

RULE 19. DISCOUNTS

Rule 19. Discounts are applicable to private passenger vehicles defined under Rule 27. See the Miscellaneous rate pages and rules for discounts applicable to Miscellaneous Type vehicles.

A. Multi-Car- Not applicable in Tier V

1. A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a 10 % reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.
2. The 10% reduction in premium as outlined in 1. above may also be applied if one private passenger auto is owned by the named insured(s) and a company vehicle is furnished to the named insured or resident spouse.

A copy of the company car's registration must be provided.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 11, 12, 13, and 14 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 11, 12, 13, and 14 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan adjustment.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page by Tier for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by;

- a. coverage, limits purchased, territory, driver class, and model year and symbol for model years 2010 and prior or,
- b. by coverage, limits purchased, territory, driver class, and model year and Vehicle Rating Group for model years 2011 and greater, prior to the application of the merit rating plan adjustment.

E. Passive Restraint Discount- Not applicable in Tier V

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

F. Preferred Operator Discount-Not applicable to Tier V

On a renewal policy, a 4% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:

- Rated in classes 12-15.
- Have Bodily Injury limits, Part 5, equal to or above \$50,000 per person.
- The rated operator must have a merit rating code of: 99 (Excellent Driver Discount Plus), 98 (Excellent Driver Discount), 00 (Neutral), 01, 02, 03 or 04.

This discount applies to vehicles as defined under Rule 27.

G. Account Credit-Not applicable to Tier V

A 10% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. For the purposes of this discount, vehicle includes personal automobiles, miscellaneous vehicles, trailers and motorcycles.

To be eligible for the premium credit, the Named insured must have a supporting homeowners policy (all policy forms) that is written with Quincy Mutual, The Andover Companies, (Merrimack Mutual, Cambridge Mutual or Bay State), Chubb Group, or MPIUA (FAIR Plan).

This discount does not apply to Use of Other Auto coverage.

H. Good Student Discount- Not applicable in Tier V

A 5% Good Student Discount applies to all coverage parts when the rated operator is an inexperienced operator, driver classifications 17, 18, 20, 21, 25, or 26, is a full time high school, college or university student and meets one of the following requirements:

- Is in the top 20% of his/her class or has been recognized on a Dean's list or honor roll.
- Has maintained at least a "B" average in a letter grading system or a 3.0 average in a 4 point system or any equivalent.
- If the operator is home schooled, evidence of scoring in the top 20% of standardized national exams or a third party certification indicating that the student has met the requirements stated above are acceptable.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The company must be presented certification signed by a school official that verifies the operator's academic achievements when the discount is requested and at subsequent renewals in order for the discount to be applied.

This discount applies to vehicles as defined under Rule 27.

I. Student Away From Home Discount- Not applicable in Tier V

A 5% credit will be applied to all coverage parts when the rated operator meets the following criteria:

- The rated operator is an inexperienced operator, driver classes 17, 18, 20, 21, 25 or 26.
- The rated operator is student residing at an educational facility over one hundred road miles from the autos place of garaging,
- The rated operator does not have regular access to any covered vehicle shown on the coverage selection page.

Policies with the Student Away From Home Discount will renew without the discount. In order for the discount to be applied, the Named Insured or rated operator must confirm that the rated operator continues to be eligible. The company may require written confirmation.

This discount applies to vehicles as defined under Rule 27.

J. Continuously Insured Discount

A 10% discount will be applied to coverage parts 1, 2, 4 and 5 on a per vehicle basis when the rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy.

For new policies, proof of continuous coverage may be required under certain circumstances when the company is unable to substantiate or verify 12 months of continuous insurance coverage.

The discount will automatically be applied at renewal provided the policy was in effect for 12 continuous months.

This discount applies to vehicles as defined under Rule 27.

K. Good Driver Discount (This is the equivalent to Low Frequency Discount in the MAIP program.)

A 10% discount will be applied to coverage parts 1,2, 4 and 5 on a per vehicle basis when the rated operator has no more than 4 merit rating points reported by the Merit Rating Board as provided by Rule 56, Merit rating Plan.

This discount applies to vehicles as defined under Rule 27.

