

**RATE  
MANUAL  
PAGES**

*PROGRESSIVE*<sup>®</sup>

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

**Rate Calculation Formula**

Item	BI	OPT BI****	PD	COMP	COLL	LIM COLL
Base Rate						
Deductible Factor				X	X	X
Limit Factor	X	X	X			
Settlement Factor				X	X	X
Symbol Factor	X	X	X	X	X	X
Value Class Factor				X	X	X
Vehicle Age Factor				X	X	X
Vehicle Use Factor	X	X	X	X	X	X
Years Driving Experience Factor	X	X	X	X	X	X
Zip-State Match Factor	X	X	X	X	X	X
65+ Discount	X	X	X	X	X	X
Anti-Theft Discount				X		
Claim Free Discount	X	X	X	X	X	X
Multi-policy Discount	X	X	X	X	X	X
Original Owner Discount				X	X	X
Paid In Full Discount	X	X	X	X	X	X
Prompt Payment Discount	X	X	X	X	X	X
Responsible Driver Discount	X	X	X	X	X	X
Transfer Discount	X	X	X	X	X	X
Driving Record Surcharge	X	X	X	X	X	X
Developed Premium						

Item	Disappearing Ded Comp	Disappearing Ded Coll	Emergency Expense	Mexico-Comp*	Mexico-Coll*	UIM	UMBI	Med Pay	PIP	Trailer	Replacement PE	Scheduled PE	Full Timer's Secured PE	Full Timer's Package	Vacation Liability	Roadside	Scheduled Medical Benefits/Vacation Residence	Shed-Content***
Base Rate																		
Limit Factor			X			X	X	X	X	X	**	**	**	X	X	X		
65+ Discount	X	X				X	X	X	X									
Anti-Theft Discount	X																	
Claim Free Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Multi-policy Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Original Owner Discount	X	X																
Paid In Full Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Passive/Safety Restraint Discount						X	X	X	X									
Prompt Payment Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Responsible Driver Discount	X	X																
Transfer Discount	X	X				X	X	X	X		X			X	X			
Driving Record Surcharge	X	X																
Developed Premium																		

Note: For each coverage, multiply base rate by factors indicated by an X.

Round to whole dollar amount after final computation.

Total Policy Premium = Sum of Developed Premiums

\*If MEX COMP selected, deduct \$5.00 from COMP.

\*If MEX COLL selected, deduct \$5.00 from COLL.

\*\*The base rates shown for Replacement PE, Scheduled PE, and Full Timer's Secured PE are the rates per \$1,000.

\*\*\*If Shed-Content selected, deduct \$1.00 from Full Timer's Package.

\*\*\*\*If Optional BI is selected, deduct BI Developed Premium from Optional BI Developed Premium.

If Deluxe Package selected, add the following base rates: COMP Disappearing Deductible, COLL Disappearing Deductible, and Scheduled Medical Benefits/Vacation Residence.

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

65+ DISCOUNT TABLE

65+	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED					
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	MED PAY	PD	PIP	UIM	UMBI
Y	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ANTITHEFT DISCOUNT TABLE

ANTITHEFT	DISAPPEAR	
Y/N	COMP	DED COMP
Y	0.95	0.95
N	1.00	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

BASE RATE TABLE

BI	OPTIONAL BI	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMERS	LIMITED COLL	MED PAY	MEXICO COLL	MEXICO COMP	PD	PIP	REPLACEMENT COST PE	ROADSIDE	SCHED MED BEN	SCHED PE	SECURED PE
204.20	205.20	512.16	12.00	502.66	12.00	4.27	78.95	51.21	6.70	5.00	5.00	136.01	15.00	8.36	25.55	9.36	9.04	12.93

SHED CONTENT	TRAILER	UIM	UMBI	VAC LIAB
1.00	100.00	12.54	12.54	3.63

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

BODILY INJURY LIMIT FACTOR TABLE

LIMIT	FACTOR
20/40	0.57

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

OPTIONAL BODILY INJURY LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
20/40	0.57
25/50	0.76
35/80	0.80
50/100	0.93
100/300	0.96
250/500	1.39

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

CLAIM FREE RENEWAL DISCOUNT TABLE

CLAIM FREE	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED				REPLACEMENT	SCHED	SCHED	SECURED	VAC		
RENEWAL Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00



Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

COLL DEDUCTIBLE FACTOR TABLE

COLL DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.11
500 DED	1.00
1,000 DED	0.91
2,500 DED	0.67
300 DED W/WAIVER OF DED	1.16
500 DED W/WAIVER OF DED	1.06
1000 DED W/WAIVER OF DED	1.04
2500 DED W/WAIVER OF DED	0.84
300 DED W/REPL COST	1.11
500 DED W/REPL COST	1.00
1,000 DED W/REPL COST	0.91
2,500 DED W/REPL COST	0.67
300 DED W/WAIVER OF DED W/REPL COST	1.16
500 DED W/WAIVER OF DED W/REPL COST	1.06
1,000 DED W/WAIVER OF DED W/REPL COST	1.04
2,500 DED W/WAIVER OF DED W/REPL COST	0.84
300 DED W/AGREED VALUE	1.11
500 DED W/AGREED VALUE	1.00
1,000 DED W/AGREED VALUE	0.91
2,500 DED W/AGREED VALUE	0.67
300 DED W/WAIVER OF DED W/AGREED VALUE	1.16
500 DED W/WAIVER OF DED W/AGREED VALUE	1.06
1,000 DED W/WAIVER OF DED W/AGREED VALUE	1.04
2,500 DED W/WAIVER OF DED W/AGREED VALUE	0.84

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

COMP DEDUCTIBLE FACTOR TABLE

COMP DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.05
500 DED	1.01
1000 DED	0.99
2500 DED	0.94
300 DED W/\$100 GLASS	1.26
500 DED W/\$100 GLASS	1.21
1,000 DED W/\$100 GLASS	1.19
2,500 DED W/\$100 GLASS	1.13
300 DED W/REPL COST	1.05
500 DED W/REPL COST	1.01
1,000 DED W/REPL COST	0.99
2,500 DED W/REPL COST	0.94
300 DED \$100 GLASS W/REPL COST	1.26
500 DED \$100 GLASS W/REPL COST	1.21
1,000 DED \$100 GLASS W/REPL COST	1.19
2,500 DED \$100 GLASS W/REPL COST	1.13
300 DED W/AGREED VALUE	1.05
500 DED W/AGREED VALUE	1.01
1,000 DED W/AGREED VALUE	0.99
2,500 DED W/AGREED VALUE	0.94
300 DED \$100 GLASS W/AGREED VALUE	1.26
500 DED \$100 GLASS W/AGREED VALUE	1.21
1,000 DED \$100 GLASS W/AGREED VALUE	1.19
2,500 DED \$100 GLASS W/AGREED VALUE	1.13

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

DRIVING RECORD SURCHARGE TABLE

DRIVING RECORD LEVEL	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED	
	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	PD
00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
02	1.27	1.27	1.07	1.07	1.16	1.16	1.07	1.27
03	1.38	1.38	1.12	1.12	1.23	1.23	1.12	1.38
04	2.79	2.79	2.11	2.11	1.40	1.40	2.11	2.79

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

EMERGENCY EXPENSE LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
\$750 MAX/NO PER DAY LIMIT	1.00
\$2,000 MAX/NO PER DAY LIMIT	3.56
\$7,500 MAX/NO PER DAY LIMIT	6.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

FULL TIMERS LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
50/100	1.00
100/300	1.16
250/500	1.44

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

LIMITED COLLISION DEDUCTIBLE FACTOR TABLE

DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.11
500 DED	1.00
1000 DED	0.91
2500 DED	0.67

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

MEDICAL PAYMENTS LIMIT FACTOR TABLE

MED PAY LIMIT	FACTOR
NONE	0.00
1,000 PER PERSON	1.00
2,500 PER PERSON	1.76
5,000 PER PERSON	2.60
10,000 PER PERSON	3.85

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

MULTI-POLICY DISCOUNT TABLE

MULTI-POLICY	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT		SCHED	SCHED	SECURED	VAC				
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00



Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ORIGINAL OWNER DISCOUNT TABLE

ORIGINAL OWNER Y/N	COMP	DISAPPEAR DED COMP	COLL	DISAPPEAR DED COLL	LIMITED COLL
Y	0.90	0.90	0.90	0.90	0.90
N	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

PAID IN FULL DISCOUNT TABLE

PAID IN FULL	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT		SCHED	SCHED	SECURED	VAC					
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB	
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PASSIVE/SAFETY RESTRAINT DISCOUNT TABLE

PASSIVE/SAFETY RESTRAINT Y/N	MED PAY	PIP	UIM	UMBI
Y	0.75	0.75	0.75	0.75
N	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PERSONAL INJURY PROTECTION LIMIT FACTOR TABLE

LIMIT	FACTOR
FULL \$0 DED W/WORK COMP	2.20
NAMED INSD W/100 DED	2.15
NAMED INSD W/250 DED	2.10
NAMED INSD W/500 DED	2.00
NAMED INSD W/1K DED	1.80
NAMED INSD W/2K DED	1.50
NAMED INSD W/4K DED	1.25
NAMED INSD W/8K DED	1.00
NAMED INSD & HOUSEHOLD MEMBERS W/100 DED	2.15
NAMED INSD & HOUSEHOLD MEMBERS W/250 DED	2.10
NAMED INSD & HOUSEHOLD MEMBERS W/500 DED	2.00
NAMED INSD & HOUSEHOLD MEMBERS W/1K DED	1.80
NAMED INSD & HOUSEHOLD MEMBERS W/2K DED	1.50
NAMED INSD & HOUSEHOLD MEMBERS W/4K DED	1.25
NAMED INSD & HOUSEHOLD MEMBERS W/8K DED	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

PROMPT PAYMENT DISCOUNT TABLE

PROMPT PAY	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT			SCHED	SCHED	SECURED	VAC			
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMER	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB
Y	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PROPERTY DAMAGE LIMIT FACTOR TABLE

LIMIT	FACTOR
5	0.57
10	0.76
15	0.80
25	0.93
50	0.96
100	1.39

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

RESPONSIBLE DRIVER DISCOUNT TABLE

RESP DRIVER	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED	
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	PD
Y	0.67	0.67	0.70	0.70	0.97	0.97	0.70	0.67
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ROADSIDE OPTION FACTOR TABLE

OPTION	FACTOR
NONE	0.00
ROADSIDE ASSISTANCE	1.00



Rate Manual Pages

SETTLEMENT OPTIONS FACTOR TABLE

VEHICLE AGE	OPTION*	COLL	COMP	LIMITED COLL
0	A	1.31	1.06	1.31
0	N	0.99	1.00	0.99
0	Y	0.93	1.01	0.93
1	A	1.31	1.06	1.31
1	N	0.99	1.00	0.99
1	Y	0.93	1.01	0.93
2	A	1.31	1.06	1.31
2	N	0.99	1.00	0.99
2	Y	0.93	1.01	0.93
3	A	1.31	1.06	1.31
3	N	0.99	1.00	0.99
3	Y	0.93	1.01	0.93
4	A	1.31	1.06	1.31
4	N	0.99	1.00	0.99
4	Y	0.93	1.01	0.93
5	A	1.31	1.06	1.31
5	N	0.99	1.00	0.99
5	Y	0.93	1.01	0.93
6 ... 7	A	1.31	1.06	1.31
6 ... 7	N	0.99	1.00	0.99
6 ... 7	Y	0.71	0.96	0.71
8 ... 10	A	1.31	1.06	1.31
8 ... 10	N	0.99	1.00	0.99
8 ... 10	Y	0.71	0.96	0.71
11 ... 15	A	1.31	1.06	1.31
11 ... 15	N	0.99	1.00	0.99
11 ... 15	Y	0.71	0.96	0.71
16 ... 99	A	1.31	1.06	1.31
16 ... 99	N	0.99	1.00	0.99
16 ... 99	Y	0.71	0.96	0.71

\* Option Descriptions:

A = Agreed Value

N = Market Value

Y = Total Loss Replacement <= 5 years; Y = Purchase Price > 5 years

Rate Manual Pages

SYMBOL FACTOR TABLE

SYMBOL	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
73	0.99	0.99	1.06	1.10	1.06	0.99
74	0.89	0.89	0.85	0.79	0.85	0.89
75	1.92	1.92	0.98	0.62	0.98	1.92
1W	1.23	1.23	1.14	0.86	1.14	1.23
1X	1.23	1.23	1.14	0.86	1.14	1.23
M1	0.99	0.99	1.06	1.10	1.06	0.99
M2	0.99	0.99	1.06	1.10	1.06	0.99

Symbol 73 - Class A Conventional Motor Home Family 1  
Symbol M1 - Class A Conventional Motor Home Family 2  
Symbol M2 - Class A Conventional Motor Home Family 3  
Symbol 74 - Class C Motor Home  
Symbol 75 - Class B Motor Home  
Symbol 1W - Professional Bus Conversion  
Symbol 1X - Non Professional Bus Conversion

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

TRANSFER DISCOUNT TABLE

TRANSFER	OPTIONAL		DISAPPEAR		DISAPPEAR		FULL	LIMITED	REPLACEMENT				VAC		
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	TIMERS	COLL	MED PAY	PD	PIP	COST PE	UIM	UMBI	LIAB
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

TRAILER LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
0, 2,500 INCL W/COMP	0.01
1-2500, 2500 INCL W/COMP/COLL	1.00
2501-5000, 2500 INCL W/COMP/COLL	1.25
5001-7500, 2500 INCL W/COMP/COLL	1.75
7501-12500, 2500 INCL W/COMP/COLL	2.50
12501-17500, 2500 INCL W/COMP/COLL	3.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

UIM LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
25/50	1.00
35/80	1.34
50/100	1.68
100/300	3.48
250/500	5.06

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

UMBI LIMIT FACTOR TABLE

LIMIT	FACTOR
20/40	1.00
25/50	1.23
35/80	1.27
50/100	1.51
100/300	2.07
250/500	2.63

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VACATION LIABILITY LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
10,000	1.00
25,000	2.33
50,000	3.00
100,000	3.33
250,000	3.67
300,000	4.00
500,000	4.33

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
1 ... 1000	0.05	0.04	0.05
1001 ... 2000	0.14	0.11	0.14
2001 ... 3000	0.24	0.18	0.24
3001 ... 4000	0.24	0.19	0.24
4001 ... 5000	0.24	0.20	0.24
5001 ... 6000	0.25	0.20	0.25
6001 ... 7000	0.25	0.21	0.25
7001 ... 8000	0.25	0.22	0.25
8001 ... 9000	0.26	0.24	0.26
9001 ... 10000	0.28	0.25	0.28
10001 ... 11000	0.29	0.27	0.29
11001 ... 12000	0.31	0.28	0.31
12001 ... 13000	0.32	0.30	0.32
13001 ... 14000	0.34	0.32	0.34
14001 ... 15000	0.35	0.33	0.35
15001 ... 16000	0.37	0.35	0.37
16001 ... 17000	0.38	0.36	0.38
17001 ... 18000	0.40	0.38	0.40
18001 ... 19000	0.40	0.39	0.40
19001 ... 20000	0.40	0.39	0.40
20001 ... 21000	0.41	0.40	0.41
21001 ... 22000	0.41	0.40	0.41
22001 ... 23000	0.41	0.41	0.41
23001 ... 24000	0.43	0.42	0.43
24001 ... 25000	0.44	0.43	0.44
25001 ... 26000	0.46	0.43	0.46
26001 ... 27000	0.47	0.44	0.47
27001 ... 28000	0.49	0.45	0.49
28001 ... 29000	0.49	0.46	0.49
29001 ... 30000	0.50	0.48	0.50
30001 ... 32000	0.50	0.49	0.50
32001 ... 34000	0.51	0.52	0.51
34001 ... 36000	0.54	0.53	0.54
36001 ... 38000	0.57	0.54	0.57
38001 ... 40000	0.58	0.55	0.58
40001 ... 42000	0.59	0.55	0.59
42001 ... 44000	0.60	0.56	0.60
44001 ... 46000	0.64	0.63	0.64
46001 ... 48000	0.68	0.70	0.68
48001 ... 50000	0.72	0.72	0.72
50001 ... 52000	0.77	0.74	0.77
52001 ... 54000	0.81	0.76	0.81



Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
54001 ... 56000	0.84	0.79	0.84
56001 ... 58000	0.87	0.82	0.87
58001 ... 60000	0.90	0.84	0.90
60001 ... 65000	0.96	0.87	0.96
65001 ... 70000	1.03	0.92	1.03
70001 ... 75000	1.09	1.02	1.09
75001 ... 80000	1.16	1.11	1.16
80001 ... 85000	1.22	1.19	1.22
85001 ... 90000	1.27	1.24	1.27
90001 ... 95000	1.33	1.49	1.33
95001 ... 100000	1.51	1.67	1.51
100001 ... 105000	1.57	1.68	1.57
105001 ... 110000	1.62	1.69	1.62
110001 ... 115000	1.68	1.70	1.68
115001 ... 120000	1.73	1.71	1.73
120001 ... 125000	1.79	1.72	1.79
125001 ... 130000	1.88	1.78	1.88
130001 ... 135000	1.97	1.83	1.97
135001 ... 140000	2.05	1.89	2.05
140001 ... 145000	2.14	1.94	2.14
145001 ... 150000	2.23	2.00	2.23
150001 ... 155000	2.32	2.05	2.32
155001 ... 160000	2.41	2.11	2.41
160001 ... 165000	2.49	2.16	2.49
165001 ... 170000	2.58	2.22	2.58
170001 ... 175000	2.67	2.27	2.67
175001 ... 180000	2.71	2.37	2.71
180001 ... 185000	2.75	2.47	2.75
185001 ... 190000	2.79	2.57	2.79
190001 ... 195000	2.83	2.67	2.83
195001 ... 200000	2.87	2.77	2.87
200001 ... 205000	2.91	2.87	2.91
205001 ... 210000	2.95	2.97	2.95
210001 ... 215000	2.99	3.07	2.99
215001 ... 220000	3.03	3.17	3.03
220001 ... 225000	3.07	3.27	3.07
225001 ... 230000	3.09	3.39	3.09
230001 ... 235000	3.12	3.51	3.12
235001 ... 240000	3.14	3.62	3.14
240001 ... 245000	3.17	3.74	3.17
245001 ... 250000	3.19	3.86	3.19
250001 ... 255000	3.21	3.98	3.21

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
255001 ... 260000	3.24	4.10	3.24
260001 ... 265000	3.26	4.21	3.26
265001 ... 270000	3.29	4.33	3.29
270001 ... 275000	3.31	4.45	3.31
275001 ... 280000	3.32	4.57	3.32
280001 ... 285000	3.33	4.69	3.33
285001 ... 290000	3.34	4.81	3.34
290001 ... 295000	3.35	4.93	3.35
295001 ... 300000	3.36	5.06	3.36
300001 ... 305000	3.37	5.18	3.37
305001 ... 310000	3.38	5.30	3.38
310001 ... 315000	3.39	5.42	3.39
315001 ... 320000	3.40	5.54	3.40
320001 ... 325000	3.41	5.66	3.41
325001 ... 330000	3.42	5.67	3.42
330001 ... 335000	3.43	5.69	3.43
335001 ... 340000	3.44	5.70	3.44
340001 ... 345000	3.45	5.71	3.45
345001 ... 350000	3.46	5.73	3.46
350001 ... 355000	3.47	5.74	3.47
355001 ... 360000	3.48	5.75	3.48
360001 ... 365000	3.49	5.76	3.49
365001 ... 370000	3.50	5.78	3.50
370001 ... 375000	3.51	5.79	3.51
375001 ... 380000	3.54	5.91	3.54
380001 ... 385000	3.58	6.03	3.58
385001 ... 390000	3.61	6.15	3.61
390001 ... 395000	3.65	6.27	3.65
395001 ... 400000	3.68	6.39	3.68
400001 ... 405000	3.71	6.51	3.71
405001 ... 410000	3.75	6.63	3.75
410001 ... 415000	3.78	6.75	3.78
415001 ... 420000	3.82	6.87	3.82
420001 ... 425000	3.85	6.99	3.85
425001 ... 430000	3.88	7.14	3.88
430001 ... 435000	3.92	7.28	3.92
435001 ... 440000	3.95	7.43	3.95
440001 ... 445000	3.99	7.57	3.99
445001 ... 450000	4.02	7.72	4.02
450001 ... 455000	4.05	7.86	4.05
455001 ... 460000	4.09	8.01	4.09
460001 ... 465000	4.12	8.15	4.12

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
465001 ... 470000	4.16	8.30	4.16
470001 ... 475000	4.19	8.44	4.19
475001 ... 480000	4.22	8.52	4.22
480001 ... 485000	4.26	8.60	4.26
485001 ... 490000	4.29	8.67	4.29
490001 ... 495000	4.33	8.75	4.33
495001 ... 500000	4.36	8.83	4.36
500001 ... 505000	4.39	8.91	4.39
505001 ... 510000	4.43	8.99	4.43
510001 ... 515000	4.46	9.06	4.46
515001 ... 520000	4.50	9.14	4.50
520001 ... 525000	4.53	9.22	4.53
525001 ... 530000	4.56	9.30	4.56
530001 ... 535000	4.60	9.38	4.60
535001 ... 540000	4.63	9.45	4.63
540001 ... 545000	4.67	9.53	4.67
545001 ... 550000	4.70	9.61	4.70
550001 ... 555000	4.73	9.65	4.73
555001 ... 560000	4.77	9.70	4.77
560001 ... 565000	4.80	9.74	4.80
565001 ... 570000	4.84	9.79	4.84
570001 ... 575000	4.87	9.83	4.87
575001 ... 580000	4.90	9.87	4.90
580001 ... 585000	4.94	9.92	4.94
585001 ... 590000	4.97	9.96	4.97
590001 ... 595000	5.01	10.01	5.01
595001 ... 600000	5.04	10.05	5.04
600001 ... 605000	5.07	10.09	5.07
605001 ... 610000	5.11	10.14	5.11
610001 ... 615000	5.14	10.18	5.14
615001 ... 620000	5.18	10.23	5.18
620001 ... 625000	5.21	10.27	5.21
625001 ... 630000	5.24	10.31	5.24
630001 ... 635000	5.28	10.36	5.28
635001 ... 640000	5.31	10.40	5.31
640001 ... 645000	5.35	10.45	5.35
645001 ... 650000	5.38	10.49	5.38
650001 ... 655000	5.41	10.58	5.41
655001 ... 660000	5.44	10.67	5.44
660001 ... 665000	5.47	10.75	5.47
665001 ... 670000	5.50	10.84	5.50
670001 ... 675000	5.53	10.93	5.53

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
675001 ... 680000	5.56	11.02	5.56
680001 ... 685000	5.59	11.10	5.59
685001 ... 690000	5.62	11.19	5.62
690001 ... 695000	5.65	11.28	5.65
695001 ... 700000	5.68	11.37	5.68
700001 ... 705000	5.71	11.45	5.71
705001 ... 710000	5.74	11.54	5.74
710001 ... 715000	5.77	11.63	5.77
715001 ... 720000	5.80	11.72	5.80
720001 ... 725000	5.83	11.80	5.83
725001 ... 730000	5.86	11.89	5.86
730001 ... 735000	5.89	11.98	5.89
735001 ... 740000	5.92	12.07	5.92
740001 ... 745000	5.95	12.15	5.95
745001 ... 750000	5.98	12.24	5.98
750001 ... 755000	6.01	12.33	6.01
755001 ... 760000	6.04	12.42	6.04
760001 ... 765000	6.07	12.50	6.07
765001 ... 770000	6.10	12.59	6.10
770001 ... 775000	6.13	12.68	6.13
775001 ... 780000	6.16	12.77	6.16
780001 ... 785000	6.19	12.86	6.19
785001 ... 790000	6.22	12.94	6.22
790001 ... 795000	6.25	13.03	6.25
795001 ... 800000	6.28	13.12	6.28
800001 ... 805000	6.30	13.21	6.30
805001 ... 810000	6.33	13.30	6.33
810001 ... 815000	6.36	13.38	6.36
815001 ... 820000	6.39	13.47	6.39
820001 ... 825000	6.42	13.56	6.42
825001 ... 830000	6.45	13.65	6.45
830001 ... 835000	6.48	13.74	6.48
835001 ... 840000	6.51	13.82	6.51
840001 ... 845000	6.54	13.91	6.54
845001 ... 850000	6.57	14.00	6.57
850001 ... 855000	6.60	14.09	6.60
855001 ... 860000	6.63	14.18	6.63
860001 ... 865000	6.66	14.26	6.66
865001 ... 870000	6.69	14.35	6.69
870001 ... 875000	6.72	14.44	6.72
875001 ... 880000	6.75	14.53	6.75
880001 ... 885000	6.78	14.62	6.78

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
885001 ... 890000	6.81	14.70	6.81
890001 ... 895000	6.84	14.79	6.84
895001 ... 900000	6.87	14.88	6.87
900001 ... 905000	6.90	14.97	6.90
905001 ... 910000	6.93	15.06	6.93
910001 ... 915000	6.96	15.14	6.96
915001 ... 920000	6.99	15.23	6.99
920001 ... 925000	7.02	15.32	7.02
925001 ... 930000	7.05	15.41	7.05
930001 ... 935000	7.08	15.50	7.08
935001 ... 940000	7.11	15.58	7.11
940001 ... 945000	7.14	15.67	7.14
945001 ... 950000	7.17	15.76	7.17
950001 ... 955000	7.21	15.84	7.21
955001 ... 960000	7.25	15.93	7.25
960001 ... 965000	7.28	16.01	7.28
965001 ... 970000	7.32	16.09	7.32
970001 ... 975000	7.36	16.18	7.36
975001 ... 980000	7.40	16.26	7.40
980001 ... 985000	7.43	16.34	7.43
985001 ... 990000	7.47	16.43	7.47
990001 ... 995000	7.51	16.51	7.51
995001 ... 1000000	7.55	16.59	7.55

Rate Manual Pages

VEHICLE AGE FACTOR TABLE

VEHICLE AGE	SYMBOL	COLL	COMP	LIMITED COLL
0	73	0.94	0.48	0.94
0	74	0.94	0.48	0.94
0	75	0.94	0.48	0.94
0	1W	0.94	0.48	0.94
0	1X	0.94	0.48	0.94
0	M1	0.94	0.48	0.94
0	M2	0.94	0.48	0.94
1	73	0.87	0.68	0.87
1	74	0.87	0.68	0.87
1	75	0.87	0.68	0.87
1	1W	0.87	0.68	0.87
1	1X	0.87	0.68	0.87
1	M1	0.87	0.68	0.87
1	M2	0.87	0.68	0.87
2	73	0.87	0.75	0.87
2	74	0.87	0.75	0.87
2	75	0.87	0.75	0.87
2	1W	0.87	0.75	0.87
2	1X	0.87	0.75	0.87
2	M1	0.87	0.75	0.87
2	M2	0.87	0.75	0.87
3	73	0.87	0.75	0.87
3	74	0.87	0.75	0.87
3	75	0.87	0.75	0.87
3	1W	0.87	0.75	0.87
3	1X	0.87	0.75	0.87
3	M1	0.87	0.75	0.87
3	M2	0.87	0.75	0.87
4	73	1.17	0.83	1.17
4	74	1.17	0.83	1.17
4	75	1.17	0.83	1.17
4	1W	1.17	0.83	1.17
4	1X	1.17	0.83	1.17
4	M1	1.17	0.83	1.17
4	M2	1.17	0.83	1.17
5	73	1.18	0.83	1.18
5	74	1.18	0.83	1.18
5	75	1.18	0.83	1.18
5	1W	1.18	0.83	1.18
5	1X	1.18	0.83	1.18
5	M1	1.18	0.83	1.18
5	M2	1.18	0.83	1.18

Rate Manual Pages

VEHICLE AGE FACTOR TABLE

VEHICLE AGE	SYMBOL	COLL	COMP	LIMITED COLL
6 ... 7	73	1.26	1.10	1.26
6 ... 7	74	1.26	1.10	1.26
6 ... 7	75	1.26	1.10	1.26
6 ... 7	1W	1.26	1.10	1.26
6 ... 7	1X	1.26	1.10	1.26
6 ... 7	M1	1.26	1.10	1.26
6 ... 7	M2	1.26	1.10	1.26
8 ... 10	73	1.23	1.10	1.23
8 ... 10	74	1.23	1.10	1.23
8 ... 10	75	1.23	1.10	1.23
8 ... 10	1W	1.23	1.10	1.23
8 ... 10	1X	1.23	1.10	1.23
8 ... 10	M1	1.23	1.10	1.23
8 ... 10	M2	1.23	1.10	1.23
11 ... 15	73	1.04	1.32	1.04
11 ... 15	74	1.04	1.32	1.04
11 ... 15	75	1.04	1.32	1.04
11 ... 15	1W	1.04	1.32	1.04
11 ... 15	1X	1.04	1.32	1.04
11 ... 15	M1	1.04	1.32	1.04
11 ... 15	M2	1.04	1.32	1.04
16 ... 99	73	0.78	1.32	0.78
16 ... 99	74	0.78	1.32	0.78
16 ... 99	75	0.78	1.32	0.78
16 ... 99	1W	0.78	1.32	0.78
16 ... 99	1X	0.78	1.32	0.78
16 ... 99	M1	0.78	1.32	0.78
16 ... 99	M2	0.78	1.32	0.78

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VEHICLE USE FACTOR TABLE

VEHICLE USE	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
14	0.81	0.81	1.03	1.01	1.03	0.81
15	1.27	1.27	1.18	1.01	1.18	1.27
16	2.39	2.39	1.30	1.23	1.30	2.39
23	1.99	1.99	1.41	1.28	1.41	1.99



Rate Manual Pages

YEARS DRIVING EXPERIENCE FACTOR TABLE

YEARS	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
0 ... 3	1.65	1.65	2.13	1.41	2.13	1.65
4 ... 7	1.65	1.65	2.13	1.41	2.13	1.65
8 ... 11	1.33	1.33	1.51	1.41	1.51	1.33
12 ... 14	1.33	1.33	1.51	1.41	1.51	1.33
15 ... 18	0.82	0.82	0.95	1.35	0.95	0.82
19 ... 23	0.82	0.82	0.91	1.01	0.91	0.82
24 ... 28	0.82	0.82	0.91	1.00	0.91	0.82
29 ... 34	0.71	0.71	0.91	1.00	0.91	0.71
35 ... 40	0.79	0.79	0.81	0.98	0.81	0.79
41 ... 46	0.90	0.90	0.88	0.98	0.88	0.90
47 ... 52	1.09	1.09	1.06	0.92	1.06	1.09
53 ... 59	1.03	1.03	1.08	0.88	1.08	1.03
60 ... 98	1.66	1.66	1.31	0.82	1.31	1.66

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ZIP STATE MATCH FACTOR TABLE

ZIP-STATE MATCH	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
1	0.96	0.96	0.97	0.98	0.97	0.96
2	1.14	1.14	1.11	1.09	1.11	1.14
3	1.76	1.76	1.44	1.26	1.44	1.76
4	0.96	0.96	0.97	0.98	0.97	0.96

Option:

- 1: Zip Match = Yes, State Match = Yes
- 2: Zip Match = No, State Match = Yes
- 3: Zip Match = No, State Match = No
- 4: Zip Match = Yes, State Match = No

# RULES

*PROGRESSIVE*

Progressive Direct Insurance  
Massachusetts Motor Home Insurance  
New Business Effective 04/01/2009

*PROGRESSIVE*

## TABLE OF CONTENTS

<b>Rule No.</b>		<b>Page</b>
1	Massachusetts Motor Home Insurance Policy – Eligibility.....	2
2	Coverages and Limits.....	4
3	Mandatory Offer of Coverage.....	7
4	Standard Procedures.....	8
5	Residence and Location.....	10
6	Out-of-State Garaging.....	11
7	Policy Period.....	12
8	Changes.....	12
9	Reserved for Future Use.....	13
10	Certified Risks – Financial Responsibility Laws.....	14
11	Premium Calculation Rule.....	15
12	Whole Dollar Premium Rule.....	16
13	Installment Payment of Premiums.....	17
14	Deposit Premium Rule.....	18
15	Minimum Written Premium.....	19
16	Deductibles – Parts 7, 8, and 9.....	20
17	Reserved For Future Use .....	21
18	Termination of Insurance.....	22
19	Discounts.....	24
20-29	Reserved for Future Use.....	25
30	Personal Injury Protection – Deductible Form.....	26
31-34	Reserved for Future Use.....	27
35	Vehicle Use.....	28
36	Years Driving Experience Factor.....	29
37	Accident Surcharge Waiver.....	30
38	Low Payout Accident Waiver (LPAW).....	31
39-44	Reserved for Future Use.....	32
45	Agreed Value.....	33
46-48	Reserved for Future Use .....	34
49	Total Loss Replacement/Purchase Price.....	35
50-55	Reserved for Future Use.....	36
56	Driving Record Rating.....	37
57	Reserved for Future Use.....	39
58	Registry of Motor Vehicles Procedures.....	40
59-60	Reserved for Future Use .....	41
61	Hardship Accommodation.....	42

*PROGRESSIVE*

## **RULE 1. MASSACHUSETTS MOTOR HOME INSURANCE POLICY – ELIGIBILITY**

### **Definition of Motor Home**

Motor Home – means a land motor vehicle, including its permanently attached equipment, that:

- A. Has built-in:
  - (i) Cooking, refrigeration, sleeping, and bathroom facilities; and
  - (ii) Self-contained:
    - (a) Heating and/or air-conditioning;
    - (b) Drinking water supply system; and
    - (c) 110-125 volt electrical power system.

The term Motor Home does not include:

- A. Any vehicle operated on rails or crawler treads.
- B. Any vehicle or motor home trailer while it is:
  - 1. Parked and stabilizing jacks are in use; or
  - 2. Located for use as a residence or premises. Types of use “as a residence or premises” to which this exception applies include, but are not limited to, use of a motor home for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.
- C. A farm tractor or other equipment designed for use principally off public roads.
- D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).
- E. Any type of mobile home, manufactured housing, or any other wheeled device not designed for regular use on public roads.

