u>	<u>4.724</u>	<u>4.618</u>	<u>4.514</u>																
<u>73</u>	<u>5.022</u>	<u>4.909</u>	<u>4.799</u>																
<u>74</u>	<u>5.320</u>	<u>5.200</u>	<u>5.083</u>																
<u>75</u>	<u>5.617</u>	<u>5.491</u>	<u>5.368</u>																

* Model Years 1990 through 2011, 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):

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

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 23
100/100	19	49 50
100/200	20 21	50 51
100/300	21 22	51 52
200/400	23 24	123 126
250/500	24 25	147 151
250/1000	25 29	158 211
300/500	28 37	206 379
500/500	36 26	370 162
500/1000	37 38	381 391

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Territory	Class							
	10	17	18	20	21	25	26	30
1	4144	9096	5458	165177	9498	149159	8288	4144
2	4348	92103	5561	172193	89100	155174	8490	4348
3	4349	96109	5867	176200	94108	158180	8597	4349
4	4550	100109	5965	181198	101110	163178	9099	4549
5	4650	100110	6466	184201	106115	165180	95104	4650
6	4954	107119	6472	190210	112124	171189	101112	4854
7	5256	110120	7076	189206	117127	170185	105115	5455
8	5459	112122	7581	194212	120131	175191	108118	5459
9	5461	112125	7180	193216	120135	174195	108121	5460
10	5360	114130	7181	194221	124141	175199	111127	5361
11	5764	128143	7887	189211	125140	170190	113126	5764
12	6269	128143	8089	184206	133149	165185	120134	6269
13	6471	119132	8797	191212	138154	172191	125138	6370
14	7181	132150	95108	187213	145165	168191	130148	7080
15	8593	138152	102112	186204	151167	167184	136150	8391
16	7383	130149	90102	176201	125142	158181	113128	7080
17	6065	126137	7986	192209	119130	172188	108117	6065
18	7382	140156	93104	187209	140157	168188	126141	7180
19	7378	138147	103110	176188	142152	158169	128136	7378
20	8187	142153	103111	184199	145157	166179	131141	7884
21	8492	144157	118128	183199	165180	164179	149162	101110
22	94100	139152	118129	176194	155171	158174	139153	122134
23	6372	139158	110126	181206	147167	163186	132151	7080
24	6874	133144	97105	181195	137148	163176	123133	6874
25	7282	141160	106121	184209	147168	165188	132151	7686
26	8593	140153	116127	176192	153167	158173	138150	93101
27	3942	8693	5054	160173	8491	144156	7682	3942
40	6369	121133	8695	183201	132145	164181	118130	6471
41	6065	128139	93100	189205	142153	171184	128138	6368
42	7078	137152	106118	188209	152168	169188	136152	6876
43	7585	137156	102116	186212	152173	167190	137156	7384
44	6878	137156	90103	186212	129147	167191	116132	6675
45	7885	135147	103112	186203	151165	168183	136149	7683

Model Year 2010 and Prior

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

Model Year 2010 and Prior

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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Model Year 2010 and Prior

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Model Year 2010 and Prior

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Model Year 2011 and Subsequent
STATED AMOUNT DIVISORS

