

**Progressive Direct Insurance Company  
MA- Private Passenger Automobile**

**Rule: V13**

**Rule Title: Usage-based Insurance**

The usage-based insurance (UBI) program utilizes a device plugged into the OBDII port or technology built into the vehicle to obtain vehicle information including, but not limited to, the time of day and speed at which the vehicle is operated. Location data may be collected for research and development purposes but will not impact rate.

With the exception of vehicles that are symbolized as 67, 68, or 69 (as defined in rule V01), any vehicle that is compatible with company approved technology and is garaged in a location with adequate cellular coverage is eligible for the UBI program subject to rule P23.b.. The insured must also provide a valid email address.

At the time the UBI program is adopted, an "initial" factor is determined using the applicable UBI initial factor from the rate revision filing (using the UBI factor from the filing that the current policy term is rated with). If at new business, we already have vehicle information data from technology built into the vehicle (we will use 90 days) or from a device plugged into the OBDII port (we will use 30 days) we will use that data to derive a driver safety score. If we don't have vehicle information data at new business, we will calculate a driver safety score after we have 30 days of data. After the driver safety score is derived, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy, based on that score.

At the subsequent renewal, excepting where the existing driver safety score already was based upon the minimum (75 days) required amount of data collection, each enrolled vehicle will receive an updated driver safety score that is derived from the vehicle information data. For vehicles that have previously received a driver safety score, a renewal UBI factor is determined using the applicable UBI renewal factor in the rate revision filing (using the UBI factor from the filing that the prior policy term was rated with). A UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. If a driver safety score is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI factor for both the expiring policy term and the renewal quoted policy term.

If the vehicle has the minimum (75 days) required amount of data collection, any achieved discount will remain on the vehicle for the life of the policy, until Progressive requests updated vehicle information to be collected, or Progressive updates the previously achieved discounts in a filing made in accordance with applicable law. If the vehicle does not have the minimum required amount of data collection, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum data collection requirement, the vehicle will be removed from the program and any UBI discount will be removed prospectively. If the vehicle has the minimum required amount of data collection but the driver safety score does not indicate a discount, the vehicle will be removed from the program.

If an insured withdraws from the UBI program, doesn't begin data collection within 45 days from the date of enrollment, or inactivates the company approved technology for a 45 day period, any usage-based discount will be removed.

Refer to the rates filing for corresponding factors and coverages to which they apply.

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~~At the insured's request, we will provide a device that plugs into the On-Board Diagnostic (OBDII) port found on all vehicles sold in the U.S. since model year 1996. The usage-based insurance (UBI) program utilizes a device records plugged into the following OBDII port or technology built into the vehicle to obtain vehicle information: the date and time of installation and disconnection, and including, but not limited to, the time of day and speed at which the vehicle is operated. Location data may be collected for research and development purposes but will not impact rate.~~

With the exception of ~~(4)~~ vehicles that are symbolized as 67, 68, or 69 (as defined in rule V01~~7~~), any vehicle that is compatible with company approved technology and is garaged in a location with adequate cellular coverage ~~and is technologically compatible with the device~~ is eligible for the usage-based insurance UBI program, subject to rule P23.B.b.. The insured must also provide a valid email address.

~~After 30 days of connectivity in the usage based insurance program, a usage factor is applied. The usage~~ At the time the UBI program is adopted, an "initial" factor is determined using the applicable UBI initial factor from the rate revision filing (using the UBI factor from the filing that the current policy term is rated with). If at new business, we already have vehicle information data from technology built into the vehicle (we will use 90 days) or from a device plugged into the OBDII port (we will use 30 days) we will use that data to derive a driver safety score. If we don't have vehicle information data at new business, we will calculate a driver safety score after we have 30 days of data. After the driver safety score is derived, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy, based on that score.

At the subsequent renewal, excepting where the existing driver safety score already was based upon the minimum (75 days) required amount of data collection, each enrolled vehicle will receive an updated driver safety score that is derived from the vehicle information data. For vehicles that have previously received a driver safety score, a renewal UBI factor is determined using the applicable UBI renewal factor in the rate revision filing (using the UBI factor from the filing that the prior policy term was rated with). A UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. All enrolled vehicles will remain in the program. If a driver safety score is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI factor for both the expiring policy term and the renewal quoted policy term.

~~At the subsequent renewal, each enrolled vehicle will receive an updated usage factor that is derived from the vehicle information data. Specifically, the updated usage factor considers the following driving elements: hard braking, time of day and mileage. If the usage factor indicates a discount, it will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy.~~

If the vehicle has the minimum (75 days) required amount of connectivity, ~~the participant will be asked to return the device. Any~~ data collection, any achieved discount will remain on the vehicle for the life of the policy, ~~until Progressive requests updated vehicle information to be collected, or Progressive updates the previously achieved discounts in a filing made in accordance with applicable law.~~ If the vehicle does not have the minimum required amount of connectivity data collection, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum connectivity data collection requirement, the vehicle will be removed from the program and any ~~usage-based~~ UBI discount will be removed

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prospectively. If the vehicle has the minimum required amount of ~~connectivity~~data collection but the ~~usage factor~~driver safety score does not indicate a discount, the vehicle will be removed from the program.