L. Superior Client Discount- Not applicable in Tier V

A 6% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:

- All classes
- Have Bodily Injury limits, Part 5, equal to or above \$250,000 per person.
- The rated operator must have a merit rating code of: 00 (Neutral), 98 (excellent driver discount), 99 (excellent driver discount plus), 01, 02, 03, or 04.

This discount applies to vehicles as defined under Rule 27.

M. Early Issue Client Discount- Not applicable in Tier V

A 5% premium credit will be applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the policy must be:

- New business to Quincy Mutual
- Be entered for issuance into Quincy On-Line at least 5 days prior to the effective date or received at Quincy Mutual in paper format at least 5 days prior to the effective date
- All vehicle types except trailers

This discount will be applied to new business for one year only.

N. One Pay Plan Discount

- A 5% premium credit will be applied against all coverage parts on a per vehicle basis when a One Payment Billing Plan is chosen, subject to the following: For new business policies, payment must be made in full upon the initial down payment.
- For renewal policies, payment must be made in full upon the first installment due date.
- The policy must not be paid by a finance company.

This discount applies to all vehicle types on a policy.

O. Qualified Book Transfer credit- Not applicable in Tier V

A 4% premium credit will be applied against all coverage parts on a per vehicle basis for any qualified book transfer meeting the underwriting rules established by the company. The discount will be subject to the following criteria:

- The book transfer was prearranged and agreed upon by the company and agency.
- The discount will apply for one year only.

This discount applies to all vehicle types on the policy.

P. Household Member / Family Account Discount Program- Not applicable in Tier V

Quincy Mutual will extend the eligibility of:

- The Account Credit as shown in paragraph **G.**; and
- The Multi Car Discount as shown in paragraph **A.**

to any automobile policy we insure for "household members" subject to the following criteria:

- The household member meets the definition in the MA Auto policy; or
- The household members are co-owners and occupants of a primary home written under an HO 00 03 or condominium HO 00 06 form with Quincy Mutual; and
- The household member is listed as a deferred operator on the original or primary insured's Quincy Mutual policy.

In addition, the tier assignment from Rule 26.1. A. will reflect the extended eligibility for the account credit and multi car discounts. All other aspects of the tier assignment will remain the same.

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

RULE 56. MERIT RATING PLAN

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating code based on the operator’s driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type and age of at-fault accidents and traffic violations during the policy experience period.

The policy experience period is the six year period immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator’s policy experience period will begin as of the effective date of that policy until we receive an authorized inquiry response from the Merit Rating Board indicating the operator’s merit rating code.

If an operator’s Motor Vehicle Report (MVR) is electronically available, we will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by us and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator’s MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator’s merit rating code.

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations occurring during the five years immediately preceding the effective date of the policy :

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

An “at-fault” accident is one in which the company determines that the listed operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else’s property, collision or limited collision of at least \$500 and up to \$2,000. An at fault accident is defined as major if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator’s merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years Motorcycle Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

Calculation of Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5) and Collision (Part 7).

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

Merit Rating Plan

For Tiers I
through IV

Calculation of Merit Rate Adjustments

Percentages to Apply to Otherwise Applicable Premiums *

Merit Rating Code	<u>Experienced Operators</u> (Rate Class ,11,12,13,14, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
99	-20%	-20%	NA	NA
98	-10%	-10%	-7%	-7%
0	0%	0%	0%	0%
1	10%	10%	7.5%	7.5%
2	20%	20%	15%	15%
3	30%	30%	22.5%	22.5%
4	40%	40%	30%	30%
5	50%	50%	37.5%	37.5%
6	60%	60%	45%	45%
7	70%	70%	52.5%	52.5%
8	80%	80%	60%	60%
9	90%	90%	67.5%	67.5%
10	100%	100%	75%	75%
11	115%	115%	82.5%	82.5%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