### **Unacceptable Risks**

The following risks are unacceptable for the recreational vehicle program:

- 1. Operators who do not possess a valid driver’s license.
- 2. Operators without a permanent garaging/storage address (unless Full Timer’s Package has been purchased), including migratory, seasonal occupation, or transient risks.
- 3. Operators under the age of 16 regardless of license status.
- 4. Operators with a suspended/revoked or canceled driver’s license without a financial responsibility filing.
- 5. Applicants who have been convicted of insurance fraud.
- 6. Applicants who have had a policy canceled or nonrenewed by the Company for fraud or misrepresentation in connection with an application for insurance or in the presentation of or settlement of a claim.
- 7. Applicants who have had a policy canceled or nonrenewed by the Company because of an unauthorized payment in connection with an application for insurance or a policy.
- 8. Vehicles principally garaged/stored in the District of Columbia. Principally garaged/stored is defined as more than 6 months in a given state or location.
- 9. Vehicles used for: racing/speed tests, pick-up or delivery of goods, limousine or taxi service, emergency services, or all other business or commercial purposes.
- 10. Vehicles leased or rented to others by the insured.
- 11. Vehicles taken to and from work locations.
- 12. Motor Homes that do not have the required facilities. Requirement must include the following and they must be permanently installed: cooking, refrigeration, sleeping, bathroom facilities (built in and plumbed), self-contained heating and/or air conditioning, drinkable water supply system, and 110-125 volt electrical power system (including solar powered systems).
- 13. Travel Trailers.
- 14. RVs used as a residence while on commercial construction sites.
- 15. Any vehicle on consignment.
- 16. Conversion vans and converted school buses.
- 17. Motor Homes that are the only vehicles in the household.

18. Motor Homes used as a primary residence, except when Full Timer's Package is purchased.
19. Stationary Motor Homes.
20. Physical Damage only policies.
21. Tied down or stationary trailers, park models, and mobile homes.
22. Vehicles owned by more than two owners.
23. Vehicles owned or leased by a partnership or corporation, unless:
  - a. the vehicles are customarily operated by the named insured or a listed driver for pleasure or commuting;
  - b. all drivers are listed on the policy;
  - c. no more than four such vehicles are owned or leased by the partnership or corporation; and
  - d. the partnership or corporation does not engage in a business:
    - i. of carrying persons or property for compensation or a fee, including but not limited to, limousine, taxi, pick-up or delivery of magazines, newspapers, food, or any other products or other livery services; or
    - ii. of selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

*PROGRESSIVE*

## **Rule 2. COVERAGES AND LIMITS**

The types of coverages available in the Massachusetts Recreational Vehicle Program are:

### **Compulsory Insurance Coverages**

#### **Part 1 – Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

#### **Part 2 – Personal Injury Protection**

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

#### **Part 3 – Bodily Injury Caused By An Uninsured Motor Vehicle**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

#### **Part 4 – Damage To Someone Else’s Property**

The basic limit is \$5,000 each accident. Increased limits are available.

### **Optional Insurance Coverages**

#### **Part 5 – Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

#### **Part 6 – Medical Payments**

The basic limit is \$1,000 each person. Higher limits are available. This coverage is excess over Personal Injury Protection.

#### **Part 7 – Collision**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insured, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

#### **Part 8 – Limited Collision**

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. This coverage is written on an actual cash value coverage basis.

#### **Part 9 – Comprehensive**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

Trailer Coverage of \$2,500 is included when Comprehensive Coverage is purchased. Higher limits are available.

#### **Part 10 – Emergency Expense**

Emergency Expense provides reimbursement for certain expenses incurred as a result of a loss for which Collision coverage or Comprehensive Coverage applies. When Comprehensive Coverage is purchased, \$750 of Emergency Expense is included.

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**Part 11 – Roadside Assistance**

Roadside Assistance coverage provides towing to the nearest qualified repair facility and necessary labor, at the time and place of disablement, when a covered vehicle is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, or other fluids, flat tire, lockout, or entrapment in snow, mud, water or sand. Roadside Assistance is an optional coverage that may be purchased on any vehicle with Comprehensive, Collision, or Limited Collision.

**Part 12 – Bodily Injury Caused By An Underinsured Motor Vehicle**

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**Part 13 – Disappearing Deductibles\***

The deductibles for Comprehensive Coverage, Collision Coverage and Limited Collision Coverage are reduced by 25% of the original deductible amount for each subsequent policy period if there are no comprehensive or collision losses. After a loss, the deductibles are reset to the insured's original selection at next renewal.

**Part 14 – Pet Injury Coverage**

Provides coverage for Veterinary fees and cost to replace a pet that is injured or killed in a covered Collision, Limited Collision or Comprehensive loss.

**Part 15 – Fire Department Service**

Pays up to an additional \$1,000 for the insured's liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect a motor home covered under Collision, Limited Collision or Comprehensive.

**Part 16 – Mexico Coverage**

Extends physical damage coverage when the covered motor home is in Mexico. The insured must maintain liability insurance from an insurer authorized to write such coverage in Mexico.

**Part 17 – Personal Effects Coverage**

This part includes the following:

**Replacement Cost Personal Effects**

- Physical damage is required
- \$100 deductible applies

**Full Timer's Secured Storage Personal Effects**

- Pays for loss to unscheduled personal items inside a secured storage location
- Full timer's package must be purchased.
- A copy of the storage facility contract is required.

**Scheduled Personal Effects**

- Pays for loss to any personal effects that have been listed with a declared value on the personal effects schedule contained in our records.
- Physical damage is required.
- A qualified appraisal is required.

**PROGRESSIVE**

**Part 18 – Full Timer’s Personal Liability**

Full Timer’s Personal Liability includes the following coverages:

- Personal Liability Coverage;
- Medical Payments Coverage with a limit of \$50,000;
- Loss Assessment Coverage with a limit of \$5,000; and
- Shed Contents Coverage with a limit of \$5,000.

Full Timer’s is required for insureds that use their RV as a primary Residence.

Full Timer’s is a policy level coverage.

**Part 19 – Vacation Liability**

This coverage provides liability coverage for Bodily Injury and Property Damage while a covered vehicle is being used as a temporary residence. When Comprehensive Coverage is purchased a limit of \$10,000 is included. Not available when Full Timer’s is selected.

**Part 20 - Scheduled Medical Benefits/Vacation Residence Coverage\***

Coverage is provided for certain injuries sustained by an insured involved in an accident while using a covered vehicle if the injury is treated within 180 days from the date of the accident.

Refer to Rates Manual Pages for applicable limits and factors for all coverages listed in Rule 2.

\*Deluxe Package includes Disappearing Deductibles and Scheduled Medical Benefits/Vacation Residence Coverage. Comprehensive and Collision or Comprehensive and Limited Collision must be purchased. Deluxe Package is included with Total Loss Replacement/Purchase Price or Agreed Value when the vehicle is \$25,000 or greater.



**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for parts 3, 5, and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8, and 9, subject to a basic deductible of \$500.
4. Part 10 – Emergency Expense.

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## **RULE 4. STANDARD PROCEDURES**

### **A. Renewals**

1. If the renewal payment is postmarked (mailed payments) or transacted (phone or internet payments) on or before the renewal effective date, the renewal policy term will be put in force with no lapse in coverage.
2. Failure to pay the renewal payment may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.”

Note: “full amount” includes any applicable late payment charges or other financing fees.

### **B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

### **C. Transfer of Insurer**

1. Progressive will transmit data to the Registry of Motor Vehicles for each insured.

In addition, Progressive shall prepare an RMV-3 form for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.
2. At the same time, Progressive shall immediately issue to the insured a Verification of Insurance Form as proof of the issuance of the new policy. This form may be used by the insured to notify the former producer of the record and/or former carrier, of the new policy. If requested by the insured, Progressive will send the Verification of Insurance form to the former producer of record and/or former carrier. The Company’s notice will include the following standards:
  - a. The notice must be signed by the producer of record for the new policy or, it must be on the company’s letterhead, if it is issued by the new insurer; and
  - b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.

3. Upon receipt of a notice of transfer of insurer or other proof of the issuance of a new policy, Progressive shall:
  - a. discontinue coverage as of the date shown as the effective date of the new policy; and
  - b. compute the return premium, if any, as of the date shown as the effective date of the new policy.

No notice of cancellation is required.

**D. Cancellation (Other Than Transfer of Insurer)**

1. Notice of the cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

*PROGRESSIVE*

**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the vehicle is principally garaged. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registry of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

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**RULE 6.     OUT-OF-STATE GARAGING**

Vehicles garaged out-of-state must have liability limits that satisfy local financial responsibility requirements.

A vehicle is considered to be garaged out-of-state if for more than six months per year it is kept in another state.

Refer to the Rate Manual Pages for factors.

*PROGRESSIVE*

**RULE 7. POLICY PERIOD**

- A. All recreational vehicle policies will be issued for a policy period of one year.
- B. At the option of the insured we will issue a policy for less than one year with an expiration date of November 30, coterminous with the registration. Endorsement M 0103 S MA (10/08), titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles and Trailers), will be issued with the policy. Premium for coterminous policies will be calculated by applying the pro-rata percentage to the annual rate.

**RULE 8. CHANGES**

- A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

- 1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
- 2. If a return premium of less than \$5 results because coverage is canceled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
- 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

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RULE 9. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

At the insured's request, the Company will issue a Type-1 (any vehicle owned) financial responsibility filing for any listed driver on the policy.

Any policy with a filing must offer liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record and cannot be excluded from the policy.

The Company can cancel the filing upon lapse or expiration of the policy. The filing will be reinstated if the policy reinstates or renews.

Filings can be made for any state except Connecticut, Delaware, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Ohio, Pennsylvania, Rhode Island, Vermont, Wisconsin and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States.

**RULE 11. PREMIUM CALCULATION RULE**

Refer to the Rate Manual Pages.

*PROGRESSIVE*

**RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancelations at the request of the insured.

**NOTE:** The premium for “each exposure” means the premium developed for each vehicle after the application of all applicable discounts and surcharges.

*PROGRESSIVE*

### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

#### **Payment Plan Options:**

1. Pay premium in full. No installment processing fee included.
2. Monthly payment via Electronic Funds Transfer (EFT) – One month down and \$1 installment processing fee for each deduction.
3. 50% of annual premium down payment with one follow up payment and \$5 installment processing fee for each payment.
4. Four consecutive equal monthly payments – Requires 25% down payment with three payments and \$5 installment processing fee for each payment.
5. Six consecutive monthly payments – Required 20% down payment with five payments of 16% and \$5 installment processing fee for each payment.

#### **NSF Fee**

The fee for a payment not honored by the insured's financial institution is \$20.

#### **Late Fee Charges/Grace Period**

The late fee is \$5. A late fee will be charged for any installment payment when either the minimum amount due is not paid on or before the 2<sup>nd</sup> day after the bill due date, or payment is postmarked (mailed payments) or transacted (phone or internet payments) more than 2 days after the bill due date. A late fee will also be charged if a payment is returned and the payment problem is not remedied before the 2<sup>nd</sup> day after the bill due date.

*PROGRESSIVE*

**RULE 14. DEPOSIT PREMIUM RULE**

A company or its producer may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for motor vehicle insurance during the preceding 24 months, the entire policy premium charges may be payable in advance.

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**RULE 15. MINIMUM WRITTEN PREMIUM**

The Minimum Written Premium is \$125 per vehicle.

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**RULE 16. DEDUCTIBLES – Parts 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages.

Refer to Rate Manual Pages for available limits and factors.

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RULE 17. RESERVED FOR FUTURE USE

*PROGRESSIVE*

## **RULE 18. TERMINATION OF INSURANCE**

### **A. Cancellations**

The following provisions apply when a policy is canceled:

1. If a policy is canceled by the company or by the insured at any time the return premium shall be computed pro rata. "Policy" in this instance includes a copy of the coverage selections page showing the final approved rates for that policy year.
2. Theft of Vehicle or Plates
  - a. If the insured vehicle is stolen or destroyed (total or constructive total loss) and cancelation is requested by the insured within thirty days following the date the vehicle is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which the loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
  - b. If the insured registration plates for an on-road vehicle are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
  - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancelation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancelation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancelation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mail receipt has been obtained from the United States Postal Service, shall be sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such address as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancelation for an on-road vehicle becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorist System (UMS). The written notice to the insured shall specify the reason or reasons for cancelation. If the reason for the cancelation is non-payment of premium, the Notice of Cancelation shall state the amount of deficiency owed to the company for all the insurance provided and shall state in substance that the cancelation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancelation. If a cancelation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or canceled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

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**B. Sale or Transfer of Motor Vehicle, Surrender or Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle is described in the policy, the termination of coverage applies only to the motor vehicle involved in one of the situations described above.

**C. Reinstatement**

If a policy has been canceled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by:

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles Under Long Term Contract**

In the event a policy of this type is canceled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation of coverage for an on-road vehicle, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

## **RULE 19. DISCOUNTS**

### **Anti-theft**

The anti-theft discount applies only for any item or system designed to prevent unauthorized use that is installed in a Motor Home and activates when the operator turns the key to the off position.

### **Passive/Safety Restraint**

All vehicles equipped with passive restraint equipment, either airbag(s) or automatic seatbelts, will be eligible for a discount.

### **Prompt Payment**

A prompt payment discount applies if the named insured has 12 months of continuous insurance in this program with one of the Progressive Group of Insurance Companies; the Paid in Full discount is not present on the policy; no late fees within the last 12 months; and no NSF fees within the last 12 months.

### **Claim Free Renewal**

A claim free renewal discount applies when a policy has been in effect for 12 months and no at-fault claims have been filed during the previous term.

### **Multi-Policy**

A multi-policy discount applies when the principal named insured or principal named insured's spouse is listed as a rated driver on another policy with one of the Progressive Group of Insurance Companies.

### **Responsible Driver**

A responsible driver discount is applied to any driver who is not being charged for any accidents or violations on the policy.

### **Transfer**

A transfer discount is applied when the insured has maintained continuous Motor Home insurance for at least 6 months during the past 12 months. The continuous Motor Home insurance can be from another carrier or from one of the Progressive Group of Insurance Companies.

### **Paid in Full**

A paid in full discount is applied when the insured chooses the 1-pay bill plan at point of sale or renewal.

### **65+**

Premiums shall be reduced for all operators age 65 or older. If the principal operator will become age 65 during the policy term, premium will be adjusted as of the inception date of that term.

### **Original Owner**

An original owner discount is applied to any Motor Home whose first issued title remains with the current owner.

Refer to the Rate Manual Pages for factors.

*PROGRESSIVE*

RULE 20-29. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 30. PERSONAL INJURY PROTECTION – DEDUCTIBLE**

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for the election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

*PROGRESSIVE*

RULE 31-34. RESERVED FOR FUTURE USE

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**RULE 35. VEHICLE USE**

1. Vehicles are classified by use:
  - a. Occupied < 30 days/year Pleasure (14)
  - b. Occupied 30-150 days/year Pleasure (15)
  - c. Occupied >150 days/year Pleasure (16)
  - d. Primary Residence (23)



**RULE 36. YEARS DRIVING EXPERIENCE FACTOR**

The number of years driving experience is considered in rating. It is measured as the number of years since first licensed to drive an automobile in the U.S., Canada, or U.S. Territory. Refer to the Rate Manual Pages.

*PROGRESSIVE*

**RULE 37. ACCIDENT CHARGE WAIVER**

Under Accident Charge Waiver, the Company will not charge a driver for an At-Fault Accident at renewal if the policy meets the following conditions:

- a. The policy has been in force with the Company for at least 48 months prior to the renewal effective date;
- b. There were no other At-Fault Accidents on the policy for any drivers during the 36 months prior to the renewal effective date;
- c. The At-Fault Accident claim was reported to the Company;
- d. The driver and the vehicle were listed on the policy when accident occurred (accidents involving permissive users cannot be waived); and
- e. There are no other waived accidents on the policy.

**RULE 38. LOW PAYOUT ACCIDENT WAIVER (LPAW)**

1. The Company will not include any low payout claims, which occur while the driver is insured with the Company, in rating or underwriting. A low payout claim is one where the Company's total payout on a claim is equal to or less than \$500. There is no limit to the number of low payout claims that will be waived.
2. This rule applies to any claim that occurred during the policy term immediately preceding the implementation of this rule and to all subsequent policy terms while this rule is in effect.

*PROGRESSIVE*

RULE 39-44. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 45. AGREED VALUE**

1. Agreed Value is the amount shown on the Coverage Selections Page and agreed to by the insured and the Company.
2. Comprehensive and Collision coverages must be purchased. Agreed Value is not available on policies with Limited Collision coverage.
3. The company has the right, at its option, to require:
  - a. supporting documentation, consisting of purchase documents indicating the Agreed Value amount, for vehicles purchased within the last 24 months; and
  - b. a qualified appraisal for all other vehicles.
4. Failure to provide documentation or an appraisal requested by the company will result in the elimination of this settlement option.
5. If the documentation or appraisal provided indicates that the vehicle's value is less than the Agreed Value amount requested, the Agreed Value amount requested will be reduced to the amount indicated by the documentation or appraisal.