<u>Symbol</u>	<u>Divisor</u>	<u>Symbol</u>	<u>Divisor</u>
<u>1</u>	<u>15.000</u>	<u>37</u>	<u>315.010</u>
<u>2</u>	<u>42.510</u>	<u>38</u>	<u>325.010</u>
<u>3</u>	<u>67.510</u>	<u>39</u>	<u>335.010</u>
<u>4</u>	<u>85.010</u>	<u>40</u>	<u>345.010</u>
<u>5</u>	<u>95.010</u>	<u>41</u>	<u>355.010</u>
<u>6</u>	<u>105.010</u>	<u>42</u>	<u>365.010</u>
<u>7</u>	<u>115.010</u>	<u>43</u>	<u>375.010</u>
<u>8</u>	<u>125.010</u>	<u>44</u>	<u>385.010</u>
<u>10</u>	<u>135.010</u>	<u>45</u>	<u>395.010</u>
<u>11</u>	<u>145.010</u>	<u>46</u>	<u>406.260</u>
<u>12</u>	<u>153.130</u>	<u>47</u>	<u>418.760</u>
<u>13</u>	<u>159.380</u>	<u>48</u>	<u>431.260</u>
<u>14</u>	<u>165.630</u>	<u>49</u>	<u>443.760</u>
<u>15</u>	<u>171.880</u>	<u>50</u>	<u>456.260</u>
<u>16</u>	<u>178.130</u>	<u>51</u>	<u>468.760</u>
<u>17</u>	<u>184.380</u>	<u>52</u>	<u>481.260</u>
<u>18</u>	<u>190.630</u>	<u>53</u>	<u>493.760</u>
<u>19</u>	<u>196.880</u>	<u>54</u>	<u>512.510</u>
<u>20</u>	<u>203.130</u>	<u>55</u>	<u>537.510</u>
<u>21</u>	<u>209.380</u>	<u>56</u>	<u>562.510</u>
<u>22</u>	<u>215.630</u>	<u>57</u>	<u>587.510</u>
<u>23</u>	<u>221.880</u>	<u>58</u>	<u>625.010</u>
<u>24</u>	<u>228.130</u>	<u>59</u>	<u>675.010</u>
<u>25</u>	<u>234.380</u>	<u>60</u>	<u>725.010</u>
<u>26</u>	<u>240.630</u>	<u>61</u>	<u>775.010</u>
<u>27</u>	<u>246.880</u>	<u>62</u>	<u>825.010</u>
<u>28</u>	<u>253.130</u>	<u>63</u>	<u>875.010</u>
<u>29</u>	<u>259.380</u>	<u>64</u>	<u>925.010</u>
<u>30</u>	<u>265.630</u>	<u>65</u>	<u>975.010</u>
<u>31</u>	<u>271.880</u>	<u>66</u>	<u>1050.010</u>
<u>32</u>	<u>278.130</u>	<u>67</u>	<u>1150.010</u>
<u>33</u>	<u>284.380</u>	<u>68</u>	<u>1250.010</u>
<u>34</u>	<u>290.630</u>	<u>69</u>	<u>1350.010</u>
<u>35</u>	<u>296.880</u>	<u>70</u>	<u>1450.010</u>
<u>36</u>	<u>305.010</u>		

NOTE: The cost of the Waiver of Deductible is the same as the Actual Cash Value Rate.

Bodily Injury - Compulsory

Terr	Class							
	10	17	18	20	21	25	26	30
1	106	214	121	419	192	379	173	104
2	111	226	132	442	212	399	190	109
3	125	257	155	518	243	467	220	124
4	125	266	147	532	263	479	236	122
5	129	265	166	561	280	505	253	129
6	146	302	168	619	331	557	298	142
7	155	306	196	687	353	619	317	153
8	167	346	205	738	387	664	348	165
9	179	345	219	714	378	641	339	176
10	182	406	244	761	436	685	393	186
11	175	442	241	747	438	674	395	203
12	204	440	277	785	493	707	444	201
13	228	471	292	772	487	696	438	225
14	260	502	335	775	513	696	463	257
15	318	574	361	795	569	715	511	307
16	244	540	432	714	507	642	457	253
17	192	418	238	747	384	670	345	195
18	195	547	272	764	479	689	432	225
19	230	520	313	711	472	639	424	261
20	220	546	303	758	501	684	452	245
21	284	582	436	780	557	702	501	399
22	259	535	389	718	504	645	452	355
23	197	493	311	725	464	651	418	202
24	200	441	258	728	416	654	375	204
25	197	497	271	730	478	657	432	217
26	244	545	349	720	515	647	464	239
27	89	190	102	366	159	328	143	93
40	240	509	302	779	485	703	436	256
41	240	488	323	755	494	680	444	249
42	293	532	344	739	527	667	474	300
43	268	537	344	753	538	679	483	290
44	254	593	473	783	553	703	498	261
45	281	531	344	761	540	685	485	293