12	130%	130%	90%	90%
13	145%	145%	97.5%	97.5%
14	160%	160%	105%	105%
15	175%	175%	112.5%	112.5%
16	190%	190%	120%	120%
17	205%	205%	127.5%	127.5%
18	220%	220%	135%	135%
19	235%	235%	142.5%	142.5%
20	250%	250%	150%	150%
21	265%	265%	157.5%	157.5%
22	280%	280%	165%	165%
23	295%	295%	172.5%	172.5%
24	310%	310%	180%	180%
25	325%	325%	187.5%	187.5%
26	340%	340%	195%	195%
27	355%	355%	202.5%	202.5%
28	370%	370%	210%	210%
29	385%	385%	217.5%	217.5%
30	400%	400%	225%	225%
31	415%	415%	232.5%	232.5%
32	430%	430%	240%	240%
33	445%	445%	247.5%	247.5%
34	460%	460%	255%	255%
35	475%	475%	262.5%	262.5%
36	490%	490%	270%	270%
37	505%	505%	277.5%	277.5%
38	520%	520%	285%	285%
39	535%	535%	292.5%	292.5%
40	550%	550%	300%	300%
41	565%	565%	307.5%	307.5%
42	580%	580%	315%	315%
43	595%	595%	322.5%	322.5%
44	610%	610%	330%	330%
45	625%	625%	337.5%	337.5%

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

Merit Rating Plan

For Tier V

Calculation of Merit Rate Adjustments

Percentages to Apply to Otherwise Applicable Premiums *

Merit Rating Code	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
99	-17%	-17%	NA	NA
98	-7%	-7%	-7%	-7%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

0	0%	0%	0%	0%
1	15%	15%	7.5%	7.5%
2	30%	30%	15%	15%
3	45%	45%	22.5%	22.5%
4	60%	60%	30%	30%
5	75%	75%	37.5%	37.5%
6	90%	90%	45%	45%
7	105%	105%	52.5%	52.5%
8	120%	120%	60%	60%
9	135%	135%	67.5%	67.5%
10	150%	150%	75%	75%
11	165%	165%	82.5%	82.5%
12	180%	180%	90%	90%
13	195%	195%	97.5%	97.5%
14	210%	210%	105%	105%
15	225%	225%	112.5%	112.5%
16	240%	240%	120%	120%
17	255%	255%	127.5%	127.5%
18	270%	270%	135%	135%
19	285%	285%	142.5%	142.5%
20	300%	300%	150%	150%
21	315%	315%	157.5%	157.5%
22	330%	330%	165%	165%
23	345%	345%	172.5%	172.5%
24	360%	360%	180%	180%
25	375%	375%	187.5%	187.5%
26	390%	390%	195%	195%
27	405%	405%	202.5%	202.5%
28	420%	420%	210%	210%
29	435%	435%	217.5%	217.5%
30	450%	450%	225%	225%
31	465%	465%	232.5%	232.5%
32	480%	480%	240%	240%
33	495%	495%	247.5%	247.5%
34	510%	510%	255%	255%
35	525%	525%	262.5%	262.5%
36	540%	540%	270%	270%
37	555%	555%	277.5%	277.5%
38	570%	570%	285%	285%
39	585%	585%	292.5%	292.5%
40	600%	600%	300%	300%
41	615%	615%	307.5%	307.5%
42	630%	630%	315%	315%
43	645%	645%	322.5%	322.5%
44	660%	660%	330%	330%
45	675%	675%	337.5%	337.5%

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

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

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

<u>Territory</u>	<u>Class</u>										
	<u>10,11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Motorcycles							All Territories		1.000	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES-Tiers I through IV							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.32
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.33	1.33	1.53	1.60	1.64	1.80	2.36
Limits:	500/1000						
Factor:	2.40						

INCREASED LIMITS TABLES-Tier V							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.240	1.254	1.268	1.279	1.290	1.300
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.000	1.010	1.060	1.070	1.180	1.290	1.550
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.560	1.570	2.010	2.160	2.210	2.430	3.190
Limits:	500/1000						
Factor:	3.240						

RULE 57. RESERVED FOR FUTURE USE

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

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 a 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 plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years 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 be either towed to the salvage inspection site or a repair plate must be attached.

RULE 19. DISCOUNTS

Rule 19. Discounts are applicable to private passenger vehicles defined under Rule 27. See the Miscellaneous rate pages and rules for discounts applicable to Miscellaneous Type vehicles.

A. Multi-Car- Not applicable in Tier V

1. A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a 10 % reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.
2. The 10% reduction in premium as outlined in 1. above may also be applied if one private passenger auto is owned by the named insured(s) and a company vehicle is furnished to the named insured or resident spouse.