*PROGRESSIVE*

RULE 46-48. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 49. TOTAL LOSS REPLACEMENT/PURCHASE PRICE**

1. We will replace a totaled vehicle if, at the time of loss, the vehicle is the current model year or the first through fourth preceding model year. If the vehicle is the fifth preceding model year or older, we will pay the Purchase Price as indicated on the coverage selections page.
2. Comprehensive and Collision coverage must be purchased.
3. Not available with Limited Collision.
4. Total Loss Replacement/Purchase Price Coverage is available for newly purchased units up to one model year old.
5. Total Loss Replacement/Purchase Price Coverage is not available for Motor Homes over \$700,000.

**PROGRESSIVE**

**RULE 50 – 55. RESERVED FOR FUTURE USE**

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**RULE 56. DRIVING RECORD RATING**

1. Chargeable Period – All accidents and violations occurring in the 36-month period prior to the policy inception are considered in developing a driver's policy premiums.
2. Chargeable Date – The occurrence date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date it will be deemed to be the day before the policy inception date.
3. MVR Reconciliations – Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR reports will be considered separate violations.
4. Same Day Offenses – If an occurrence results in multiple violations or accidents, the highest chargeable violation or accident will apply.
5. At-Fault Accidents – Accidents noted on the Motor Vehicle Report will be deemed at-fault unless proof is received to verify that the insured was not at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
6. Accidents which are considered to be not-at-fault include, but are not limited to, the following:
  - a. The accident was caused by collision with a bird or animal;
  - b. The vehicle was lawfully parked;
  - c. The vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident;
  - d. The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
  - e. The driver of the vehicle was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
  - f. The driver was at fault, but the accident is not chargeable under applicable state laws and regulations or other Company procedures.
7. Greater than 12 violations – If a driver has more than 12 violations in the chargeable period, the twelfth earliest and all subsequent accidents and violation within the chargeable period will be charged as an XPT (extra violations) violation code. As one or more violations age out of the chargeable period at renewal, a corresponding number of the earliest violations in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates.
8. Violation Classification – Violations are classified into the following groups: driving under the influence, speeding (minor moving), minor violations, major violations, not-at-fault accidents, and at-fault accidents.
9. Major violations include, but are not limited to:
  - a. driving under the influence, open bottle/container;
  - b. careless or improper operation of a vehicle, leaving the scene of an accident, fleeing from the police;
  - c. vehicular homicide, auto/theft felony of a motor vehicle;
  - d. drag racing;
  - e. driving under suspension, other serious license violation; or
  - f. operating a motor vehicle without the owner's consent.
10. Minor violations are any violations that are not categorized as a major violation or an at-fault accident.
11. Operator(s) and their driving records are assigned to the vehicle based on highest to highest.
12. The driving record is based on violations for all motor vehicles except emergency vehicles responding to a call or in pursuit.

*PROGRESSIVE*

Driving Record Designation Table for Motor Home:

Driving Record Surcharge Level	# of Minor Violations	# of Major Violations	# of At-fault Accidents
1	1	0	0
2	0	1	0
	2	0	0
	1	1	0
3	2	0	1
	0	0	1
	1	0	1
	2	1	0
	0	1	1
4	2	2	1
	2	2	0
	3	2	1
	3	2	0
	3	0	0
	2	2	2
	3	1	1
	3	0	1
	3	1	2
	3	0	2
	2	1	2
	3	1	0
	1	2	2
	2	1	1
	0	2	2
	0	0	2
	0	1	2
	0	2	0
	0	2	1
	1	0	2
	2	0	2
	1	1	1
	1	1	2
	1	2	0
	1	2	1
3	2	2	
>3	>2	>2	



RULE 57. RESERVED FOR FUTURE USE

*PROGRESSIVE*

## **RULE 58.      REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

### **Registration Requirements**

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

### **Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plates.

### **Salvage Titles**

All vehicles for which an insurance company has made a total loss payment must be titled as salvage vehicle except for vehicles 10 years old or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must either be towed to the salvage inspection title site or a repair plate must be attached.

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RULE 59-60. RESERVED FOR FUTURE USE

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**RULE 61.      HARDSHIP ACCOMODATION**

If the Company has determined that a hardship has occurred and that the hardship will:

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules;

the Company may choose to extend such benefit to, or not impose the adverse consequences on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- A. Substantial physical loss to the residence of the policyholder (e.g., loss caused by fire);
- B. Death or serious illness within the policyholder's immediate family;
- C. Military obligations; or
- D. Bank error or other third party error not contributed to by the policyholder.

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders\* are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

The maximum period the Company will extend such benefit or not impose adverse consequences is for the remainder of the current policy term (or last policy term in cases involving recent policyholders).

\*"Recent policyholder" is defined as an insured whose policy with the Company has ended within the past year.

Progressive Direct Insurance  
Massachusetts Motor Home Insurance  
New Business Effective 04/01/2009

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## TABLE OF CONTENTS

Rule No.		Page
1	Massachusetts Motor Home Insurance Policy – Eligibility.....	2
2	Coverages and Limits.....	4
3	Mandatory Offer of Coverage.....	7
4	Standard Procedures.....	8
5	Residence and Location.....	10
6	Out-of-State Garaging.....	11
7	Policy Period.....	12
8	Changes.....	12
9	Reserved for Future Use.....	13
10	Certified Risks – Financial Responsibility Laws.....	14
11	Premium Calculation Rule.....	15
12	Whole Dollar Premium Rule.....	16
13	Installment Payment of Premiums.....	17
14	Deposit Premium Rule.....	18
15	Minimum Written Premium.....	19
16	Deductibles – Parts 7, 8, and 9.....	20
17	Reserved For Future Use .....	21
18	Termination of Insurance.....	22
19	Discounts.....	24
20-29	Reserved for Future Use.....	25
30	Personal Injury Protection – Deductible Form.....	26
31-34	Reserved for Future Use.....	27
35	Vehicle Use.....	28
36	Years Driving Experience Factor.....	29
37	Accident Surcharge Waiver.....	30
38	Low Payout Accident Waiver (LPAW).....	31
39-44	Reserved for Future Use.....	32
45	Agreed Value.....	33
46-48	Reserved for Future Use .....	34
49	Total Loss Replacement/Purchase Price.....	35
50-55	Reserved for Future Use.....	36
56	Driving Record Rating.....	37
57	Reserved for Future Use.....	39
58	Registry of Motor Vehicles Procedures.....	40
59-60	Reserved for Future Use .....	41
61	Hardship Accommodation.....	42

*PROGRESSIVE*



## **RULE 1. MASSACHUSETTS MOTOR HOME INSURANCE POLICY – ELIGIBILITY**

### **Definition of Motor Home**

Motor Home – means a land motor vehicle, including its permanently attached equipment, that:

- A. Has built-in:
  - (i) Cooking, refrigeration, sleeping, and bathroom facilities; and
  - (ii) Self-contained:
    - (a) Heating and/or air-conditioning;
    - (b) Drinking water supply system; and
    - (c) 110-125 volt electrical power system.

The term Motor Home does not include:

- A. Any vehicle operated on rails or crawler treads.
- B. Any vehicle or motor home trailer while it is:
  - 1. Parked and stabilizing jacks are in use; or
  - 2. Located for use as a residence or premises. Types of use “as a residence or premises” to which this exception applies include, but are not limited to, use of a motor home for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.
- C. A farm tractor or other equipment designed for use principally off public roads.
- D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).
- E. Any type of mobile home, manufactured housing, or any other wheeled device not designed for regular use on public roads.

### **Unacceptable Risks**

The following risks are unacceptable for the recreational vehicle program:

- 1. Operators who do not possess a valid driver’s license.
- 2. Operators without a permanent garaging/storage address (unless Full Timer’s Package has been purchased), including migratory, seasonal occupation, or transient risks.
- 3. Operators under the age of 16 regardless of license status.
- 4. Operators with a suspended/revoked or canceled driver’s license without a financial responsibility filing.
- 5. Applicants who have been convicted of insurance fraud.
- 6. Applicants who have had a policy canceled or nonrenewed by the Company for fraud or misrepresentation in connection with an application for insurance or in the presentation of or settlement of a claim.
- 7. Applicants who have had a policy canceled or nonrenewed by the Company because of an unauthorized payment in connection with an application for insurance or a policy.
- 8. Vehicles principally garaged/stored in the District of Columbia. Principally garaged/stored is defined as more than 6 months in a given state or location.
- 9. Vehicles used for: racing/speed tests, pick-up or delivery of goods, limousine or taxi service, emergency services, or all other business or commercial purposes.
- 10. Vehicles leased or rented to others by the insured.
- 11. Vehicles taken to and from work locations.
- 12. Motor Homes that do not have the required facilities. Requirement must include the following and they must be permanently installed: cooking, refrigeration, sleeping, bathroom facilities (built in and plumbed), self-contained heating and/or air conditioning, drinkable water supply system, and 110-125 volt electrical power system (including solar powered systems).
- 13. Travel Trailers.
- 14. RVs used as a residence while on commercial construction sites.
- 15. Any vehicle on consignment.
- 16. Conversion vans and converted school buses.
- 17. Motor Homes that are the only vehicles in the household.

18. Motor Homes used as a primary residence, except when Full Timer's Package is purchased.
19. Stationary Motor Homes.
20. Physical Damage only policies.
21. Tied down or stationary trailers, park models, and mobile homes.
22. Vehicles owned by more than two owners.
23. Vehicles owned or leased by a partnership or corporation, unless:
  - a. the vehicles are customarily operated by the named insured or a listed driver for pleasure or commuting;
  - b. all drivers are listed on the policy;
  - c. no more than four such vehicles are owned or leased by the partnership or corporation; and
  - d. the partnership or corporation does not engage in a business:
    - i. of carrying persons or property for compensation or a fee, including but not limited to, limousine, taxi, pick-up or delivery of magazines, newspapers, food, or any other products or other livery services; or
    - ii. of selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

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## **Rule 2. COVERAGES AND LIMITS**

The types of coverages available in the Massachusetts Recreational Vehicle Program are:

### **Compulsory Insurance Coverages**

#### **Part 1 – Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

#### **Part 2 – Personal Injury Protection**

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

#### **Part 3 – Bodily Injury Caused By An Uninsured Motor Vehicle**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

#### **Part 4 – Damage To Someone Else’s Property**

The basic limit is \$5,000 each accident. Increased limits are available.

### **Optional Insurance Coverages**

#### **Part 5 – Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

#### **Part 6 – Medical Payments**

The basic limit is \$1,000 each person. Higher limits are available. This coverage is excess over Personal Injury Protection.

#### **Part 7 – Collision**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insured, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

#### **Part 8 – Limited Collision**

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. This coverage is written on an actual cash value coverage basis.

#### **Part 9 – Comprehensive**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

Trailer Coverage of \$2,500 is included when Comprehensive Coverage is purchased. Higher limits are available.

#### **Part 10 – Emergency Expense**

Emergency Expense provides reimbursement for certain expenses incurred as a result of a loss for which Collision coverage or Comprehensive Coverage applies. When Comprehensive Coverage is purchased, \$750 of Emergency Expense is included.

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**Part 11 – Roadside Assistance**

Roadside Assistance coverage provides towing to the nearest qualified repair facility and necessary labor, at the time and place of disablement, when a covered vehicle is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, or other fluids, flat tire, lockout, or entrapment in snow, mud, water or sand. Roadside Assistance is an optional coverage that may be purchased on any vehicle with Comprehensive, Collision, or Limited Collision.

**Part 12 – Bodily Injury Caused By An Underinsured Motor Vehicle**

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**Part 13 – Disappearing Deductibles\***

The deductibles for Comprehensive Coverage, Collision Coverage and Limited Collision Coverage are reduced by 25% of the original deductible amount for each subsequent policy period if there are no comprehensive or collision losses. After a loss, the deductibles are reset to the insured's original selection at next renewal.

**Part 14 – Pet Injury Coverage**

Provides coverage for Veterinary fees and cost to replace a pet that is injured or killed in a covered Collision, Limited Collision or Comprehensive loss.

**Part 15 – Fire Department Service**

Pays up to an additional \$1,000 for the insured's liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect a motor home covered under Collision, Limited Collision or Comprehensive.

**Part 16 – Mexico Coverage**

Extends physical damage coverage when the covered motor home is in Mexico. The insured must maintain liability insurance from an insurer authorized to write such coverage in Mexico.

**Part 17 – Personal Effects Coverage**

This part includes the following:

**Replacement Cost Personal Effects**

- Physical damage is required
- \$100 deductible applies

**Full Timer's Secured Storage Personal Effects**

- Pays for loss to unscheduled personal items inside a secured storage location
- Full timer's package must be purchased.
- A copy of the storage facility contract is required.

**Scheduled Personal Effects**

- Pays for loss to any personal effects that have been listed with a declared value on the personal effects schedule contained in our records.
- Physical damage is required.
- A qualified appraisal is required.

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**Part 18 – Full Timer’s Personal Liability**

Full Timer’s Personal Liability includes the following coverages:

- Personal Liability Coverage;
- Medical Payments Coverage with a limit of \$50,000;
- Loss Assessment Coverage with a limit of \$5,000; and
- Shed Contents Coverage with a limit of \$5,000.

Full Timer’s is required for insureds that use their RV as a primary Residence.

Full Timer’s is a policy level coverage.

**Part 19 – Vacation Liability**

This coverage provides liability coverage for Bodily Injury and Property Damage while a covered vehicle is being used as a temporary residence. When Comprehensive Coverage is purchased a limit of \$10,000 is included. Not available when Full Timer’s is selected.

**Part 20 - Scheduled Medical Benefits/Vacation Residence Coverage\***

Coverage is provided for certain injuries sustained by an insured involved in an accident while using a covered vehicle if the injury is treated within 180 days from the date of the accident.

Refer to Rates Manual Pages for applicable limits and factors for all coverages listed in Rule 2.

\*Deluxe Package includes Disappearing Deductibles and Scheduled Medical Benefits/Vacation Residence Coverage. Comprehensive and Collision or Comprehensive and Limited Collision must be purchased. Deluxe Package is included with Total Loss Replacement/Purchase Price or Agreed Value when the vehicle is \$25,000 or greater.



**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for parts 3, 5, and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8, and 9, subject to a basic deductible of \$500.
4. Part 10 – Emergency Expense.

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## **RULE 4.     STANDARD PROCEDURES**

### **A. Renewals**

1. If the renewal payment is postmarked (mailed payments) or transacted (phone or internet payments) on or before the renewal effective date, the renewal policy term will be put in force with no lapse in coverage.
2. Failure to pay the renewal payment may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.”

Note: “full amount” includes any applicable late payment charges or other financing fees.

### **B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

### **C. Transfer of Insurer**

1. Progressive will transmit data to the Registry of Motor Vehicles for each insured.

In addition, Progressive shall prepare an RMV-3 form for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.
2. At the same time, Progressive shall immediately issue to the insured a Verification of Insurance Form as proof of the issuance of the new policy. This form may be used by the insured to notify the former producer of the record and/or former carrier, of the new policy. If requested by the insured, Progressive will send the Verification of Insurance form to the former producer of record and/or former carrier. The Company’s notice will include the following standards:
  - a. The notice must be signed by the producer of record for the new policy or, it must be on the company’s letterhead, if it is issued by the new insurer; and
  - b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.

3. Upon receipt of a notice of transfer of insurer or other proof of the issuance of a new policy, Progressive shall:
  - a. discontinue coverage as of the date shown as the effective date of the new policy; and
  - b. compute the return premium, if any, as of the date shown as the effective date of the new policy.

No notice of cancellation is required.

**D. Cancellation (Other Than Transfer of Insurer)**

1. Notice of the cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

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**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the vehicle is principally garaged. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registry of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

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**RULE 6.     OUT-OF-STATE GARAGING**

Vehicles garaged out-of-state must have liability limits that satisfy local financial responsibility requirements.

A vehicle is considered to be garaged out-of-state if for more than six months per year it is kept in another state.

Refer to the Rate Manual Pages for factors.

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**RULE 7. POLICY PERIOD**

- A. All recreational vehicle policies will be issued for a policy period of one year.
- B. At the option of the insured we will issue a policy for less than one year with an expiration date of November 30, coterminous with the registration. Endorsement M 0103 S MA (10/08), titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles and Trailers), will be issued with the policy. Premium for coterminous policies will be calculated by applying the pro-rata percentage to the annual rate.

**RULE 8. CHANGES**

- A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

- 1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
- 2. If a return premium of less than \$5 results because coverage is canceled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
- 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

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RULE 9. RESERVED FOR FUTURE USE

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**RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

At the insured's request, the Company will issue a Type-1 (any vehicle owned) financial responsibility filing for any listed driver on the policy.

Any policy with a filing must offer liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record and cannot be excluded from the policy.

The Company can cancel the filing upon lapse or expiration of the policy. The filing will be reinstated if the policy reinstates or renews.

Filings can be made for any state except Connecticut, Delaware, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Ohio, Pennsylvania, Rhode Island, Vermont, Wisconsin and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States.