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

Personal Injury Protection

Terr	Class							
	10	17	18	20	21	25	26	30
1	60	122	71	238	111	213	101	60
2	65	137	79	264	127	238	113	65
3	72	141	85	284	134	255	121	70
4	72	154	85	310	152	278	137	72
5	78	156	96	333	166	302	150	78
6	82	173	96	356	190	320	169	82
7	85	166	107	380	191	339	173	82
8	90	186	111	402	210	361	187	88
9	107	202	130	424	221	382	198	101
10	107	237	142	441	254	397	229	107
11	105	256	140	434	255	391	230	114
12	111	239	148	421	265	381	239	107
13	130	273	164	434	276	391	247	126
14	139	278	175	411	273	371	245	134
15	165	319	191	428	306	385	276	157
16	140	316	242	406	287	367	260	143
17	108	236	136	426	218	384	193	108
18	110	306	152	429	269	385	242	127
19	131	300	174	397	265	357	238	143
20	122	316	169	425	280	381	251	142
21	151	316	233	412	296	372	265	210
22	142	307	221	402	282	362	253	196
23	111	291	177	412	264	372	238	113
24	110	244	144	401	231	362	208	111
25	110	287	151	408	268	369	242	125
26	134	311	191	399	287	361	257	132
27	51	106	59	206	90	185	81	55
40	130	281	161	419	260	377	237	135
41	131	279	176	418	270	376	245	135
42	166	319	198	429	304	386	276	169
43	148	312	194	429	306	386	276	161
44	138	329	252	425	302	384	269	140
45	156	308	191	429	304	386	273	161

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

Property Damage

Terr	Class							
	10	17	18	20	21	25	26	30
1	181	326	230	617	383	555	344	191
2	184	319	220	621	383	558	344	187
3	174	303	219	600	360	539	322	186
4	196	333	234	679	406	609	365	214
5	204	351	243	728	448	656	403	227
6	208	344	248	703	445	634	401	222
7	208	340	256	709	465	638	418	227
8	237	408	295	826	525	743	472	268
9	229	388	273	783	492	705	443	236
10	238	405	283	814	511	733	460	245
11	228	417	283	782	493	704	443	240
12	234	392	278	737	487	664	438	238
13	272	437	310	823	545	743	490	272
14	272	454	316	795	540	715	486	281
15	291	500	335	808	585	728	525	298
16	272	522	351	839	556	755	501	282
17	258	496	309	864	504	779	455	258
18	256	505	312	801	520	722	468	253
19	259	484	310	755	486	681	437	251
20	251	501	305	805	512	723	461	264
21	297	558	357	799	578	720	521	299
22	367	579	432	774	604	698	545	358
23	221	504	325	789	524	708	470	243
24	268	504	324	792	501	713	449	263
25	258	553	323	802	559	722	502	273
26	305	560	396	774	592	697	531	302
27	157	278	186	523	305	471	274	157
40	228	425	281	744	469	670	423	264
41	245	441	310	790	530	712	478	261
42	256	492	350	841	597	758	537	302
43	301	518	357	861	621	775	558	306
44	242	515	349	847	562	763	505	248
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
250,000	1.309

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

Bodily Injury - Optional

Terr	Class							
	10	17	18	20	21	25	26	30
1	18	42	23	77	36	69	32	18
2	18	44	26	81	40	74	35	18
3	22	49	29	95	47	86	43	20
4	21	51	28	97	48	88	44	21
5	21	51	31	104	53	93	47	22
6	24	58	32	114	60	101	55	24
7	25	59	38	125	65	114	58	25
8	28	67	40	136	70	122	64	29
9	32	66	42	131	69	119	63	30
10	32	73	48	132	79	120	70	30
11	32	82	45	131	79	119	72	37
12	38	82	53	137	90	124	81	40
13	42	90	57	135	89	123	81	40
14	48	98	64	136	92	124	83	45
15	60	109	70	140	105	128	94	59
16	60	97	76	123	92	110	82	60
17	34	76	45	135	70	123	62	34
18	42	102	52	132	88	121	79	47
19	46	97	58	124	87	112	77	54
20	47	103	60	132	89	121	80	56
21	69	108	84	137	100	123	90	83
22	62	99	76	124	92	112	82	73
23	33	97	58	124	83	112	75	36
24	36	77	48	124	73	112	67	37
25	41	99	52	128	87	114	77	42
26	49	98	63	125	93	113	83	49
27	16	37	18	67	30	61	26	16
40	43	96	58	135	88	123	80	44
41	42	94	61	133	89	119	80	43
42	52	101	65	129	96	115	86	55
43	49	102	66	131	98	117	88	56
44	58	107	83	134	98	121	89	65
45	51	104	67	135	99	122	88	56