A copy of the company car's registration must be provided.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 11, 12, 13, and 14 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 11, 12, 13, and 14 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan adjustment.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page by Tier for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by;

- a. coverage, limits purchased, territory, driver class, and model year and symbol for model years 2010 and prior or,
- b. by coverage, limits purchased, territory, driver class, and model year and Vehicle Rating Group for model years 2011 and greater, prior to the application of the merit rating plan adjustment.

E. Passive Restraint Discount- Not applicable in Tier V

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

F. Preferred Operator Discount-Not applicable to Tier V

On a renewal policy, a 4% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:

- Rated in classes 12-15.
- Have Bodily Injury limits, Part 5, equal to or above \$50,000 per person.
- The rated operator must have a merit rating code of: 99 (Excellent Driver Discount Plus), 98 (Excellent Driver Discount) ~~or~~, 00 (Neutral), 01,02,03 or 04.

This discount applies to vehicles as defined under Rule 27.

G. Account Credit-Not applicable to Tier V

A 10% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. For the purposes of this discount, vehicle includes personal automobiles, miscellaneous vehicles, trailers and motorcycles.

To be eligible for the premium credit, the Named insured must have a supporting homeowners policy (all policy forms) that is written with Quincy Mutual, The Andover Companies, (Merrimack Mutual, Cambridge Mutual or Bay State), Chubb Group, or MPIUA (FAIR Plan).

This discount does not apply to Use of Other Auto coverage.

H. Good Student Discount- Not applicable in Tier V

A 5% Good Student Discount applies to all coverage parts when the rated operator is an inexperienced operator, driver classifications 17,18,20,21,25, or 26, is a full time high school, college or university student and meets one of the following requirements:

- Is in the top 20% of his/her class or has been recognized on a Dean's list or honor roll.
- Has maintained at least a "B" average in a letter grading system or a 3.0 average in a 4 point system or any equivalent.
- If the operator is home schooled, evidence of scoring in the top 20% of standardized national exams or a third party certification indicating that the student has met the requirements stated above are acceptable.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The company must be presented certification signed by a school official that verifies the operator's academic achievements when the discount is requested and at subsequent renewals in order for the discount to be applied.

This discount applies to vehicles as defined under Rule 27.

I. Student Away From Home Discount- Not applicable in Tier V

A 5% credit will be applied to all coverage parts when the rated operator meets the following criteria:

- The rated operator is an inexperienced operator, driver classes 17, 18, 20, 21, 25 or 26.
- The rated operator is student residing at an educational facility over one hundred road miles from the autos place of garaging,
- The rated operator does not have regular access to any covered vehicle shown on the coverage selection page.

Policies with the Student Away From Home Discount will renew without the discount. In order for the discount to be applied, the Named Insured or rated operator must confirm that the rated operator continues to be eligible. The company may require written confirmation.

This discount applies to vehicles as defined under Rule 27.

J. Continuously Insured Discount

A 10% discount will be applied to coverage parts 1, 2, 4 and 5 on a per vehicle basis when the rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy.

For new policies, proof of continuous coverage may be required under certain circumstances when the company is unable to substantiate or verify 12 months of continuous insurance coverage.

The discount will automatically be applied at renewal provided the policy was in effect for 12 continuous months.

This discount applies to vehicles as defined under Rule 27.

K. Good Driver Discount (This is the equivalent to Low Frequency Discount in the MAIP program.)

A 10% discount will be applied to coverage parts 1,2, 4 and 5 on a per vehicle basis when the rated operator has no more than 4 merit rating points reported by the Merit Rating Board as provided by Rule 56, Merit rating Plan.

This discount applies to vehicles as defined under Rule 27.

L. Superior Client Discount- Not applicable in Tier V

A 6% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:

- All classes
- Have Bodily Injury limits, Part 5, equal to or above \$250,000 per person.
- The rated operator must have a merit rating code of: 00 (Neutral), 98 (excellent driver discount), ~~99~~ (excellent driver discount plus), 01,02,03, or 04.

This discount applies to vehicles as defined under Rule 27.