**RULE 11. PREMIUM CALCULATION RULE**

Refer to the Rate Manual Pages.

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**RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancelations at the request of the insured.

**NOTE:** The premium for “each exposure” means the premium developed for each vehicle after the application of all applicable discounts and surcharges.

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### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

#### **Payment Plan Options:**

1. Pay premium in full. No installment processing fee included.
2. Monthly payment via Electronic Funds Transfer (EFT) – One month down and \$1 installment processing fee for each deduction.
3. 50% of annual premium down payment with one follow up payment and \$5 installment processing fee for each payment.
4. Four consecutive equal monthly payments – Requires 25% down payment with three payments and \$5 installment processing fee for each payment.
5. Six consecutive monthly payments – Required 20% down payment with five payments of 16% and \$5 installment processing fee for each payment.

#### **NSF Fee**

The fee for a payment not honored by the insured's financial institution is \$20.

#### **Late Fee Charges/Grace Period**

The late fee is \$5. A late fee will be charged for any installment payment when either the minimum amount due is not paid on or before the 2<sup>nd</sup> day after the bill due date, or payment is postmarked (mailed payments) or transacted (phone or internet payments) more than 2 days after the bill due date. A late fee will also be charged if a payment is returned and the payment problem is not remedied before the 2<sup>nd</sup> day after the bill due date.

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**RULE 14. DEPOSIT PREMIUM RULE**

A company or its producer may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for motor vehicle insurance during the preceding 24 months, the entire policy premium charges may be payable in advance.

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**RULE 15. MINIMUM WRITTEN PREMIUM**

The Minimum Written Premium is \$125 per vehicle.

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**RULE 16. DEDUCTIBLES – Parts 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages.

Refer to Rate Manual Pages for available limits and factors.

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RULE 17. RESERVED FOR FUTURE USE

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## **RULE 18. TERMINATION OF INSURANCE**

### **A. Cancellations**

The following provisions apply when a policy is canceled:

1. If a policy is canceled by the company or by the insured at any time the return premium shall be computed pro rata. "Policy" in this instance includes a copy of the coverage selections page showing the final approved rates for that policy year.
2. Theft of Vehicle or Plates
  - a. If the insured vehicle is stolen or destroyed (total or constructive total loss) and cancelation is requested by the insured within thirty days following the date the vehicle is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which the loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
  - b. If the insured registration plates for an on-road vehicle are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
  - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancelation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancelation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancelation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mail receipt has been obtained from the United States Postal Service, shall be sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such address as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancelation for an on-road vehicle becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorist System (UMS). The written notice to the insured shall specify the reason or reasons for cancelation if the cancelation affects Part 1 coverage. If the reason for the cancelation is non-payment of premium, the Notice of Cancelation shall state the amount of deficiency owed to the company for all the insurance provided and shall state in substance that the cancelation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancelation. If a cancelation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or canceled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

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**B. Sale or Transfer of Motor Vehicle, Surrender or Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle is described in the policy, the termination of coverage applies only to the motor vehicle involved in one of the situations described above.

**C. Reinstatement**

If a policy has been canceled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by:

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles Under Long Term Contract**

In the event a policy of this type is canceled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation of coverage for an on-road vehicle, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

## **RULE 19. DISCOUNTS**

### **Anti-theft**

The anti-theft discount applies only for any item or system designed to prevent unauthorized use that is installed in a Motor Home and activates when the operator turns the key to the off position.

### **Passive/Safety Restraint**

All vehicles equipped with passive restraint equipment, either airbag(s) or automatic seatbelts, will be eligible for a discount.

### **Prompt Payment**

A prompt payment discount applies if the named insured has 12 months of continuous insurance in this program with one of the Progressive Group of Insurance Companies; the Paid in Full discount is not present on the policy; no late fees within the last 12 months; and no NSF fees within the last 12 months.

### **Claim Free Renewal**

A claim free renewal discount applies when a policy has been in effect for 12 months and no at-fault claims have been filed during the previous term.

### **Multi-Policy**

A multi-policy discount applies when the principal named insured or principal named insured's spouse is listed as a rated driver on another policy with one of the Progressive Group of Insurance Companies.

### **Responsible Driver**

A responsible driver discount is applied to any driver who is not being charged for any accidents or violations on the policy.

### **Transfer**

A transfer discount is applied when the insured has maintained continuous Motor Home insurance for at least 6 months during the past 12 months. The continuous Motor Home insurance can be from another carrier or from one of the Progressive Group of Insurance Companies.

### **Paid in Full**

A paid in full discount is applied when the insured chooses the 1-pay bill plan at point of sale or renewal.

### **65+**

Premiums shall be reduced for all operators age 65 or older. If the principal operator will become age 65 during the policy term, premium will be adjusted as of the inception date of that term.

### **Original Owner**

An original owner discount is applied to any Motor Home whose first issued title remains with the current owner.

Refer to the Rate Manual Pages for factors.

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**RULE 20-29. RESERVED FOR FUTURE USE**

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**RULE 30. PERSONAL INJURY PROTECTION – DEDUCTIBLE**

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for the election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

RULE 31-34. RESERVED FOR FUTURE USE

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**RULE 35. VEHICLE USE**

1. Vehicles are classified by use:
  - a. Occupied < 30 days/year Pleasure (14)
  - b. Occupied 30-150 days/year Pleasure (15)
  - c. Occupied >150 days/year Pleasure (16)
  - d. Primary Residence (23)

**RULE 36. YEARS DRIVING EXPERIENCE FACTOR**

The number of years driving experience is considered in rating. It is measured as the number of years since first licensed to drive an automobile in the U.S., Canada, or U.S. Territory. Refer to the Rate Manual Pages.

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**RULE 37. ACCIDENT CHARGE WAIVER**

Under Accident Charge Waiver, the Company will not charge a driver for an At-Fault Accident at renewal if the policy meets the following conditions:

- a. The policy has been in force with the Company for at least 48 months prior to the renewal effective date;
- b. There were no other At-Fault Accidents on the policy for any drivers during the 36 months prior to the renewal effective date;
- c. The At-Fault Accident claim was reported to the Company;
- d. The driver and the vehicle were listed on the policy when accident occurred (accidents involving permissive users cannot be waived); and
- e. There are no other waived accidents on the policy.

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**RULE 38. LOW PAYOUT ACCIDENT WAIVER (LPAW)**

1. The Company will not include any low payout claims, which occur while the driver is insured with the Company, in rating or underwriting. A low payout claim is one where the Company's total payout on a claim is equal to or less than \$500. There is no limit to the number of low payout claims that will be waived.
2. This rule applies to any claim that occurred during the policy term immediately preceding the implementation of this rule and to all subsequent policy terms while this rule is in effect.

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RULE 39-44. RESERVED FOR FUTURE USE

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**RULE 45. AGREED VALUE**

1. Agreed Value is the amount shown on the Coverage Selections Page and agreed to by the insured and the Company.
2. Comprehensive and Collision coverages must be purchased. Agreed Value is not available on policies with Limited Collision coverage.
3. The company has the right, at its option, to require:
  - a. supporting documentation, consisting of purchase documents indicating the Agreed Value amount, for vehicles purchased within the last 24 months; and
  - b. a qualified appraisal for all other vehicles.
4. Failure to provide documentation or an appraisal requested by the company will result in the elimination of this settlement option.
5. If the documentation or appraisal provided indicates that the vehicle's value is less than the Agreed Value amount requested, the Agreed Value amount requested will be reduced to the amount indicated by the documentation or appraisal.

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RULE 46-48. RESERVED FOR FUTURE USE

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**RULE 49. TOTAL LOSS REPLACEMENT/PURCHASE PRICE**

1. We will replace a totaled vehicle if, at the time of loss, the vehicle is the current model year or the first through fourth preceding model year. If the vehicle is the fifth preceding model year or older, we will pay the Purchase Price as indicated on the coverage selections page.
2. Comprehensive and Collision coverage must be purchased.
3. Not available with Limited Collision.
4. Total Loss Replacement/Purchase Price Coverage is available for newly purchased units up to one model year old.
5. Total Loss Replacement/Purchase Price Coverage is not available for Motor Homes over \$700,000.

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**RULE 50 – 55. RESERVED FOR FUTURE USE**

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**RULE 56. DRIVING RECORD RATING**

1. Chargeable Period – All accidents and violations occurring in the 36-month period prior to the policy inception are considered in developing a driver's policy premiums.
2. Chargeable Date – The occurrence date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date it will be deemed to be the day before the policy inception date.
3. MVR Reconciliations – Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR reports will be considered separate violations.
4. Same Day Offenses – If an occurrence results in multiple violations or accidents, the highest chargeable violation or accident will apply.
5. At-Fault Accidents – Accidents noted on the Motor Vehicle Report will be deemed at-fault unless proof is received to verify that the insured was not at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
6. Accidents which are considered to be not-at-fault include, but are not limited to, the following:
  - a. The accident was caused by collision with a bird or animal;
  - b. The vehicle was lawfully parked;
  - c. The vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident;
  - d. The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
  - e. The driver of the vehicle was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
  - f. The driver was at fault, but the accident is not chargeable under applicable state laws and regulations or other Company procedures.
7. Greater than 12 violations – If a driver has more than 12 violations in the chargeable period, the twelfth earliest and all subsequent accidents and violation within the chargeable period will be charged as an XPT (extra violations) violation code. As one or more violations age out of the chargeable period at renewal, a corresponding number of the earliest violations in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates.
8. Violation Classification – Violations are classified into the following groups: driving under the influence, speeding (minor moving), minor violations, major violations, not-at-fault accidents, and at-fault accidents.
9. Major violations include, but are not limited to:
  - a. driving under the influence, open bottle/container;
  - b. careless or improper operation of a vehicle, leaving the scene of an accident, fleeing from the police;
  - c. vehicular homicide, auto/theft felony of a motor vehicle;
  - d. drag racing;
  - e. driving under suspension, other serious license violation; or
  - f. operating a motor vehicle without the owner's consent.
10. Minor violations are any violations that are not categorized as a major violation or an at-fault accident.
11. Operator(s) and their driving records are assigned to the vehicle based on highest to highest.
12. The driving record is based on violations for all motor vehicles except emergency vehicles responding to a call or in pursuit.

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Driving Record Designation Table for Motor Home:

Driving Record Surcharge Level	# of Minor Violations	# of Major Violations	# of At-fault Accidents
1	1	0	0
2	0	1	0
	2	0	0
	1	1	0
3	2	0	1
	0	0	1
	1	0	1
	2	1	0
	0	1	1
4	2	2	1
	2	2	0
	3	2	1
	3	2	0
	3	0	0
	2	2	2
	3	1	1
	3	0	1
	3	1	2
	3	0	2
	2	1	2
	3	1	0
	1	2	2
	2	1	1
	0	2	2
	0	0	2
	0	1	2
	0	2	0
	0	2	1
	1	0	2
	2	0	2
	1	1	1
	1	1	2
	1	2	0
	1	2	1
	3	2	2
>3	>2	>2	



RULE 57. RESERVED FOR FUTURE USE

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## **RULE 58.      REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

### **Registration Requirements**

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

### **Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plates.

### **Salvage Titles**

All vehicles for which an insurance company has made a total loss payment must be titled as salvage vehicle except for vehicles 10 years old or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must either be towed to the salvage inspection title site or a repair plate must be attached.

RULE 59-60. RESERVED FOR FUTURE USE

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**RULE 61.      HARDSHIP ACCOMODATION**

If the Company has determined that a hardship has occurred and that the hardship will:

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules;

the Company may choose to extend such benefit to, or not impose the adverse consequences on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- A. Substantial physical loss to the residence of the policyholder (e.g., loss caused by fire);
- B. Death or serious illness within the policyholder's immediate family;
- C. Military obligations; or
- D. Bank error or other third party error not contributed to by the policyholder.

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders\* are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

The maximum the Company will extend such benefit or not impose adverse consequences for the remainder of the current policy term (or last policy term in cases involving recent policyholders).

\*recent policyholder is defined as an insured whose policy with the Company has ended within the past year.

**RATE  
MANUAL  
PAGES**

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 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

**Rate Calculation Formula**

Item	BI	OPT BI****	PD	COMP	COLL	LIM COLL
Base Rate						
Deductible Factor				X	X	X
Limit Factor	X	X	X			
Settlement Factor				X	X	X
Symbol Factor	X	X	X	X	X	X
Value Class Factor				X	X	X
Vehicle Age Factor				X	X	X
Vehicle Use Factor	X	X	X	X	X	X
Years Driving Experience Factor	X	X	X	X	X	X
Zip-State Match Factor	X	X	X	X	X	X
65+ Discount	X	X	X	X	X	X
Anti-Theft Discount				X		
Claim Free Discount	X	X	X	X	X	X
Multi-policy Discount	X	X	X	X	X	X
Original Owner Discount				X	X	X
Paid In Full Discount	X	X	X	X	X	X
Prompt Payment Discount	X	X	X	X	X	X
Responsible Driver Discount	X	X	X	X	X	X
Transfer Discount	X	X	X	X	X	X
Driving Record Surcharge	X	X	X	X	X	X
Developed Premium						

Item	Disappearing Ded Comp	Disappearing Ded Coll	Emergency Expense	Mexico-Comp*	Mexico-Coll*	UIM	UMBI	Med Pay	PIP	Trailer	Replacement PE	Scheduled PE	Full Timer's Secured PE	Full Timer's Package	Vacation Liability	Roadside	Scheduled Medical Benefits/Vacation Residence	Shed-Content***
Base Rate																		
Limit Factor			X			X	X	X	X	X	**	**	**	X	X	X		
65+ Discount	X	X				X	X	X	X									
Anti-Theft Discount	X																	
Claim Free Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Multi-policy Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Original Owner Discount	X	X																
Paid In Full Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Passive/Safety Restraint Discount						X	X	X	X									
Prompt Payment Discount	X	X	X			X	X	X	X		X	X	X	X	X		X	
Responsible Driver Discount	X	X																
Transfer Discount	X	X				X	X	X	X		X			X	X			
Driving Record Surcharge	X	X																
Developed Premium																		

Note: For each coverage, multiply base rate by factors indicated by an X.

Round to whole dollar amount after final computation.

Total Policy Premium = Sum of Developed Premiums

\*If MEX COMP selected, deduct \$5.00 from COMP.

\*If MEX COLL selected, deduct \$5.00 from COLL.

\*\*The base rates shown for Replacement PE, Scheduled PE, and Full Timer's Secured PE are the rates per \$1,000.

\*\*\*If Shed-Content selected, deduct \$1.00 from Full Timer's Package.

\*\*\*\*If Optional BI is selected, deduct BI Developed Premium from Optional BI Developed Premium.

If Deluxe Package selected, add the following base rates: COMP Disappearing Deductible, COLL Disappearing Deductible, and Scheduled Medical Benefits/Vacation Residence.