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

Collision

Terr	Class							
	10	17	18	20	21	25	26	30
1	274	603	364	1104	611	994	550	273
2	299	641	384	1207	626	1086	564	298
3	309	683	416	1252	673	1125	606	308
4	310	680	404	1235	686	1112	616	308
5	313	685	414	1254	719	1127	647	312
6	339	744	447	1315	776	1184	698	336
7	351	748	474	1288	796	1159	718	344
8	370	762	509	1323	816	1191	735	366
9	380	782	497	1353	842	1219	757	376
10	377	815	508	1382	882	1244	793	381
11	401	895	545	1320	877	1189	790	400
12	432	894	558	1289	933	1158	839	431
13	444	826	604	1325	960	1192	865	438
14	505	939	675	1329	1031	1196	928	502
15	583	952	702	1278	1041	1151	936	570
16	518	929	640	1255	890	1129	803	498
17	408	859	536	1306	813	1175	732	407
18	511	977	650	1308	980	1178	883	498
19	490	921	688	1178	948	1059	853	488
20	546	956	694	1243	980	1118	883	528
21	573	982	803	1246	1125	1121	1013	690
22	623	953	809	1210	1066	1088	958	839
23	447	988	787	1289	1045	1162	941	502
24	462	900	654	1219	923	1097	832	460
25	514	1002	758	1309	1049	1176	944	539
26	580	955	791	1200	1042	1079	937	634
27	265	582	337	1079	570	972	513	264
40	433	834	592	1255	904	1131	814	441
41	407	866	626	1279	958	1153	863	424
42	485	953	735	1305	1051	1175	947	472
43	534	974	727	1322	1083	1189	975	522
44	486	978	641	1325	917	1192	827	467
45	531	918	702	1269	1031	1141	929	519

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

Part 7 \$500 Deductible (Collision)

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998 & Prior
1	0.895	0.840	0.789	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	0.947	0.889	0.835	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	1.002	0.941	0.884	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	1.061	0.996	0.935	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	1.125	1.056	0.992	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	1.192	1.119	1.051	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	1.228	1.153	1.083	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	1.264	1.187	1.115	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	1.342	1.260	1.183	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	1.425	1.338	1.256	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	1.469	1.379	1.295	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	1.512	1.420	1.333	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	1.559	1.464	1.375	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	1.606	1.508	1.416	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	1.656	1.555	1.460	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	1.706	1.602	1.504	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
18	1.760	1.653	1.552	2.077	1.942	1.818	1.701	1.592	1.491	1.398	1.309	1.229	1.152	1.082	1.016	0.855
19	1.814	1.703	1.599	2.211	2.068	1.935	1.811	1.695	1.588	1.488	1.394	1.309	1.227	1.152	1.082	0.911
20	1.871	1.757	1.650	2.404	2.248	2.104	1.969	1.843	1.726	1.618	1.515	1.423	1.334	1.253	1.176	0.990
21	1.930	1.812	1.701	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.536	1.440	1.353	1.270	1.069
22	1.960	1.840	1.728	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.650	1.547	1.453	1.364	1.148
23	1.990	1.869	1.755	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.764	1.654	1.553	1.459	1.228
24	2.020	1.897	1.781	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.935	1.814	1.703	1.600	1.346
25	2.051	1.926	1.808	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.105	1.974	1.854	1.741	1.465
26	2.094	1.966	1.846	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.276	2.134	2.004	1.882	1.584
27	2.139	2.008	1.885													
28	2.181	2.048	1.923													
29	2.229	2.093	1.965													
30	2.275	2.136	2.006													
31	2.323	2.181	2.048													
32	2.370	2.225	2.089													
33	2.415	2.268	2.130													
34	2.462	2.312	2.171													
35	2.509	2.356	2.212													
36	2.590	2.432	2.284													
37	2.671	2.508	2.355													
38	2.729	2.562	2.406													
39	2.787	2.617	2.457													
40	2.845	2.671	2.508													
41	2.902	2.725	2.559													
42	2.981	2.799	2.628													
43	3.058	2.871	2.696													
44	3.136	2.945	2.765													
45	3.194	2.999	2.816													
46	3.251	3.053	2.867													
47	3.310	3.108	2.918													