M. Early Issue Client Discount- Not applicable in Tier V

A 5% premium credit will be applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the policy must be:

- New business to Quincy Mutual
- Be entered for issuance into Quincy On-Line at least 5 days prior to the effective date or received at Quincy Mutual in paper format at least 5 days prior to the effective date
- All vehicle types except trailers

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

This discount will be applied to new business for one year only.

N. One Pay Plan Discount

- A 5% premium credit will be applied against all coverage parts on a per vehicle basis when a One Payment Billing Plan is chosen, subject to the following: For new business policies, payment must be made in full upon the initial down payment.
- For renewal policies, payment must be made in full upon the first installment due date.
- The policy must not be paid by a finance company.

This discount applies to all vehicle types on a policy.

O. Qualified Book Transfer credit- Not applicable in Tier V

A 4% premium credit will be applied against all coverage parts on a per vehicle basis for any qualified book transfer meeting the underwriting rules established by the company. The discount will be subject to the following criteria:

- The book transfer was prearranged and agreed upon by the company and agency.
- The discount will apply for one year only.

This discount applies to all vehicle types on the policy.

P. Household Member / Family Account Discount Program- Not applicable in Tier V

Quincy Mutual will extend the eligibility of:

- The Account Credit as shown in paragraph **G.**; and
- The Multi Car Discount as shown in paragraph **A.**

to any automobile policy we insure for "household members" subject to the following criteria:

- The household member meets the definition in the MA Auto policy; or
- The household members are co-owners and occupants of a primary home written under an HO 00 03 or condominium HO 00 06 form with Quincy Mutual; and
- The household member is listed as a deferred operator on the original or primary insured's Quincy Mutual policy.

In addition, the tier assignment from Rule 26.1. A. will reflect the extended eligibility for the account credit and multi car discounts. All other aspects of the tier assignment will remain the same.

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

RULE 56. MERIT RATING PLAN

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating code based on the operator’s driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type and age of at-fault accidents and traffic violations during the policy experience period.

The policy experience period is the six year period immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator’s policy experience period will begin as of the effective date of that policy until we receive an authorized inquiry response from the Merit Rating Board indicating the operator’s merit rating code.

If an operator’s Motor Vehicle Report (MVR) is electronically available, we will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by us and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, we will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator’s MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator’s merit rating code.

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations occurring during the five years immediately preceding the effective date of the policy :

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

An “at-fault” accident is one in which the company determines that the listed operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else’s property, collision or limited collision of at least \$500 and up to \$2,000. An at fault accident is defined as major if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator’s merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years Motorcycle Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

Calculation of Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5) and Collision (Part 7).

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

Merit Rating Plan

For Tiers I
through IV

Calculation of Merit Rate Adjustments

Percentages to Apply to Otherwise Applicable Premiums *

Merit Rating Code	<u>Experienced Operators</u> (Rate Class ,11,12,13,14, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
99	-20%	-20%	NA	NA
98	-10%	-10%	-7%	-7%
0	0%	0%	0%	0%
1	45 10%	45 10%	7.5%	7.5%
2	30 20%	30 20%	15%	15%
3	45 30%	45 30%	22.5%	22.5%
4	60 40%	60 40%	30%	30%
5	75 50%	75 50%	37.5%	37.5%
6	90 60%	90 60%	45%	45%
7	105 70%	105 70%	52.5%	52.5%
8	120 80%	120 80%	60%	60%
9	135 90%	135 90%	67.5%	67.5%
10	150 100%	150 100%	75%	75%
11	165 115%	165 115%	82.5%	82.5%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