If an insured ~~unenrolls~~withdraws from the ~~usage-based insurance~~UBI program, doesn't ~~install the device~~begin data collection within 45 days from the date of enrollment, or inactivates ~~it~~the company approved technology for a 45 day period, ~~no future usage factor will be applied and~~ any usage-based discount will be removed ~~going forward.~~

~~Unless requested by the customer, the usage-based discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and usage-based discount determination except where noted above.~~

Refer to the ~~Usage Based Insurance Factor Table in the~~ rates filing for corresponding factors and coverages to which they apply.

~~Note: "Connectivity" is the physical connection of the device to the OBDII port. "Minimum Connectivity" is 30 days for an initial usage factor. Once the vehicle is driven for a minimum of 75 days after installation, a second usage factor will determine renewal pricing on a going forward basis. For these initial and subsequent periods, the device needs to be connected 95% of the time.~~

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The usage-based insurance (UBI) program utilizes company approved technology (device plugged into the OBDII port or technology built into the vehicle) to obtain vehicle information including, but not limited to, the time of day and speed at which the vehicle is operated. Location data may be collected for research and development purposes but will not impact rate.

With the exception of vehicles that are symbolized as 67, 68, or 69 (as defined in rule V01), any vehicle that is compatible with company approved technology and is garaged in a location with adequate cellular coverage is eligible for the UBI program subject to rule P23.b.. The insured must also provide a valid email address.

If at the time of new business quote, we already have vehicle information data from company approved technology built into the vehicle, we will use 90 days, otherwise, we will use 30 days of vehicle information, to derive a driver safety score from the vehicle information data. An "initial" factor is determined using the applicable UBI initial factor from the rate revision filing (using the filing applicable to the effective policy term at that time the discount is applied). After the driver safety score is derived, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy, based on that score.

At the subsequent renewal, excepting where the existing driver safety score already was based upon the minimum (75 days) required amount of data collection, each enrolled vehicle will receive an updated driver safety score that is derived from the vehicle information data. For vehicles that have previously received a driver safety score, a renewal UBI factor is determined using the applicable UBI renewal factor in the rate revision filing (using the filing applicable to the policy term prior to the current policy effective term at the time the discount is applied).. A UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. If a driver safety score is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI factor for both the expiring policy term and the renewal quoted policy term.

If the vehicle has the minimum (75 days) required amount of data collection, any achieved discount will remain on the vehicle for the life of the policy, until Progressive requests updated vehicle information to be collected, or Progressive updates the previously achieved discounts in a filing made in accordance with applicable law. If the vehicle does not have the minimum required amount of data collection, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum data collection requirement, the vehicle will be removed from the program and any UBI discount will be removed prospectively. If the vehicle has the minimum required amount of data collection but the driver safety score does not indicate a discount, the vehicle will be removed from the program.

If an insured withdraws from the UBI program, doesn't begin data collection within 45 days from the date of enrollment, or inactivates the company approved technology for a 45 day period, any usage-based discount will be removed.

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With the exception of ~~(4)~~ vehicles that are symbolized as 67, 68, or 69 (as defined in rule V017), any vehicle that is compatible with company approved technology and is garaged in a location with adequate cellular coverage ~~and is technologically compatible with the device~~ is eligible for the usage-based insurance UBI program, subject to rule P23.B.b.. The insured must also provide a valid email address.

~~After 30 days of connectivity in the usage-based insurance program, a usage factor is applied. The usage~~ If at the time of new business quote, we already have vehicle information data from company approved technology built into the vehicle, we will use 90 days, otherwise, we will use 30 days of vehicle information, to derive a driver safety score from the vehicle information data. An "initial" factor is determined using the applicable UBI initial factor from the rate revision filing (using the filing applicable to the effective policy term at that time the discount is applied). After the driver safety score is derived, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. ~~All enrolled vehicles will remain in the program.~~ based on that score.

At the subsequent renewal, excepting where the existing driver safety score already was based upon the minimum (75 days) required amount of data collection, each enrolled vehicle will receive an updated usage factor driver safety score that is derived from the vehicle information data. ~~Specifically, the updated usage~~ For vehicles that have previously received a driver safety score, a renewal UBI factor is determined using the applicable UBI renewal factor considers the following driving elements: hard braking, in the rate revision filing (using the filing applicable to the policy term prior to the current policy effective term at the time of day and mileage. If the usage factor indicates a the discount, it is applied). A UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. If a driver safety score is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI factor for both the expiring policy term and the renewal quoted policy term.

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