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Collision (con't)															
Symbol	2013	2012	2011												
48	3.368	3.162	2.969												
49	3.425	3.216	3.020												
50	3.485	3.272	3.072												
51	3.542	3.326	3.123												
52	3.600	3.380	3.174												
53	3.687	3.462	3.251												
54	3.774	3.544	3.328												
55	3.861	3.625	3.404												
56	3.948	3.707	3.481												
57	4.064	3.816	3.583												
58	4.181	3.926	3.686												
59	4.296	4.034	3.788												
60	4.471	4.198	3.942												
61	4.644	4.361	4.095												
62	4.730	4.441	4.170												
63	4.815	4.521	4.245												
64	4.900	4.601	4.320												
65	4.985	4.681	4.395												
66	5.113	4.801	4.508												
67	5.283	4.961	4.658												
68	5.454	5.121	4.808												
69	5.623	5.280	4.958												
70	5.794	5.440	5.108												
71	6.189	5.811	5.456												
72	6.584	6.182	5.805												
73	6.979	6.553	6.153												
74	7.375	6.925	6.502												
75	7.769	7.295	6.850												

* Model Years 1990 through 2011, 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

Comprehensive

Territory	All Classes
1	120
2	127
3	123
4	125
5	131
6	143
7	148
8	157
9	152
10	160
11	167
12	172
13	208
14	200
15	245
16	426
17	143

Territory	All Classes
18	291
19	317
20	290
21	391
22	441
23	263
24	205
25	300
26	348
27	111
40	178
41	194
42	244
43	239
44	376
45	246

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

PM-MA-PA-Exception

04/01/2012

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998 & Prior
1	0.602	0.588	0.575	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	0.634	0.620	0.606	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	0.669	0.654	0.639	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	0.708	0.692	0.676	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	0.748	0.731	0.715	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	0.792	0.774	0.757	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	0.816	0.798	0.780	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	0.839	0.820	0.802	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	0.890	0.870	0.850	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	0.942	0.921	0.900	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	0.971	0.949	0.928	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	0.999	0.977	0.955	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	1.031	1.008	0.985	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	1.062	1.038	1.015	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	1.095	1.070	1.046	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	1.127	1.102	1.077	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
18	1.163	1.137	1.111	1.548	1.511	1.475	1.440	1.405	1.372	1.339	1.308	1.277	1.246	1.217	1.189	1.111
19	1.198	1.171	1.145	1.648	1.609	1.571	1.533	1.496	1.461	1.426	1.393	1.359	1.327	1.296	1.266	1.183
20	1.236	1.208	1.181	1.791	1.749	1.708	1.666	1.626	1.588	1.550	1.514	1.478	1.443	1.409	1.376	1.286
21	1.274	1.245	1.217	1.935	1.889	1.844	1.800	1.756	1.715	1.674	1.635	1.596	1.558	1.521	1.486	1.389
22	1.294	1.265	1.237	2.078	2.029	1.981	1.933	1.886	1.842	1.798	1.756	1.714	1.673	1.634	1.596	1.492
23	1.315	1.285	1.256	2.221	2.168	2.117	2.066	2.017	1.969	1.922	1.877	1.832	1.789	1.747	1.707	1.595
24	1.335	1.305	1.276	2.436	2.378	2.322	2.266	2.212	2.159	2.108	2.059	2.009	1.962	1.916	1.872	1.749
25	1.355	1.325	1.295	2.651	2.588	2.527	2.466	2.407	2.350	2.294	2.240	2.187	2.135	2.085	2.037	1.904
26	1.384	1.353	1.323	2.866	2.798	2.732	2.666	2.602	2.540	2.480	2.422	2.364	2.308	2.254	2.202	2.058
27	1.413	1.381	1.350													
28	1.442	1.410	1.378													
29	1.472	1.439	1.407													
30	1.504	1.470	1.437													
31	1.535	1.500	1.466													
32	1.565	1.530	1.496													
33	1.596	1.560	1.525													
34	1.628	1.591	1.555													
35	1.657	1.620	1.584													
36	1.711	1.673	1.635													
37	1.765	1.725	1.686													
38	1.804	1.763	1.723													
39	1.840	1.799	1.759													
40	1.879	1.837	1.796													
41	1.917	1.874	1.832													
42	1.968	1.924	1.881													
43	2.018	1.973	1.929													
44	2.070	2.023	1.978													
45	2.108	2.061	2.015													
46	2.147	2.099	2.052													
47	2.186	2.137	2.089													