12	480130 %	<u>480130</u> %	90%	90%
13	495145 %	<u>495145</u> %	97.5%	97.5%
14	240160 %	<u>240160</u> %	105%	105%
15	225175 %	<u>225175</u> %	112.5%	112.5%
16	240190 %	<u>240190</u> %	120%	120%
17	255205 %	<u>255205</u> %	127.5%	127.5%
18	270220 %	<u>270220</u> %	135%	135%
19	285235 %	<u>285235</u> %	142.5%	142.5%
20	300250 %	<u>300250</u> %	150%	150%
21	315265 %	<u>315265</u> %	157.5%	157.5%
22	330280 %	<u>330280</u> %	165%	165%
23	345295 %	<u>345295</u> %	172.5%	172.5%
24	360310 %	<u>360310</u> %	180%	180%
25	375325 %	<u>375325</u> %	187.5%	187.5%
26	390340 %	<u>390340</u> %	195%	195%
27	405355 %	<u>405355</u> %	202.5%	202.5%
28	420370 %	<u>420370</u> %	210%	210%
29	435385 %	<u>435385</u> %	217.5%	217.5%
30	450400 %	<u>450400</u> %	225%	225%
31	465415 %	<u>465415</u> %	232.5%	232.5%
32	480430 %	<u>480430</u> %	240%	240%
33	495445 %	<u>495445</u> %	247.5%	247.5%
34	510460 %	<u>510460</u> %	255%	255%
35	525475 %	<u>525475</u> %	262.5%	262.5%
36	540490 %	<u>540490</u> %	270%	270%
37	555505 %	<u>555505</u> %	277.5%	277.5%
38	570520 %	<u>570520</u> %	285%	285%
39	585535 %	<u>585535</u> %	292.5%	292.5%
40	600550 %	<u>600550</u> %	300%	300%
41	615565 %	<u>615565</u> %	307.5%	307.5%
42	630580 %	<u>630580</u> %	315%	315%
43	645595 %	<u>645595</u> %	322.5%	322.5%
44	660610 %	<u>660610</u> %	330%	330%
45	675625 %	<u>675625</u> %	337.5%	337.5%

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

Merit Rating Plan

For Tier V

Calculation of Merit Rate Adjustments

Percentages to Apply to Otherwise Applicable Premiums *

Merit Rating Code	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4 and 5	Part 7
99	-17%	-17%	NA	NA
98	-7%	-7%	-7%	-7%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

0	0%	0%	0%	0%
1	15%	15%	7.5%	7.5%
2	30%	30%	15%	15%
3	45%	45%	22.5%	22.5%
4	60%	60%	30%	30%
5	75%	75%	37.5%	37.5%
6	90%	90%	45%	45%
7	105%	105%	52.5%	52.5%
8	120%	120%	60%	60%
9	135%	135%	67.5%	67.5%
10	150%	150%	75%	75%
11	165%	165%	82.5%	82.5%
12	180%	180%	90%	90%
13	195%	195%	97.5%	97.5%
14	210%	210%	105%	105%
15	225%	225%	112.5%	112.5%
16	240%	240%	120%	120%
17	255%	255%	127.5%	127.5%
18	270%	270%	135%	135%
19	285%	285%	142.5%	142.5%
20	300%	300%	150%	150%
21	315%	315%	157.5%	157.5%
22	330%	330%	165%	165%
23	345%	345%	172.5%	172.5%
24	360%	360%	180%	180%
25	375%	375%	187.5%	187.5%
26	390%	390%	195%	195%
27	405%	405%	202.5%	202.5%
28	420%	420%	210%	210%
29	435%	435%	217.5%	217.5%
30	450%	450%	225%	225%
31	465%	465%	232.5%	232.5%
32	480%	480%	240%	240%
33	495%	495%	247.5%	247.5%
34	510%	510%	255%	255%
35	525%	525%	262.5%	262.5%
36	540%	540%	270%	270%
37	555%	555%	277.5%	277.5%
38	570%	570%	285%	285%
39	585%	585%	292.5%	292.5%
40	600%	600%	300%	300%
41	615%	615%	307.5%	307.5%
42	630%	630%	315%	315%
43	645%	645%	322.5%	322.5%
44	660%	660%	330%	330%
45	675%	675%	337.5%	337.5%

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

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

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

Territory	Class											
	10,11	12	13	14	17	18	20	21	25	26	30	
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Motorcycles											All Territories	1.000

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES-Tiers I through IV							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.32
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.33	1.33	1.53	1.60	1.64	1.80	2.36
Limits:	500/1000						
Factor:	2.40						

INCREASED LIMITS TABLES-Tier V							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.240	1.254	1.268	1.279	1.290	1.300
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.000	1.010	1.060	1.070	1.180	1.290	1.550
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.560	1.570	2.010	2.160	2.210	2.430	3.190
Limits:	500/1000						
Factor:	3.240						

RULE 57. RESERVED FOR FUTURE USE

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

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 a 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 plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years 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 be either towed to the salvage inspection site or a repair plate must be attached.