



**Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Rate Exhibit for the Commonwealth of Massachusetts**

Item	RENT	ROADSIDE	ACPE	Operations Expense Load <sup>(1)</sup>	Acquisition Expense Load <sup>(2)</sup>
Base Rate					
Category Factor	x				
Residency Rewards Factor	x				
Operations Expense Factor				x	
Limit Factor	x	x	x		
Vehicle Garaging Location Factor			x		
Vehicle Age Factor <sup>(3)</sup>		x			
(1 - Multi-Car / Residence Insurance Discount)	x				
(1 - Multi-Policy Discount)					x
(1 - Continuous Insurance Discount)	x				
(1 - Paperless Discount)	x	x	x	x	
(1 - Mature Driver Discount)	x	x	x	x	x
Acquisition Full Coverage Factor					x
Acquisition Residence Insurance Factor					x
Acquisition On-line Quote Factor					x
Acquisition Proof of Prior Insurance Factor					x
Acquisition Vehicle Count Factor					x
Policy Term Factor	x	x	x	x	x
Number of Motor Vehicles					/
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule <sup>(4)</sup>				x	x
(1 - E-Signature Discount) <sup>(5)</sup>				x	x
Round to the nearest whole dollar					
Developed Premium <sup>(6)</sup>					

4. The fourth step is to calculate the MAIP rate for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. Customers who do not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13 will bypass this Rate Order Calculation and proceed to step five.

MAIP Rate Order Calculation					
Item	RBI	OBI	PD	PIP	UM
Base Rate					
Driving Record Points Factor	x	x	x	x	x
Driving Record Points Factor Adjustment	x	x	x	x	x
(1 - Multi-Car Discount)	x	x	x	x	x
Annual Miles Discount	x	x	x	x	x
(1 - Mature Driver Discount)	x	x	x	x	x
Policy Term Factor	x	x	x	x	x
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule <sup>(4)</sup>	x	x	x	x	x
Round to the nearest whole dollar					
Developed Premium					

5. ~~If customer does not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, the Total Premium is the sum of the Developed Premiums in the Voluntary Rate Order Calculation.~~  
When a policy is issued pursuant to assignment through the MAIP and if customer meets the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, compare the line coverage level Developed Premium in the MAIP Rate Order Calculation and the Voluntary Rate Order Calculation.  
Cap the Voluntary Developed Premium from step 3 for each line coverage with the MAIP Developed Premium in Step 4. <sup>(7)</sup>  
The sum of the lower Developed Premiums will be the Total Policy Premium  
**Otherwise, the Total Premium is the sum of the Developed Premiums in the Voluntary Rate Order Calculation.**

<sup>(1)</sup>The Operations Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

<sup>(2)</sup>The Acquisition Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

<sup>(3)</sup>If coverage is RBI / OBI / PD / PIP / UM / UIM / MED / ROADSIDE / Limited COLL and symbol = 66 then Vehicle Age Factor is 1.0  
If coverage is COMP / COLL / LOAN and symbol 66, 67, 68, or 69, then Vehicle Age Factor is 1.0

<sup>(4)</sup>See rule P23 for Applying Rate Capping.

<sup>(5)</sup>See rule P31 for the E-Signature Discount calculation

<sup>(6)</sup>If 20/40 OBI is selected, the Developed OBI Premium will always be \$1. If no coverage is selected for OBI, the Developed OBI Premium will be \$0.

<sup>(7)</sup>If the RBI Voluntary Developed Premium is capped at the MAIP Developed Premium in Step 5, then

- 1) Set both the Operations Expense Load and Acquisition Expense Load to \$1,
- 2) Subtract \$2 from the RBI developed premium, and
- 3) Apply the Rate Capping Rule and Round to the nearest whole dollar.



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Base Rate					
Category Factor	x				
Residency Rewards Factor	x				
Operations Expense Factor				x	
Limit Factor	x	x	x		
Vehicle Garaging Location Factor			x		
Vehicle Age Factor <sup>(3)</sup>		x			
(1 - Multi-Car / Residence Insurance Discount)	x				
(1 - Multi-Policy Discount)					x
(1 - Continuous Insurance Discount)	x				
(1 - Paperless Discount)	x	x	x	x	
(1 - Mature Driver Discount)	x	x	x	x	x
Acquisition Full Coverage Factor					x
Acquisition Residence Insurance Factor					x
Acquisition On-line Quote Factor					x
Acquisition Proof of Prior Insurance Factor					x
Acquisition Vehicle Count Factor					x
Policy Term Factor	x	x	x	x	x
Number of Motor Vehicles					/
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule <sup>(4)</sup>				x	x
(1 - E-Signature Discount) <sup>(5)</sup>				x	x
Round to the nearest whole dollar					
Developed Premium <sup>(6)</sup>					

4. The fourth step is to calculate the MAIP rate for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. Customers who do not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13 will bypass this Rate Order Calculation and proceed to step five.

MAIP Rate Order Calculation					
Item	RBI	OBI	PD	PIP	UM
Base Rate					
Driving Record Points Factor	x	x	x	x	x
Driving Record Points Factor Adjustment	x	x	x	x	x
(1 - Multi-Car Discount)	x	x	x	x	x
Annual Miles Discount	x	x	x	x	x
(1 - Mature Driver Discount)	x	x	x	x	x
Policy Term Factor	x	x	x	x	x
Usage Based Insurance Factor	x	x	x	x	x
Apply Rate Capping Rule <sup>(4)</sup>	x	x	x	x	x
Round to the nearest whole dollar					
Developed Premium					

5. When a policy is issued pursuant to assignment through the MAIP and meets the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, compare the line coverage level Developed Premium in the MAIP Rate Order Calculation and the Voluntary Rate Order Calculation.

Cap the Voluntary Developed Premium from step 3 for each line coverage with the MAIP Developed Premium in Step 4. <sup>(7)</sup>  
The sum of the lower Developed Premiums will be the Total Policy Premium.

Otherwise, the Total Premium is the sum of the Developed Premiums in the Voluntary Rate Order Calculation.

<sup>(1)</sup>The Operations Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

<sup>(2)</sup>The Acquisition Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

<sup>(3)</sup>If coverage is RBI / OBI / PD / PIP / UM / UIM / MED / ROADSIDE / Limited COLL and symbol = 66 then Vehicle Age Factor is 1.0  
If coverage is COMP / COLL / LOAN and symbol 66, 67, 68, or 69, then Vehicle Age Factor is 1.0

<sup>(4)</sup>See rule P23 for Applying Rate Capping.

<sup>(5)</sup>See rule P31 for the E-Signature Discount calculation

<sup>(6)</sup>If 20/40 OBI is selected, the Developed OBI Premium will always be \$1. If no coverage is selected for OBI, the Developed OBI Premium will be \$0.

<sup>(7)</sup>If the RBI Voluntary Developed Premium is capped at the MAIP Developed Premium in Step 5, then

- 1) Set both the Operations Expense Load and Acquisition Expense Load to \$1,
- 2) Subtract \$2 from the RBI developed premium, and
- 3) Apply the Rate Capping Rule and Round to the nearest whole dollar.