PM-MA-PA-Exception

04/01/2012

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Comprehensive (con't)															
Symbol	2013	2012	2011												
48	2.225	2.175	2.126												
49	2.264	2.213	2.163												
50	2.302	2.250	2.199												
51	2.340	2.287	2.236												
52	2.377	2.324	2.272												
53	2.436	2.381	2.327												
54	2.493	2.437	2.382												
55	2.550	2.493	2.437												
56	2.608	2.549	2.492												
57	2.684	2.624	2.565												
58	2.762	2.700	2.639												
59	2.838	2.774	2.712												
60	2.953	2.887	2.822												
61	3.068	2.999	2.932												
62	3.147	3.076	3.007												
63	3.226	3.153	3.082												
64	3.303	3.229	3.156												
65	3.382	3.306	3.232												
66	3.501	3.422	3.345												
67	3.657	3.575	3.495												
68	3.815	3.729	3.645												
69	3.971	3.882	3.795												
70	4.129	4.036	3.945												
71	4.427	4.327	4.230												
72	4.724	4.618	4.514												
73	5.022	4.909	4.799												
74	5.320	5.200	5.083												
75	5.617	5.491	5.368												

* Model Years 1990 through 2011, 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

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	23
100/100	19	50
100/200	21	51
100/300	22	52
200/400	24	126
250/500	25	151
250/1000	29	211
300/500	37	379
500/500	26	162
500/1000	38	391

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

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

Deductible Discounts and Relativities

PIP Deductible Discounts

Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1,000	14%	19%
2,000	26%	35%
4,000	37%	48%
8,000	45%	59%

Physical Damage Deductible Relativities

Deductible	Collision	Limited Collision	Comprehensive
0	Not Available	\$8*	Not Available
300	1.16	\$5*	1.02
500	1.00	1.00	1.00
1,000	0.63	0.54	0.66
2,000	0.48	0.32	0.60

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16**
Comprehensive	0.02

Deductible	Collision Waiver of Deductible Charge	\$100 Glass Deductible for Comp. Fire & Theft and CAC
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible
500	\$13	
1,000	\$16	
2,000	\$25	

* Flat charge added to \$500 deductible rate.

**\$300 Collision Deductible Buyback is calculated by applying this factor to the base premium (by territory and class). This charge is then added to the Collision premium after application of the Model Year Symbol Relativity and prior to applying any credits/charges. A chart displaying the premium charge by territory and class is provided.

The above rates are applicable to insureds with zero Merit Rating Plan points.

Collision - \$300 Deductible Buyback Charges

Territory	Class							
	10	17	18	20	21	25	26	30
1	44	96	58	177	98	159	88	44
2	48	103	61	193	100	174	90	48
3	49	109	67	200	108	180	97	49
4	50	109	65	198	110	178	99	49
5	50	110	66	201	115	180	104	50
6	54	119	72	210	124	189	112	54
7	56	120	76	206	127	185	115	55
8	59	122	81	212	131	191	118	59
9	61	125	80	216	135	195	121	60
10	60	130	81	221	141	199	127	61
11	64	143	87	211	140	190	126	64
12	69	143	89	206	149	185	134	69
13	71	132	97	212	154	191	138	70
14	81	150	108	213	165	191	148	80
15	93	152	112	204	167	184	150	91
16	83	149	102	201	142	181	128	80
17	65	137	86	209	130	188	117	65
18	82	156	104	209	157	188	141	80
19	78	147	110	188	152	169	136	78
20	87	153	111	199	157	179	141	84
21	92	157	128	199	180	179	162	110
22	100	152	129	194	171	174	153	134
23	72	158	126	206	167	186	151	80
24	74	144	105	195	148	176	133	74
25	82	160	121	209	168	188	151	86
26	93	153	127	192	167	173	150	101
27	42	93	54	173	91	156	82	42
40	69	133	95	201	145	181	130	71
41	65	139	100	205	153	184	138	68
42	78	152	118	209	168	188	152	76
43	85	156	116	212	173	190	156	84
44	78	156	103	212	147	191	132	75
45	85	147	112	203	165	183	149	83

Model Year 2010 and Prior

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

Model Year 2010 and Prior

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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Model Year 2010 and Prior

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Model Year 2010 and Prior

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Model Year 2011 and Subsequent