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

65+ DISCOUNT TABLE

65+	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED						
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	MED PAY	PD	PIP	UIM	UMBI	
Y	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ANTITHEFT DISCOUNT TABLE

ANTITHEFT	DISAPPEAR	
Y/N	COMP	DED COMP
Y	0.95	0.95
N	1.00	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

BASE RATE TABLE

BI	OPTIONAL BI	COLL	DISAPPEAR DED COLL	COMP	DISAPPEAR DED COMP	EMERGENCY EXPENSE	FULL TIMERS	LIMITED COLL	MED PAY	MEXICO COLL	MEXICO COMP	PD	PIP	REPLACEMENT COST PE	ROADSIDE	SCHED MED BEN	SCHED PE	SECURED PE
204.20	205.20	512.16	12.00	502.66	12.00	4.27	78.95	51.21	6.70	5.00	5.00	136.01	15.00	8.36	25.55	9.36	9.04	12.93

SHED CONTENT	TRAILER	UIM	UMBI	VAC LIAB
1.00	100.00	12.54	12.54	3.63

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

BODILY INJURY LIMIT FACTOR TABLE

LIMIT	FACTOR
20/40	0.57

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

OPTIONAL BODILY INJURY LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
20/40	0.57
25/50	0.76
35/80	0.80
50/100	0.93
100/300	0.96
250/500	1.39



Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

CLAIM FREE RENEWAL DISCOUNT TABLE

CLAIM FREE	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT			SCHED	SCHED	SECURED	VAC				
RENEWAL Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB	
Y	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

COLL DEDUCTIBLE FACTOR TABLE

COLL DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.11
500 DED	1.00
1,000 DED	0.91
2,500 DED	0.67
300 DED W/WAIVER OF DED	1.16
500 DED W/WAIVER OF DED	1.06
1000 DED W/WAIVER OF DED	1.04
2500 DED W/WAIVER OF DED	0.84
300 DED W/REPL COST	1.11
500 DED W/REPL COST	1.00
1,000 DED W/REPL COST	0.91
2,500 DED W/REPL COST	0.67
300 DED W/WAIVER OF DED W/REPL COST	1.16
500 DED W/WAIVER OF DED W/REPL COST	1.06
1,000 DED W/WAIVER OF DED W/REPL COST	1.04
2,500 DED W/WAIVER OF DED W/REPL COST	0.84
300 DED W/AGREED VALUE	1.11
500 DED W/AGREED VALUE	1.00
1,000 DED W/AGREED VALUE	0.91
2,500 DED W/AGREED VALUE	0.67
300 DED W/WAIVER OF DED W/AGREED VALUE	1.16
500 DED W/WAIVER OF DED W/AGREED VALUE	1.06
1,000 DED W/WAIVER OF DED W/AGREED VALUE	1.04
2,500 DED W/WAIVER OF DED W/AGREED VALUE	0.84

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

COMP DEDUCTIBLE FACTOR TABLE

COMP DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.05
500 DED	1.01
1000 DED	0.99
2500 DED	0.94
300 DED W/\$100 GLASS	1.26
500 DED W/\$100 GLASS	1.21
1,000 DED W/\$100 GLASS	1.19
2,500 DED W/\$100 GLASS	1.13
300 DED W/REPL COST	1.05
500 DED W/REPL COST	1.01
1,000 DED W/REPL COST	0.99
2,500 DED W/REPL COST	0.94
300 DED \$100 GLASS W/REPL COST	1.26
500 DED \$100 GLASS W/REPL COST	1.21
1,000 DED \$100 GLASS W/REPL COST	1.19
2,500 DED \$100 GLASS W/REPL COST	1.13
300 DED W/AGREED VALUE	1.05
500 DED W/AGREED VALUE	1.01
1,000 DED W/AGREED VALUE	0.99
2,500 DED W/AGREED VALUE	0.94
300 DED \$100 GLASS W/AGREED VALUE	1.26
500 DED \$100 GLASS W/AGREED VALUE	1.21
1,000 DED \$100 GLASS W/AGREED VALUE	1.19
2,500 DED \$100 GLASS W/AGREED VALUE	1.13

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

DRIVING RECORD SURCHARGE TABLE

DRIVING RECORD LEVEL	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED	
	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	PD
00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
02	1.27	1.27	1.07	1.07	1.16	1.16	1.07	1.27
03	1.38	1.38	1.12	1.12	1.23	1.23	1.12	1.38
04	2.79	2.79	2.11	2.11	1.40	1.40	2.11	2.79

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

EMERGENCY EXPENSE LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
\$750 MAX/NO PER DAY LIMIT	1.00
\$2,000 MAX/NO PER DAY LIMIT	3.56
\$7,500 MAX/NO PER DAY LIMIT	6.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

FULL TIMERS LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
50/100	1.00
100/300	1.16
250/500	1.44

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

LIMITED COLLISION DEDUCTIBLE FACTOR TABLE

DEDUCTIBLE	FACTOR
NONE	0.00
300 DED	1.11
500 DED	1.00
1000 DED	0.91
2500 DED	0.67

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

MEDICAL PAYMENTS LIMIT FACTOR TABLE

MED PAY LIMIT	FACTOR
NONE	0.00
1,000 PER PERSON	1.00
2,500 PER PERSON	1.76
5,000 PER PERSON	2.60
10,000 PER PERSON	3.85



Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

MULTI-POLICY DISCOUNT TABLE

MULTI-POLICY	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT		SCHED	SCHED	SECURED	VAC					
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB	
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ORIGINAL OWNER DISCOUNT TABLE

ORIGINAL OWNER Y/N	COMP	DISAPPEAR DED COMP	COLL	DISAPPEAR DED COLL	LIMITED COLL
Y	0.90	0.90	0.90	0.90	0.90
N	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

PAID IN FULL DISCOUNT TABLE

PAID IN FULL	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT		SCHED	SCHED	SECURED	VAC				
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMERS	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PASSIVE/SAFETY RESTRAINT DISCOUNT TABLE

PASSIVE/SAFETY RESTRAINT Y/N	MED PAY	PIP	UIM	UMBI
Y	0.75	0.75	0.75	0.75
N	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PERSONAL INJURY PROTECTION LIMIT FACTOR TABLE

LIMIT	FACTOR
FULL \$0 DED W/WORK COMP	2.20
NAMED INSD W/100 DED	2.15
NAMED INSD W/250 DED	2.10
NAMED INSD W/500 DED	2.00
NAMED INSD W/1K DED	1.80
NAMED INSD W/2K DED	1.50
NAMED INSD W/4K DED	1.25
NAMED INSD W/8K DED	1.00
NAMED INSD & HOUSEHOLD MEMBERS W/100 DED	2.15
NAMED INSD & HOUSEHOLD MEMBERS W/250 DED	2.10
NAMED INSD & HOUSEHOLD MEMBERS W/500 DED	2.00
NAMED INSD & HOUSEHOLD MEMBERS W/1K DED	1.80
NAMED INSD & HOUSEHOLD MEMBERS W/2K DED	1.50
NAMED INSD & HOUSEHOLD MEMBERS W/4K DED	1.25
NAMED INSD & HOUSEHOLD MEMBERS W/8K DED	1.00

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

PROMPT PAYMENT DISCOUNT TABLE

PROMPT PAY	OPTIONAL		DISAPPEAR		DISAPPEAR		EMERGENCY	FULL	LIMITED	REPLACEMENT				SCHED	SCHED	SECURED	VAC		
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	EXPENSE	TIMER	COLL	MED PAY	PD	PIP	COST PE	MED BEN	PE	PE	UIM	UMBI	LIAB
Y	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

PROPERTY DAMAGE LIMIT FACTOR TABLE

LIMIT	FACTOR
5	0.57
10	0.76
15	0.80
25	0.93
50	0.96
100	1.39

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

RESPONSIBLE DRIVER DISCOUNT TABLE

RESP DRIVER	OPTIONAL		DISAPPEAR		DISAPPEAR		LIMITED	
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	COLL	PD
Y	0.67	0.67	0.70	0.70	0.97	0.97	0.70	0.67
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00



Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ROADSIDE OPTION FACTOR TABLE

OPTION	FACTOR
NONE	0.00
ROADSIDE ASSISTANCE	1.00

Rate Manual Pages

SETTLEMENT OPTIONS FACTOR TABLE

VEHICLE AGE	OPTION*	COLL	COMP	LIMITED COLL
0	A	1.31	1.06	1.31
0	N	0.99	1.00	0.99
0	Y	0.93	1.01	0.93
1	A	1.31	1.06	1.31
1	N	0.99	1.00	0.99
1	Y	0.93	1.01	0.93
2	A	1.31	1.06	1.31
2	N	0.99	1.00	0.99
2	Y	0.93	1.01	0.93
3	A	1.31	1.06	1.31
3	N	0.99	1.00	0.99
3	Y	0.93	1.01	0.93
4	A	1.31	1.06	1.31
4	N	0.99	1.00	0.99
4	Y	0.93	1.01	0.93
5	A	1.31	1.06	1.31
5	N	0.99	1.00	0.99
5	Y	0.93	1.01	0.93
6 ... 7	A	1.31	1.06	1.31
6 ... 7	N	0.99	1.00	0.99
6 ... 7	Y	0.71	0.96	0.71
8 ... 10	A	1.31	1.06	1.31
8 ... 10	N	0.99	1.00	0.99
8 ... 10	Y	0.71	0.96	0.71
11 ... 15	A	1.31	1.06	1.31
11 ... 15	N	0.99	1.00	0.99
11 ... 15	Y	0.71	0.96	0.71
16 ... 99	A	1.31	1.06	1.31
16 ... 99	N	0.99	1.00	0.99
16 ... 99	Y	0.71	0.96	0.71

\* Option Descriptions:

A = Agreed Value

N = Market Value

Y = Total Loss Replacement <= 5 years; Y = Purchase Price > 5 years

Rate Manual Pages

SYMBOL FACTOR TABLE

SYMBOL	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
73	0.99	0.99	1.06	1.10	1.06	0.99
74	0.89	0.89	0.85	0.79	0.85	0.89
75	1.92	1.92	0.98	0.62	0.98	1.92
1W	1.23	1.23	1.14	0.86	1.14	1.23
1X	1.23	1.23	1.14	0.86	1.14	1.23
M1	0.99	0.99	1.06	1.10	1.06	0.99
M2	0.99	0.99	1.06	1.10	1.06	0.99

Symbol 73 - Class A Conventional Motor Home Family 1  
Symbol M1 - Class A Conventional Motor Home Family 2  
Symbol M2 - Class A Conventional Motor Home Family 3  
Symbol 74 - Class C Motor Home  
Symbol 75 - Class B Motor Home  
Symbol 1W - Professional Bus Conversion  
Symbol 1X - Non Professional Bus Conversion

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

TRANSFER DISCOUNT TABLE

TRANSFER	OPTIONAL		DISAPPEAR		DISAPPEAR		FULL	LIMITED	REPLACEMENT				VAC		
Y/N	BI	BI	COLL	DED COLL	COMP	DED COMP	TIMERS	COLL	MED PAY	PD	PIP	COST PE	UIM	UMBI	LIAB
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

TRAILER LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
0, 2,500 INCL W/COMP	0.01
1-2500, 2500 INCL W/COMP/COLL	1.00
2501-5000, 2500 INCL W/COMP/COLL	1.25
5001-7500, 2500 INCL W/COMP/COLL	1.75
7501-12500, 2500 INCL W/COMP/COLL	2.50
12501-17500, 2500 INCL W/COMP/COLL	3.00

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

UIM LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
25/50	1.00
35/80	1.34
50/100	1.68
100/300	3.48
250/500	5.06

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

UMBI LIMIT FACTOR TABLE

LIMIT	FACTOR
20/40	1.00
25/50	1.23
35/80	1.27
50/100	1.51
100/300	2.07
250/500	2.63

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VACATION LIABILITY LIMIT FACTOR TABLE

LIMIT	FACTOR
NONE	0.00
10,000	1.00
25,000	2.33
50,000	3.00
100,000	3.33
250,000	3.67
300,000	4.00
500,000	4.33



Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
1 ... 1000	0.05	0.04	0.05
1001 ... 2000	0.14	0.11	0.14
2001 ... 3000	0.24	0.18	0.24
3001 ... 4000	0.24	0.19	0.24
4001 ... 5000	0.24	0.20	0.24
5001 ... 6000	0.25	0.20	0.25
6001 ... 7000	0.25	0.21	0.25
7001 ... 8000	0.25	0.22	0.25
8001 ... 9000	0.26	0.24	0.26
9001 ... 10000	0.28	0.25	0.28
10001 ... 11000	0.29	0.27	0.29
11001 ... 12000	0.31	0.28	0.31
12001 ... 13000	0.32	0.30	0.32
13001 ... 14000	0.34	0.32	0.34
14001 ... 15000	0.35	0.33	0.35
15001 ... 16000	0.37	0.35	0.37
16001 ... 17000	0.38	0.36	0.38
17001 ... 18000	0.40	0.38	0.40
18001 ... 19000	0.40	0.39	0.40
19001 ... 20000	0.40	0.39	0.40
20001 ... 21000	0.41	0.40	0.41
21001 ... 22000	0.41	0.40	0.41
22001 ... 23000	0.41	0.41	0.41
23001 ... 24000	0.43	0.42	0.43
24001 ... 25000	0.44	0.43	0.44
25001 ... 26000	0.46	0.43	0.46
26001 ... 27000	0.47	0.44	0.47
27001 ... 28000	0.49	0.45	0.49
28001 ... 29000	0.49	0.46	0.49
29001 ... 30000	0.50	0.48	0.50
30001 ... 32000	0.50	0.49	0.50
32001 ... 34000	0.51	0.52	0.51
34001 ... 36000	0.54	0.53	0.54
36001 ... 38000	0.57	0.54	0.57
38001 ... 40000	0.58	0.55	0.58
40001 ... 42000	0.59	0.55	0.59
42001 ... 44000	0.60	0.56	0.60
44001 ... 46000	0.64	0.63	0.64
46001 ... 48000	0.68	0.70	0.68
48001 ... 50000	0.72	0.72	0.72
50001 ... 52000	0.77	0.74	0.77
52001 ... 54000	0.81	0.76	0.81

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
54001 ... 56000	0.84	0.79	0.84
56001 ... 58000	0.87	0.82	0.87
58001 ... 60000	0.90	0.84	0.90
60001 ... 65000	0.96	0.87	0.96
65001 ... 70000	1.03	0.92	1.03
70001 ... 75000	1.09	1.02	1.09
75001 ... 80000	1.16	1.11	1.16
80001 ... 85000	1.22	1.19	1.22
85001 ... 90000	1.27	1.24	1.27
90001 ... 95000	1.33	1.49	1.33
95001 ... 100000	1.51	1.67	1.51
100001 ... 105000	1.57	1.68	1.57
105001 ... 110000	1.62	1.69	1.62
110001 ... 115000	1.68	1.70	1.68
115001 ... 120000	1.73	1.71	1.73
120001 ... 125000	1.79	1.72	1.79
125001 ... 130000	1.88	1.78	1.88
130001 ... 135000	1.97	1.83	1.97
135001 ... 140000	2.05	1.89	2.05
140001 ... 145000	2.14	1.94	2.14
145001 ... 150000	2.23	2.00	2.23
150001 ... 155000	2.32	2.05	2.32
155001 ... 160000	2.41	2.11	2.41
160001 ... 165000	2.49	2.16	2.49
165001 ... 170000	2.58	2.22	2.58
170001 ... 175000	2.67	2.27	2.67
175001 ... 180000	2.71	2.37	2.71
180001 ... 185000	2.75	2.47	2.75
185001 ... 190000	2.79	2.57	2.79
190001 ... 195000	2.83	2.67	2.83
195001 ... 200000	2.87	2.77	2.87
200001 ... 205000	2.91	2.87	2.91
205001 ... 210000	2.95	2.97	2.95
210001 ... 215000	2.99	3.07	2.99
215001 ... 220000	3.03	3.17	3.03
220001 ... 225000	3.07	3.27	3.07
225001 ... 230000	3.09	3.39	3.09
230001 ... 235000	3.12	3.51	3.12
235001 ... 240000	3.14	3.62	3.14
240001 ... 245000	3.17	3.74	3.17
245001 ... 250000	3.19	3.86	3.19
250001 ... 255000	3.21	3.98	3.21

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
255001 ... 260000	3.24	4.10	3.24
260001 ... 265000	3.26	4.21	3.26
265001 ... 270000	3.29	4.33	3.29
270001 ... 275000	3.31	4.45	3.31
275001 ... 280000	3.32	4.57	3.32
280001 ... 285000	3.33	4.69	3.33
285001 ... 290000	3.34	4.81	3.34
290001 ... 295000	3.35	4.93	3.35
295001 ... 300000	3.36	5.06	3.36
300001 ... 305000	3.37	5.18	3.37
305001 ... 310000	3.38	5.30	3.38
310001 ... 315000	3.39	5.42	3.39
315001 ... 320000	3.40	5.54	3.40
320001 ... 325000	3.41	5.66	3.41
325001 ... 330000	3.42	5.67	3.42
330001 ... 335000	3.43	5.69	3.43
335001 ... 340000	3.44	5.70	3.44
340001 ... 345000	3.45	5.71	3.45
345001 ... 350000	3.46	5.73	3.46
350001 ... 355000	3.47	5.74	3.47
355001 ... 360000	3.48	5.75	3.48
360001 ... 365000	3.49	5.76	3.49
365001 ... 370000	3.50	5.78	3.50
370001 ... 375000	3.51	5.79	3.51
375001 ... 380000	3.54	5.91	3.54
380001 ... 385000	3.58	6.03	3.58
385001 ... 390000	3.61	6.15	3.61
390001 ... 395000	3.65	6.27	3.65
395001 ... 400000	3.68	6.39	3.68
400001 ... 405000	3.71	6.51	3.71
405001 ... 410000	3.75	6.63	3.75
410001 ... 415000	3.78	6.75	3.78
415001 ... 420000	3.82	6.87	3.82
420001 ... 425000	3.85	6.99	3.85
425001 ... 430000	3.88	7.14	3.88
430001 ... 435000	3.92	7.28	3.92
435001 ... 440000	3.95	7.43	3.95
440001 ... 445000	3.99	7.57	3.99
445001 ... 450000	4.02	7.72	4.02
450001 ... 455000	4.05	7.86	4.05
455001 ... 460000	4.09	8.01	4.09
460001 ... 465000	4.12	8.15	4.12