STATED AMOUNT DIVISORS

Symbol	Divisor	Symbol	Divisor
1	15.000	37	315.010
2	42.510	38	325.010
3	67.510	39	335.010
4	85.010	40	345.010
5	95.010	41	355.010
6	105.010	42	365.010
7	115.010	43	375.010
8	125.010	44	385.010
10	135.010	45	395.010
11	145.010	46	406.260
12	153.130	47	418.760
13	159.380	48	431.260
14	165.630	49	443.760
15	171.880	50	456.260
16	178.130	51	468.760
17	184.380	52	481.260
18	190.630	53	493.760
19	196.880	54	512.510
20	203.130	55	537.510
21	209.380	56	562.510
22	215.630	57	587.510
23	221.880	58	625.010
24	228.130	59	675.010
25	234.380	60	725.010
26	240.630	61	775.010
27	246.880	62	825.010
28	253.130	63	875.010
29	259.380	64	925.010
30	265.630	65	975.010
31	271.880	66	1050.010
32	278.130	67	1150.010
33	284.380	68	1250.010
34	290.630	69	1350.010
35	296.880	70	1450.010
36	305.010		

NOTE: The cost of the Waiver of Deductible is the same as the Actual Cash Value Rate.

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

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 loyalty/payment premium adjustment
- (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) preferred risk premium adjustment
- (13) 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.
5. Residual Market - Basic Coverage Package Premium (BCP) Adjustment

If the vehicle has the same coverage and limits as those applicable to the "Basic Coverage Package" as defined below, the following premium adjustment will be applied.

Basic Coverage Package Definition

Coverage

- 20/40 Bodily Injury Liability (including guest and out-of-state coverage)
- \$8,000 Personal Injury Protection, no deductible
- \$5,000 Property Damage Liability
- 20/40 Uninsured Motorist Coverage

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Operator Criteria

- The rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy
- At the time the policy is issued, the rated operator has accrued no more than 4 merit rating points under the CAR private passenger automobile insurance rate manual, and a claim payment has not been made under any or all of the above coverages to or on behalf of the insured in connection with more than one accident during the three years preceding the effective date of the policy

Calculation of the BCP Adjustment

1. Calculate the total vehicle premium, using the current MAIP rates
2. Calculate the total vehicle premium, using the current Preferred Mutual rates
3. If the total vehicle premium for Preferred Mutual is larger than MAIP, calculate the BCP Adjustment as follows: MAIP premium divided by Preferred Mutual premium = BCP Adjustment
4. Apply the BCP Adjustment factor from #3 to the premium for each Preferred Mutual coverage
5. If the Preferred Mutual premium is equal to or smaller than the premium for MAIP, the BCP Adjustment factor is 1.00.

Rule 18. TERMINATION OF INSURANCE

Rule 18. A.1. is replaced by the following:

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company or by the insured at any time, the return premium shall be computed pro rata

Rule 18. F. is replaced by the following:

F. Instructions For Use of Pro Rata Table

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

The SHORT RATE CANCELLATION OF SHORT TERM POLICIES, Table 1 and Table 2 do not apply.

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RULE 19. DISCOUNTS

RULE 19. B. Public Transit This rule does not apply

The following discounts are added:

Future Effective Date A New Business application that is submitted 7 or more days prior to the effective date, will receive a premium credit.

Loyalty/Payment Premium Adjustment **Loyalty Adjustment**
Based on the number of years a policyholder is insured with Preferred Mutual, the following premium adjustment will apply

<u>Years Completed</u>	<u>Adjustment</u>
1	-1%
2	-2%
3 or more	-3%

Payment Adjustment
If a policyholder has completed 1 or more billing years, a premium adjustment will be calculated based on the following

<u># Non-pays in the Prior 12 Months</u>	<u># NSF's in the Prior 12 Months</u>	<u>Adjustment</u>
0	0	-1%
1	0	0%
2	0	+3%
3 or more	0	+5%
0 or more	1 or more	+5%

Account Credit with PMIC Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written with Preferred Mutual.

Account Credit with Fair Plan or Other Company Applies when the policyholder's Primary Homeowner (Owners, Tenants, and Condos) or Mobile Homeowner coverage is written on Forms 2, 3, 4, 5, or 6 with the Fair Plan or other eligible company not affiliated with Preferred Mutual.

Account Credits do not apply when the property coverage is written on a Dwelling Fire policy. These credits may be applied mid-term or at policy inception.

Anti-Lock Brake Discount A premium discount applies for those private passenger autos equipped with factory installed two or four wheel Anti-Lock Braking Systems (ABS).

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- Good Student Discount** Applies as follows:
- 1) The owner or operator is
 - a) Classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25, 26, and
 - b) A full time high school, college or university student.
 - 2) A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B".
 - c) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement. A premium change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
 - 4) The Good Student Credit does not apply to Motorcycles

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.