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
465001 ... 470000	4.16	8.30	4.16
470001 ... 475000	4.19	8.44	4.19
475001 ... 480000	4.22	8.52	4.22
480001 ... 485000	4.26	8.60	4.26
485001 ... 490000	4.29	8.67	4.29
490001 ... 495000	4.33	8.75	4.33
495001 ... 500000	4.36	8.83	4.36
500001 ... 505000	4.39	8.91	4.39
505001 ... 510000	4.43	8.99	4.43
510001 ... 515000	4.46	9.06	4.46
515001 ... 520000	4.50	9.14	4.50
520001 ... 525000	4.53	9.22	4.53
525001 ... 530000	4.56	9.30	4.56
530001 ... 535000	4.60	9.38	4.60
535001 ... 540000	4.63	9.45	4.63
540001 ... 545000	4.67	9.53	4.67
545001 ... 550000	4.70	9.61	4.70
550001 ... 555000	4.73	9.65	4.73
555001 ... 560000	4.77	9.70	4.77
560001 ... 565000	4.80	9.74	4.80
565001 ... 570000	4.84	9.79	4.84
570001 ... 575000	4.87	9.83	4.87
575001 ... 580000	4.90	9.87	4.90
580001 ... 585000	4.94	9.92	4.94
585001 ... 590000	4.97	9.96	4.97
590001 ... 595000	5.01	10.01	5.01
595001 ... 600000	5.04	10.05	5.04
600001 ... 605000	5.07	10.09	5.07
605001 ... 610000	5.11	10.14	5.11
610001 ... 615000	5.14	10.18	5.14
615001 ... 620000	5.18	10.23	5.18
620001 ... 625000	5.21	10.27	5.21
625001 ... 630000	5.24	10.31	5.24
630001 ... 635000	5.28	10.36	5.28
635001 ... 640000	5.31	10.40	5.31
640001 ... 645000	5.35	10.45	5.35
645001 ... 650000	5.38	10.49	5.38
650001 ... 655000	5.41	10.58	5.41
655001 ... 660000	5.44	10.67	5.44
660001 ... 665000	5.47	10.75	5.47
665001 ... 670000	5.50	10.84	5.50
670001 ... 675000	5.53	10.93	5.53

Progressive Direct Insurance Company  
 200806 Recreational Vehicle Program  
 Rate Level Filing  
 State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
675001 ... 680000	5.56	11.02	5.56
680001 ... 685000	5.59	11.10	5.59
685001 ... 690000	5.62	11.19	5.62
690001 ... 695000	5.65	11.28	5.65
695001 ... 700000	5.68	11.37	5.68
700001 ... 705000	5.71	11.45	5.71
705001 ... 710000	5.74	11.54	5.74
710001 ... 715000	5.77	11.63	5.77
715001 ... 720000	5.80	11.72	5.80
720001 ... 725000	5.83	11.80	5.83
725001 ... 730000	5.86	11.89	5.86
730001 ... 735000	5.89	11.98	5.89
735001 ... 740000	5.92	12.07	5.92
740001 ... 745000	5.95	12.15	5.95
745001 ... 750000	5.98	12.24	5.98
750001 ... 755000	6.01	12.33	6.01
755001 ... 760000	6.04	12.42	6.04
760001 ... 765000	6.07	12.50	6.07
765001 ... 770000	6.10	12.59	6.10
770001 ... 775000	6.13	12.68	6.13
775001 ... 780000	6.16	12.77	6.16
780001 ... 785000	6.19	12.86	6.19
785001 ... 790000	6.22	12.94	6.22
790001 ... 795000	6.25	13.03	6.25
795001 ... 800000	6.28	13.12	6.28
800001 ... 805000	6.30	13.21	6.30
805001 ... 810000	6.33	13.30	6.33
810001 ... 815000	6.36	13.38	6.36
815001 ... 820000	6.39	13.47	6.39
820001 ... 825000	6.42	13.56	6.42
825001 ... 830000	6.45	13.65	6.45
830001 ... 835000	6.48	13.74	6.48
835001 ... 840000	6.51	13.82	6.51
840001 ... 845000	6.54	13.91	6.54
845001 ... 850000	6.57	14.00	6.57
850001 ... 855000	6.60	14.09	6.60
855001 ... 860000	6.63	14.18	6.63
860001 ... 865000	6.66	14.26	6.66
865001 ... 870000	6.69	14.35	6.69
870001 ... 875000	6.72	14.44	6.72
875001 ... 880000	6.75	14.53	6.75
880001 ... 885000	6.78	14.62	6.78

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VALUE CLASS FACTOR TABLE

VALUE CLASS	COLL	COMP	LIMITED
			COLL
885001 ... 890000	6.81	14.70	6.81
890001 ... 895000	6.84	14.79	6.84
895001 ... 900000	6.87	14.88	6.87
900001 ... 905000	6.90	14.97	6.90
905001 ... 910000	6.93	15.06	6.93
910001 ... 915000	6.96	15.14	6.96
915001 ... 920000	6.99	15.23	6.99
920001 ... 925000	7.02	15.32	7.02
925001 ... 930000	7.05	15.41	7.05
930001 ... 935000	7.08	15.50	7.08
935001 ... 940000	7.11	15.58	7.11
940001 ... 945000	7.14	15.67	7.14
945001 ... 950000	7.17	15.76	7.17
950001 ... 955000	7.21	15.84	7.21
955001 ... 960000	7.25	15.93	7.25
960001 ... 965000	7.28	16.01	7.28
965001 ... 970000	7.32	16.09	7.32
970001 ... 975000	7.36	16.18	7.36
975001 ... 980000	7.40	16.26	7.40
980001 ... 985000	7.43	16.34	7.43
985001 ... 990000	7.47	16.43	7.47
990001 ... 995000	7.51	16.51	7.51
995001 ... 1000000	7.55	16.59	7.55

Rate Manual Pages

VEHICLE AGE FACTOR TABLE

VEHICLE AGE	SYMBOL	COLL	COMP	LIMITED COLL
0	73	0.94	0.48	0.94
0	74	0.94	0.48	0.94
0	75	0.94	0.48	0.94
0	1W	0.94	0.48	0.94
0	1X	0.94	0.48	0.94
0	M1	0.94	0.48	0.94
0	M2	0.94	0.48	0.94
1	73	0.87	0.68	0.87
1	74	0.87	0.68	0.87
1	75	0.87	0.68	0.87
1	1W	0.87	0.68	0.87
1	1X	0.87	0.68	0.87
1	M1	0.87	0.68	0.87
1	M2	0.87	0.68	0.87
2	73	0.87	0.75	0.87
2	74	0.87	0.75	0.87
2	75	0.87	0.75	0.87
2	1W	0.87	0.75	0.87
2	1X	0.87	0.75	0.87
2	M1	0.87	0.75	0.87
2	M2	0.87	0.75	0.87
3	73	0.87	0.75	0.87
3	74	0.87	0.75	0.87
3	75	0.87	0.75	0.87
3	1W	0.87	0.75	0.87
3	1X	0.87	0.75	0.87
3	M1	0.87	0.75	0.87
3	M2	0.87	0.75	0.87
4	73	1.17	0.83	1.17
4	74	1.17	0.83	1.17
4	75	1.17	0.83	1.17
4	1W	1.17	0.83	1.17
4	1X	1.17	0.83	1.17
4	M1	1.17	0.83	1.17
4	M2	1.17	0.83	1.17
5	73	1.18	0.83	1.18
5	74	1.18	0.83	1.18
5	75	1.18	0.83	1.18
5	1W	1.18	0.83	1.18
5	1X	1.18	0.83	1.18
5	M1	1.18	0.83	1.18
5	M2	1.18	0.83	1.18

Rate Manual Pages

VEHICLE AGE FACTOR TABLE

VEHICLE AGE	SYMBOL	COLL	COMP	LIMITED COLL
6 ... 7	73	1.26	1.10	1.26
6 ... 7	74	1.26	1.10	1.26
6 ... 7	75	1.26	1.10	1.26
6 ... 7	1W	1.26	1.10	1.26
6 ... 7	1X	1.26	1.10	1.26
6 ... 7	M1	1.26	1.10	1.26
6 ... 7	M2	1.26	1.10	1.26
8 ... 10	73	1.23	1.10	1.23
8 ... 10	74	1.23	1.10	1.23
8 ... 10	75	1.23	1.10	1.23
8 ... 10	1W	1.23	1.10	1.23
8 ... 10	1X	1.23	1.10	1.23
8 ... 10	M1	1.23	1.10	1.23
8 ... 10	M2	1.23	1.10	1.23
11 ... 15	73	1.04	1.32	1.04
11 ... 15	74	1.04	1.32	1.04
11 ... 15	75	1.04	1.32	1.04
11 ... 15	1W	1.04	1.32	1.04
11 ... 15	1X	1.04	1.32	1.04
11 ... 15	M1	1.04	1.32	1.04
11 ... 15	M2	1.04	1.32	1.04
16 ... 99	73	0.78	1.32	0.78
16 ... 99	74	0.78	1.32	0.78
16 ... 99	75	0.78	1.32	0.78
16 ... 99	1W	0.78	1.32	0.78
16 ... 99	1X	0.78	1.32	0.78
16 ... 99	M1	0.78	1.32	0.78
16 ... 99	M2	0.78	1.32	0.78



Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

VEHICLE USE FACTOR TABLE

VEHICLE USE	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
14	0.81	0.81	1.03	1.01	1.03	0.81
15	1.27	1.27	1.18	1.01	1.18	1.27
16	2.39	2.39	1.30	1.23	1.30	2.39
23	1.99	1.99	1.41	1.28	1.41	1.99

Rate Manual Pages

YEARS DRIVING EXPERIENCE FACTOR TABLE

YEARS	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
0 ... 3	1.65	1.65	2.13	1.41	2.13	1.65
4 ... 7	1.65	1.65	2.13	1.41	2.13	1.65
8 ... 11	1.33	1.33	1.51	1.41	1.51	1.33
12 ... 14	1.33	1.33	1.51	1.41	1.51	1.33
15 ... 18	0.82	0.82	0.95	1.35	0.95	0.82
19 ... 23	0.82	0.82	0.91	1.01	0.91	0.82
24 ... 28	0.82	0.82	0.91	1.00	0.91	0.82
29 ... 34	0.71	0.71	0.91	1.00	0.91	0.71
35 ... 40	0.79	0.79	0.81	0.98	0.81	0.79
41 ... 46	0.90	0.90	0.88	0.98	0.88	0.90
47 ... 52	1.09	1.09	1.06	0.92	1.06	1.09
53 ... 59	1.03	1.03	1.08	0.88	1.08	1.03
60 ... 98	1.66	1.66	1.31	0.82	1.31	1.66

Progressive Direct Insurance Company  
200806 Recreational Vehicle Program  
Rate Level Filing  
State of Massachusetts

Rate Manual Pages

ZIP STATE MATCH FACTOR TABLE

ZIP-STATE MATCH	OPTIONAL		LIMITED			
	BI	BI	COLL	COMP	COLL	PD
1	0.96	0.96	0.97	0.98	0.97	0.96
2	1.14	1.14	1.11	1.09	1.11	1.14
3	1.76	1.76	1.44	1.26	1.44	1.76
4	0.96	0.96	0.97	0.98	0.97	0.96

Option:

- 1: Zip Match = Yes, State Match = Yes
- 2: Zip Match = No, State Match = Yes
- 3: Zip Match = No, State Match = No
- 4: Zip Match = Yes, State Match = No

# RULES

*PROGRESSIVE*

Progressive Direct Insurance  
Massachusetts Motor Home Insurance  
New Business Effective 04/01/2009

*PROGRESSIVE*

## TABLE OF CONTENTS

Rule No.		Page
1	Massachusetts Motor Home Insurance Policy – Eligibility.....	2
2	Coverages and Limits.....	4
3	Mandatory Offer of Coverage.....	7
4	Standard Procedures.....	8
5	Residence and Location.....	10
6	Out-of-State Garaging.....	11
7	Policy Period.....	12
8	Changes.....	12
9	Reserved for Future Use.....	13
10	Certified Risks – Financial Responsibility Laws.....	14
11	Premium Calculation Rule.....	15
12	Whole Dollar Premium Rule.....	16
13	Installment Payment of Premiums.....	17
14	Deposit Premium Rule.....	18
15	Minimum Written Premium.....	19
16	Deductibles – Parts 7, 8, and 9.....	20
17	Reserved For Future Use .....	21
18	Termination of Insurance.....	22
19	Discounts.....	24
20-29	Reserved for Future Use.....	25
30	Personal Injury Protection – Deductible Form.....	26
31-34	Reserved for Future Use.....	27
35	Vehicle Use.....	28
36	Years Driving Experience Factor.....	29
37	Accident Surcharge Waiver.....	30
38	Low Payout Accident Waiver (LPAW).....	31
39-44	Reserved for Future Use.....	32
45	Agreed Value.....	33
46-48	Reserved for Future Use .....	34
49	Total Loss Replacement/Purchase Price.....	35
50-55	Reserved for Future Use.....	36
56	Driving Record Rating.....	37
57	Reserved for Future Use.....	39
58	Registry of Motor Vehicles Procedures.....	40
59-60	Reserved for Future Use .....	41
61	Hardship Accommodation.....	42

*PROGRESSIVE*

## **RULE 1. MASSACHUSETTS MOTOR HOME INSURANCE POLICY – ELIGIBILITY**

### **Definition of Motor Home**

Motor Home – means a land motor vehicle, including its permanently attached equipment, that:

- A. Has built-in:
  - (i) Cooking, refrigeration, sleeping, and bathroom facilities; and
  - (ii) Self-contained:
    - (a) Heating and/or air-conditioning;
    - (b) Drinking water supply system; and
    - (c) 110-125 volt electrical power system.

The term Motor Home does not include:

- A. Any vehicle operated on rails or crawler treads.
- B. Any vehicle or motor home trailer while it is:
  - 1. Parked and stabilizing jacks are in use; or
  - 2. Located for use as a residence or premises. Types of use “as a residence or premises” to which this exception applies include, but are not limited to, use of a motor home for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.
- C. A farm tractor or other equipment designed for use principally off public roads.
- D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).
- E. Any type of mobile home, manufactured housing, or any other wheeled device not designed for regular use on public roads.

### **Unacceptable Risks**

The following risks are unacceptable for the recreational vehicle program:

- 1. Operators who do not possess a valid driver’s license.
- 2. Operators without a permanent garaging/storage address (unless Full Timer’s Package has been purchased), including migratory, seasonal occupation, or transient risks.
- 3. Operators under the age of 16 regardless of license status.
- 4. Operators with a suspended/revoked or canceled driver’s license without a financial responsibility filing.
- 5. Applicants who have been convicted of insurance fraud.
- 6. Applicants who have had a policy canceled or nonrenewed by the Company for fraud or misrepresentation in connection with an application for insurance or in the presentation of or settlement of a claim.
- 7. Applicants who have had a policy canceled or nonrenewed by the Company because of an unauthorized payment in connection with an application for insurance or a policy.
- 8. Vehicles principally garaged/stored in the District of Columbia. Principally garaged/stored is defined as more than 6 months in a given state or location.
- 9. Vehicles used for: racing/speed tests, pick-up or delivery of goods, limousine or taxi service, emergency services, or all other business or commercial purposes.
- 10. Vehicles leased or rented to others by the insured.
- 11. Vehicles taken to and from work locations.
- 12. Motor Homes that do not have the required facilities. Requirement must include the following and they must be permanently installed: cooking, refrigeration, sleeping, bathroom facilities (built in and plumbed), self-contained heating and/or air conditioning, drinkable water supply system, and 110-125 volt electrical power system (including solar powered systems).
- 13. Travel Trailers.
- 14. RVs used as a residence while on commercial construction sites.
- 15. Any vehicle on consignment.
- 16. Conversion vans and converted school buses.
- 17. Motor Homes that are the only vehicles in the household.

18. Motor Homes used as a primary residence, except when Full Timer's Package is purchased.
19. Stationary Motor Homes.
20. Physical Damage only policies.
21. Tied down or stationary trailers, park models, and mobile homes.
22. Vehicles owned by more than two owners.
23. Vehicles owned or leased by a partnership or corporation, unless:
  - a. the vehicles are customarily operated by the named insured or a listed driver for pleasure or commuting;
  - b. all drivers are listed on the policy;
  - c. no more than four such vehicles are owned or leased by the partnership or corporation; and
  - d. the partnership or corporation does not engage in a business:
    - i. of carrying persons or property for compensation or a fee, including but not limited to, limousine, taxi, pick-up or delivery of magazines, newspapers, food, or any other products or other livery services; or
    - ii. of selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

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## **Rule 2. COVERAGES AND LIMITS**

The types of coverages available in the Massachusetts Recreational Vehicle Program are:

### **Compulsory Insurance Coverages**

#### **Part 1 – Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

#### **Part 2 – Personal Injury Protection**

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

#### **Part 3 – Bodily Injury Caused By An Uninsured Motor Vehicle**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

#### **Part 4 – Damage To Someone Else’s Property**

The basic limit is \$5,000 each accident. Increased limits are available.

### **Optional Insurance Coverages**

#### **Part 5 – Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

#### **Part 6 – Medical Payments**

The basic limit is \$1,000 each person. Higher limits are available. This coverage is excess over Personal Injury Protection.

#### **Part 7 – Collision**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insured, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

#### **Part 8 – Limited Collision**

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. This coverage is written on an actual cash value coverage basis.

#### **Part 9 – Comprehensive**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. This coverage is written on an actual cash value, agreed value or total loss replacement coverage basis.

Trailer Coverage of \$2,500 is included when Comprehensive Coverage is purchased. Higher limits are available.

#### **Part 10 – Emergency Expense**

Emergency Expense provides reimbursement for certain expenses incurred as a result of a loss for which Collision coverage or Comprehensive Coverage applies. When Comprehensive Coverage is purchased, \$750 of Emergency Expense is included.

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**Part 11 – Roadside Assistance**

Roadside Assistance coverage provides towing to the nearest qualified repair facility and necessary labor, at the time and place of disablement, when a covered vehicle is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, or other fluids, flat tire, lockout, or entrapment in snow, mud, water or sand. Roadside Assistance is an optional coverage that may be purchased on any vehicle with Comprehensive, Collision, or Limited Collision.

**Part 12 – Bodily Injury Caused By An Underinsured Motor Vehicle**

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**Part 13 – Disappearing Deductibles\***

The deductibles for Comprehensive Coverage, Collision Coverage and Limited Collision Coverage are reduced by 25% of the original deductible amount for each subsequent policy period if there are no comprehensive or collision losses. After a loss, the deductibles are reset to the insured's original selection at next renewal.

**Part 14 – Pet Injury Coverage**

Provides coverage for Veterinary fees and cost to replace a pet that is injured or killed in a covered Collision, Limited Collision or Comprehensive loss.

**Part 15 – Fire Department Service**

Pays up to an additional \$1,000 for the insured's liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect a motor home covered under Collision, Limited Collision or Comprehensive.

**Part 16 – Mexico Coverage**

Extends physical damage coverage when the covered motor home is in Mexico. The insured must maintain liability insurance from an insurer authorized to write such coverage in Mexico.

**Part 17 – Personal Effects Coverage**

This part includes the following:

**Replacement Cost Personal Effects**

- Physical damage is required
- \$100 deductible applies

**Full Timer's Secured Storage Personal Effects**

- Pays for loss to unscheduled personal items inside a secured storage location
- Full timer's package must be purchased.
- A copy of the storage facility contract is required.

**Scheduled Personal Effects**

- Pays for loss to any personal effects that have been listed with a declared value on the personal effects schedule contained in our records.
- Physical damage is required.
- A qualified appraisal is required.

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**Part 18 – Full Timer’s Personal Liability**

Full Timer’s Personal Liability includes the following coverages:

- Personal Liability Coverage;
- Medical Payments Coverage with a limit of \$50,000;
- Loss Assessment Coverage with a limit of \$5,000; and
- Shed Contents Coverage with a limit of \$5,000.

Full Timer’s is required for insureds that use their RV as a primary Residence.

Full Timer’s is a policy level coverage.

**Part 19 – Vacation Liability**

This coverage provides liability coverage for Bodily Injury and Property Damage while a covered vehicle is being used as a temporary residence. When Comprehensive Coverage is purchased a limit of \$10,000 is included. Not available when Full Timer’s is selected.

**Part 20 - Scheduled Medical Benefits/Vacation Residence Coverage\***

Coverage is provided for certain injuries sustained by an insured involved in an accident while using a covered vehicle if the injury is treated within 180 days from the date of the accident.

Refer to Rates Manual Pages for applicable limits and factors for all coverages listed in Rule 2.

\*Deluxe Package includes Disappearing Deductibles and Scheduled Medical Benefits/Vacation Residence Coverage. Comprehensive and Collision or Comprehensive and Limited Collision must be purchased. Deluxe Package is included with Total Loss Replacement/Purchase Price or Agreed Value when the vehicle is \$25,000 or greater.



**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for parts 3, 5, and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8, and 9, subject to a basic deductible of \$500.
4. Part 10 – Emergency Expense.

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## **RULE 4. STANDARD PROCEDURES**

### **A. Renewals**

1. If the renewal payment is postmarked (mailed payments) or transacted (phone or internet payments) on or before the renewal effective date, the renewal policy term will be put in force with no lapse in coverage.
2. Failure to pay the renewal payment may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.”

### **B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

### **C. Transfer of Insurer**

1. Progressive will transmit data to the Registry of Motor Vehicles for each insured.

In addition, Progressive shall prepare an RMV-3 form for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.
2. At the same time, Progressive shall immediately issue to the insured a Verification of Insurance Form as proof of the issuance of the new policy. This form may be used by the insured to notify the former producer of the record and/or former carrier, of the new policy. If requested by the insured, Progressive will send the Verification of Insurance form to the former producer of record and/or former carrier.
3. Upon receipt of a notice of transfer of insurer or other proof of the issuance of a new policy, Progressive shall:
  - a. discontinue coverage as of the date shown as the effective date of the new policy; and

- b. compute the return premium, if any, as of the date shown as the effective date of the new policy.

No notice of cancellation is required.

**D. Cancellation (Other Than Transfer of Insurer)**

1. Notice of the cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

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**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the vehicle is principally garaged. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registry of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

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**RULE 6.     OUT-OF-STATE GARAGING**

Vehicles garaged out-of-state must have liability limits that satisfy local financial responsibility requirements.

A vehicle is considered to be garaged out-of-state if for more than six months per year it is kept in another state.

Refer to the Rate Manual Pages for factors.

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**RULE 7. POLICY PERIOD**

- A. All recreational vehicle policies will be issued for a policy period of one year.
- B. At the option of the insured we will issue a policy for less than one year with an expiration date of November 30, coterminous with the registration. Endorsement M 0103 S MA (10/08), titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles and Trailers), will be issued with the policy. Premium for coterminous policies will be calculated by applying the pro-rata percentage to the annual rate.

**RULE 8. CHANGES**

- A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

- 1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
- 2. If a return premium of less than \$5 results because coverage is canceled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
- 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

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RULE 9. RESERVED FOR FUTURE USE

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**RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

At the insured's request, the Company will issue a Type-1 (any vehicle owned) financial responsibility filing for any listed driver on the policy.

Any policy with a filing must offer liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record and cannot be excluded from the policy.

The Company can cancel the filing upon lapse or expiration of the policy. The filing will be reinstated if the policy reinstates or renews.

Filings can be made for any state except Connecticut, Delaware, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Ohio, Pennsylvania, Rhode Island, Vermont, Wisconsin and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States.

**RULE 11. PREMIUM CALCULATION RULE**

Refer to the Rate Manual Pages.

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**RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancelations at the request of the insured.

**NOTE:** The premium for “each exposure” means the premium developed for each vehicle after the application of all applicable discounts and surcharges.

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### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

#### **Payment Plan Options:**

1. Pay premium in full. No installment processing fee included.
2. Monthly payment via Electronic Funds Transfer (EFT) – One month down and \$1 installment processing fee for each deduction.
3. 50% of annual premium down payment with one follow up payment and \$5 installment processing fee for each payment.
4. Four consecutive equal monthly payments – Requires 25% down payment with three payments and \$5 installment processing fee for each payment.
5. Six consecutive monthly payments – Required 20% down payment with five payments of 16% and \$5 installment processing fee for each payment.

#### **NSF Fee**

The fee for a payment not honored by the insured's financial institution is \$20.

#### **Late Fee Charges/Grace Period**

The late fee is \$5. A late fee will be charged for any installment payment when either the minimum amount due is not paid on or before the 2<sup>nd</sup> day after the bill due date, or payment is postmarked (mailed payments) or transacted (phone or internet payments) more than 2 days after the bill due date. A late fee will also be charged if a payment is returned and the payment problem is not remedied before the 2<sup>nd</sup> day after the bill due date.

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**RULE 14. DEPOSIT PREMIUM RULE**

A company or its producer may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for motor vehicle insurance during the preceding 24 months, the entire policy premium charges may be payable in advance.

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**RULE 15. MINIMUM WRITTEN PREMIUM**

The Minimum Written Premium is \$125 per vehicle.

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**RULE 16. DEDUCTIBLES – Parts 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages.

Refer to Rate Manual Pages for available limits and factors.

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RULE 17. RESERVED FOR FUTURE USE

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## **RULE 18. TERMINATION OF INSURANCE**

### **A. Cancellations**

The following provisions apply when a policy is canceled:

1. If a policy is canceled by the company or by the insured at any time the return premium shall be computed pro rata. "Policy" in this instance includes a copy of the coverage selections page showing the final approved rates for that policy year.
2. Theft of Vehicle or Plates
  - a. If the insured vehicle is stolen or destroyed (total or constructive total loss) and cancelation is requested by the insured within thirty days following the date the vehicle is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which the loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
  - b. If the insured registration plates for an on-road vehicle are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
  - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancelation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancelation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancelation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mail receipt has been obtained from the United States Postal Service, shall be sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such address as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancelation for an on-road vehicle becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorist System (UMS). The written notice to the insured shall specify the reason or reasons for cancelation if the cancelation affects Part 1 coverage. If the reason for the cancelation is non-payment of premium, the Notice of Cancelation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancelation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancelation. If a cancelation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or canceled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

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**B. Sale or Transfer of Motor Vehicle, Surrender or Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle is described in the policy, the termination of coverage applies only to the motor vehicle involved in one of the situations described above.

**C. Reinstatement**

If a policy has been canceled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by:

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles Under Long Term Contract**

In the event a policy of this type is canceled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation of coverage for an on-road vehicle, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

## **RULE 19. DISCOUNTS**

### **Anti-theft**

The anti-theft discount applies only for any item or system designed to prevent unauthorized use that is installed in a Motor Home and activates when the operator turns the key to the off position.

### **Passive/Safety Restraint**

All vehicles equipped with passive restraint equipment, either airbag(s) or automatic seatbelts, will be eligible for a discount.

### **Prompt Payment**

A prompt payment discount applies if the named insured has 12 months of continuous insurance in this program with one of the Progressive Group of Insurance Companies; the Paid in Full discount is not present on the policy; no late fees within the last 12 months; and no NSF fees within the last 12 months.

### **Claim Free Renewal**

A claim free renewal discount applies when a policy has been in effect for 12 months and no at-fault claims have been filed during the previous term.

### **Multi-Policy**

A multi-policy discount applies when the principal named insured or principal named insured's spouse is listed as a rated driver on another policy with one of the Progressive Group of Insurance Companies.

### **Responsible Driver**

A responsible driver discount is applied to any driver who is not being charged for any accidents or violations on the policy.

### **Transfer**

A transfer discount is applied when the insured has maintained continuous Motor Home insurance for at least 6 months during the past 12 months. The continuous Motor Home insurance can be from another carrier or from one of the Progressive Group of Insurance Companies.

### **Paid in Full**

A paid in full discount is applied when the insured chooses the 1-pay bill plan at point of sale or renewal.

### **65+**

Premiums shall be reduced for all operators age 65 or older. If the principal operator will become age 65 during the policy term, premium will be adjusted as of the inception date of that term.

### **Original Owner**

An original owner discount is applied to any Motor Home whose first issued title remains with the current owner.

Refer to the Rate Manual Pages for factors.

*PROGRESSIVE*

RULE 20-29. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 30. PERSONAL INJURY PROTECTION – DEDUCTIBLE FORM**

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for the election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

*PROGRESSIVE*

RULE 31-34. RESERVED FOR FUTURE USE

*PROGRESSIVE*



**RULE 35. VEHICLE USE**

1. Vehicles are classified by use:
  - a. Occupied < 30 days/year Pleasure (14)
  - b. Occupied 30-150 days/year Pleasure (15)
  - c. Occupied >150 days/year Pleasure (16)
  - d. Primary Residence (23)

**RULE 36. YEARS DRIVING EXPERIENCE FACTOR**

The number of years driving experience is considered in rating.

Refer to the Rate Manual Pages.

***PROGRESSIVE***

**RULE 37. ACCIDENT SURCHARGE WAIVER**

Under Accident Surcharge Waiver, the Company will not charge a driver for an At-Fault Accident at renewal if the policy meets the following conditions:

- a. The policy has been in force with the Company for at least 48 months prior to the renewal effective date;
- b. There were no other At-Fault Accidents on the policy for any drivers during the 36 months prior to the renewal effective date;
- c. The At-Fault Accident claim was reported to the Company;
- d. The driver and the vehicle were listed on the policy when accident occurred (accidents involving permissive users cannot be waived); and
- e. There are no other waived accidents on the policy.

**RULE 38. LOW PAYOUT ACCIDENT WAIVER (LPAW)**

1. The Company will not include any low payout claims, which occur while the driver is insured with the Company, in rating or underwriting. A low payout claim is one where the Company's total payout on a claim is equal to or less than \$500. There is no limit to the number of low payout claims that will be waived.
2. This rule applies to any claim that occurred during the policy term immediately preceding the implementation of this rule and to all subsequent policy terms while this rule is in effect.

*PROGRESSIVE*

RULE 39-44. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 45. AGREED VALUE**

1. Agreed Value is the amount shown on the Coverage Selections Page and agreed to by the insured and the Company.
2. Comprehensive and Collision coverages must be purchased. Agreed Value is not available on policies with Limited Collision coverage.
3. The company has the right, at its option, to require:
  - a. supporting documentation, consisting of purchase documents indicating the Agreed Value amount, for vehicles purchased within the last 24 months; and
  - b. a qualified appraisal for all other vehicles.
4. Failure to provide documentation or an appraisal requested by the company will result in the elimination of this settlement option.
5. If the documentation or appraisal provided indicates that the vehicle's value is less than the Agreed Value amount requested, the Agreed Value amount requested will be reduced to the amount indicated by the documentation or appraisal.

*PROGRESSIVE*

RULE 46-48. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 49. TOTAL LOSS REPLACEMENT/PURCHASE PRICE**

1. We will replace a totaled vehicle if, at the time of loss, the vehicle is the current model year or the first through fourth preceding model year. If the vehicle is the fifth preceding model year or older, we will pay the Purchase Price as indicated on the coverage selections page.
2. Comprehensive and Collision coverage must be purchased.
3. Not available with Limited Collision.
4. Total Loss Replacement/Purchase Price Coverage is available for newly purchased units up to one model year old.
5. Total Loss Replacement/Purchase Price Coverage is not available for Motor Homes over \$700,000.

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RULE 50 – 55. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 56. DRIVING RECORD RATING**

1. Chargeable Period – All accidents and violations occurring in the 36-month period prior to the policy inception are considered in developing a driver's policy premiums.
2. Chargeable Date – The occurrence date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date it will be deemed to be the day before the policy inception date.
3. MVR Reconciliations – Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR reports will be considered separate violations.
4. Same Day Offenses – If an occurrence results in multiple violations or accidents, the highest chargeable violation or accident will apply.
5. At-Fault Accidents – Accidents noted on the Motor Vehicle Report will be deemed at-fault unless proof is received to verify that the insured was not at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
6. Accidents which are considered to be not-at-fault include, but are not limited to, the following:
  - a. The accident was caused by collision with a bird or animal;
  - b. The vehicle was lawfully parked;
  - c. The vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident;
  - d. The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
  - e. The driver of the vehicle was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
  - f. The driver was at fault, but the accident is not chargeable under applicable state laws and regulations or other Company procedures. The Merit Rating Board may also determine the insured not at fault.
7. Greater than 12 violations – If a driver has more than 12 violations in the chargeable period, the twelfth earliest and all subsequent accidents and violation within the chargeable period will be charged as an XPT (extra violations) violation code. As one or more violations age out of the chargeable period at renewal, a corresponding number of the earliest violations in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates.
8. Violation Classification – Violations are classified into the following groups: driving under the influence, speeding, minor violations, major violations, not-at-fault accidents, and at-fault accidents.
9. Major violations include, but are not limited to:
  - a. driving under the influence, open bottle/container;
  - b. careless or improper operation of a vehicle, leaving the scene of an accident, fleeing from the police;
  - c. vehicular homicide, auto/theft felony of a motor vehicle;
  - d. drag racing;
  - e. driving under suspension, other serious license violation; or
  - f. operating a motor vehicle without the owner's consent.
10. Minor violations are any violations that are not categorized as a major violation or an at-fault accident.

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Driving Record Designation Table for Motor Home:

Driving Record Surcharge Level	# of Minor Violations	# of Major Violations	# of At-fault Accidents
1	1	0	0
2	0	1	0
	2	0	0
	1	1	0
3	2	0	1
	0	0	1
	1	0	1
	2	1	0
	0	1	1
4	2	2	1
	2	2	0
	3	2	1
	3	2	0
	3	0	0
	2	2	2
	3	1	1
	3	0	1
	3	1	2
	3	0	2
	2	1	2
	3	1	0
	1	2	2
	2	1	1
	0	2	2
	0	0	2
	0	1	2
	0	2	0
	0	2	1
	1	0	2
	2	0	2
	1	1	1
	1	1	2
	1	2	0
	1	2	1
	3	2	2
>3	>2	>2	



RULE 57. RESERVED FOR FUTURE USE

*PROGRESSIVE*

## **RULE 58.      REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

### **Registration Requirements**

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

### **Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plates.

### **Salvage Titles**

All vehicles for which an insurance company has made a total loss payment must be titled as salvage vehicle except for vehicles 10 years old or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must either be towed to the salvage inspection title site or a repair plate must be attached.

RULE 59-60. RESERVED FOR FUTURE USE

*PROGRESSIVE*

**RULE 61.      HARDSHIP ACCOMODATION**

If the Company has determined that a hardship has occurred and that the hardship will:

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules;

the Company may choose to extend such benefit to, or not impose the adverse consequences on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- A. Substantial physical loss to the residence of the policyholder (e.g., loss caused by fire);
- B. Death or serious illness within the policyholder's immediate family;
- C. Military obligations; or
- D. Bank error or other third party error not contributed to by the policyholder.

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.