Preferred Risk Premium Adjustment A premium discount applies to all vehicles meeting the following criteria

- 1) Liability limits of 100/300 or more
- 2) The rated operator for the vehicle qualifies for the Excellent Driver Plus (99) or Excellent Driver discount (98)
- 3) There are no excluded drivers on the vehicle
- 4) There are no deferred operators on the policy
- 5) The vehicle has both Comprehensive and Collision coverage (Limited Collision coverage does not qualify)
- 6) The Preferred Risk Premium Adjustment does not apply to Motorcycles

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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.

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES is replaced by the following

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles – Model Year 2010 and Prior

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

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3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 to 2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989& Prior	Model Year 1990-2010
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b. Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

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C. Non-Symbolled Vehicles – Model Year 2011 and Subsequent

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

Symbol	Price New Range
1	\$1 – \$3,000
2	\$3,001 – \$5,500
3	\$5,501 – \$8,000
4	\$8,001 – \$9,000
5	\$9,001 – \$10,000
6	\$10,001 – \$11,000
7	\$11,001 – \$12,000
8	\$12,001 – \$13,000
10	\$13,001 – \$14,000
11	\$14,001 – \$15,000
12	\$15,001 – \$15,625
13	\$15,626 – \$16,250
14	\$16,251 – \$16,875
15	\$16,876 – \$17,500
16	\$17,501 – \$18,125
17	\$18,126 – \$18,750
18	\$18,751 – \$19,375
19	\$19,376 – \$20,000
20	\$20,001 – \$20,625
21	\$20,626 – \$21,250
22	\$21,251 – \$21,875
23	\$21,876 – \$22,500
24	\$22,501 – \$23,125
25	\$23,126 – \$23,750
26	\$23,751 – \$24,375
27	\$24,376 – \$25,000
28	\$25,001 – \$25,625
29	\$25,626 – \$26,250
30	\$26,251 – \$26,875
31	\$26,876 – \$27,500
32	\$27,501 – \$28,125
33	\$28,126 – \$28,750
34	\$28,751 – \$29,375
35	\$29,376 – \$30,000
36	\$30,001 – \$31,000
37	\$31,001 – \$32,000
38	\$32,001 – \$33,000
39	\$33,001 – \$34,000

Symbol	Price New Range
40	\$34,001 – \$35,000
41	\$35,001 – \$36,000
42	\$36,001 – \$37,000
43	\$37,001 – \$38,000
44	\$38,001 – \$39,000
45	\$39,001 – \$40,000
46	\$40,001 – \$41,250
47	\$41,251 – \$42,500
48	\$42,501 – \$43,750
49	\$43,751 – \$45,000
50	\$45,001 – \$46,250
51	\$46,251 – \$47,500
52	\$47,501 – \$48,750
53	\$48,751 – \$50,000
54	\$50,001 – \$52,500
55	\$52,501 – \$55,000
56	\$55,001 – \$57,500
57	\$57,501 – \$60,000
58	\$60,001 – \$65,000
59	\$65,001 – \$70,000
60	\$70,001 – \$75,000
61	\$75,001 – \$80,000
62	\$80,001 – \$85,000
63	\$85,001 – \$90,000
64	\$90,001 – \$95,000
65	\$95,001 – \$100,000
66	\$100,001 – \$110,000
67	\$110,001 – \$120,000
68	\$120,001 – \$130,000
69	\$130,001 – \$140,000
70	\$140,001 – \$150,000
71	Rating Symbol Only*
72	Rating Symbol Only*
73	Rating Symbol Only*
74	Rating Symbol Only*
75	Rating Symbol Only*
98	\$150,001 and above

* **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

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D. Rating Vehicles with Symbol 98 - Model Year 2011 and Subsequent

Increase the factor for Symbol 70 by +0.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH THEFT VEHICLES

The following is added to Rule 23.

A list of High Theft Vehicles is available from Preferred Mutual.

RULE 25. VEHICLE SERIES RATING is replaced by the following

RULE 25. VEHICLE SERIES RATING

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

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

Reassignment of symbols may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

Rule 28. B. 1. a. iii. is replaced by the following:

If an operator is to be listed as a deferred driver to be excluded in rating to produce a lower premium charge, the policyholder must submit a copy of a Coverage Selections Page showing the deferred operator as a listed principal operator on that policy.

A deferral can be lifted at any point in the policy term if the company determines that the deferral is no longer valid.