

X723 THE PREMIER INSURANCE CO OF MA

POLICY # :
EFFECTIVE :
EXPIRATION :

AGENT

DEAR POLICYHOLDER:

This statement contains each listed operator's ~~SDIP-Merit Rating~~ Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an ~~SDIP Merit Rating Plan~~ ~~p~~Premium ~~Adjustment~~ increase ~~(surcharge)~~ for each operator with operator ~~SDIP Merit Rating Plan~~ Points from 01 through 45 who is assigned to a vehicle; or an ~~SDIP Merit Rating Plan~~ ~~p~~Premium ~~Adjustment~~ decrease ~~(Credit)~~ for each operator with ~~the Excellent Driver Discount~~ Credit ~~Rating Factor Code (98)~~ or ~~the Excellent Driver Discount Plus Credit Code (99)~~ who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator ~~SDIP Merit Rating Plan~~ Points or Credit ~~Rating Factor Code~~. The ~~Surcharge~~ ~~Merit Rating~~ Date Column contains the date of ~~surcharge~~ ~~our Merit Rating Plan notification notice~~ for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's ~~SDIP Merit Rating Plan~~ Points is the sum of the ~~surcharge~~ points for ~~surchargeable~~ incidents ~~(at-fault accidents and traffic violations)~~ in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the ~~surcharge~~ points ~~assigned~~ for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive ~~the Excellent Driver Discount Credit~~ ~~Merit Rating Plan Code (98)~~. An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive ~~the Excellent Driver Discount Credit~~ ~~Merit Rating Code (98)~~ if there is exactly 1 ~~surchargeable~~ incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive ~~the Excellent Driver Discount Plus Credit~~ ~~Merit Rating Code (99)~~.

OPERATOR
LICENSE NUMBER STATE

DRIVING HISTORY INFORMATION
DESCRIPTION INCIDENT DATE ~~SURCHARGE~~ ~~MERIT RATING~~ DATE VALUE

MERIT RATING PLAN STATEMENT

MRB PROCESS DATE :

X723 THE PREMIER INSURANCE CO OF MA

POLICY # :
EFFECTIVE :
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AGENT

DEAR POLICYHOLDER:

This statement contains each listed operator's Merit Rating Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive a Merit Rating Plan Premium Adjustment increase for each operator with operator Merit Rating Plan Points from 01 through 45 who is assigned to a vehicle; or a Merit Rating Plan Premium Adjustment credit for each operator with Credit Rating Factor 98 or 99 who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator Merit Rating Plan Points or Credit Rating Factor. The Merit Rating Date Column contains the date of our Merit Rating Plan notification for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's Merit Rating Plan Points is the sum of the points for incidents (at-fault accidents and traffic violations) in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the points assigned for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive Merit Rating Plan Code 98. An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive Merit Rating Code 98 if there is exactly 1 incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive Merit Rating Code 99.

OPERATOR
LICENSE NUMBER STATE

DRIVING HISTORY INFORMATION
DESCRIPTION INCIDENT DATE MERIT RATING DATE VALUE

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the ~~Safe Driver Insurance~~ Merit Rating Plan.

DISCOUNTS: Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4. If a listed operator purchased a monthly public transit commuter pass for 11 or 12 months preceding the effective date of the policy you may be entitled to a public transit commuter discount. Contact your agent or company representative for further details.

	Age 65 and Older	Air bag/ Automatic seatbelts	Annual Mileage		Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0-5000	5001-7500		
Coverage	All	Parts 2, 3, 6, and 12	Parts 1-8 and 12	Parts 1-8 and 12	Part 9	Parts 1, 2, 4, 5, 7, 8 & 9
Discounts Available	25%	25%	10%	5%	5 - 35% Depending on the category of device.	5 up to 10%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

~~SAFE DRIVER INSURANCE~~ MERIT RATING PLAN INFORMATION:

The ~~Safe Driver Insurance~~ Merit Rating Plan ~~credit or surcharge~~ Premium Adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from 5 or 6 years of incident-free driving. If ~~surcharge points are~~ a premium increase is shown for any auto, refer to the ~~SDIP~~ statement furnished with your Coverage Selections Page to determine how the points for each listed operator were calculated. The operator with the highest combined operator classification and ~~SDIP~~ points shall be assigned to the auto with the highest premiums for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and ~~SDIP~~ points shall be assigned to the auto with the next highest premiums and so forth. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

Countersigned by: _____

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

DISCOUNTS: Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4. If a listed operator purchased a monthly public transit commuter pass for 11 or 12 months preceding the effective date of the policy you may be entitled to a public transit commuter discount. Contact your agent or company representative for further details.

	Age 65 and Older	Air bag/ Automatic seatbelts	Annual Mileage		Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0-5000	5001-7500		
Coverage	All	Parts 2, 3, 6 and 12	Parts 1-8 and 12	Parts 1-8 and 12	Part 9	Parts 1, 2, 4, 5, 7, 8 & 9
Discounts Available	25%	25%	10%	5%	5 - 35% Depending on the category of device.	up to 10%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

MERIT RATING PLAN INFORMATION:

The Merit Rating Plan Premium Adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from 5 or 6 years of incident-free driving. If a premium increase is shown for any auto, refer to the statement furnished with your Coverage Selections Page to determine how the points for each listed operator were calculated. The operator with the highest combined operator classification and points shall be assigned to the auto with the highest premiums for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and points shall be assigned to the auto with the next highest premiums and so forth. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

Countersigned by: _____

Massachusetts Automobile Insurance Policy

Please read your policy. Part of the policy is a page marked “Coverage Selections.” It shows the types and amounts of coverage you have purchased. As you read the policy, check the Coverage Selections Page to make sure it shows exactly what you intended to buy. If there is any question, call your agent or company right away.

Massachusetts Automobile Insurance Policy

Please read your policy. Part of the policy is a page marked "Coverage Selections." It shows the types and amounts of coverage you have purchased. As you read the policy, check the Coverage Selections Page to make sure it shows exactly what you intended to buy. If there is any question, call your agent or company right away.

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Coverage Selections Page

~~Safe Driver~~ ~~Insurance~~ Merit Rating Plan

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How The ~~Safe Driver~~ ~~Insurance~~ Merit Rating

Plan Works

This policy is subject to the ~~Safe Driver Insurance~~ Merit Rating Plan. The ~~Safe Driver Insurance~~ Merit Rating Plan varies the premium for this policy based upon your driver record and that of the other drivers covered by this policy.

The Plan ~~increases or decreases~~ adjusts the premium for this policy through the application of ~~surcharge points or a~~ merit rating ~~credit~~ factor. ~~A credit~~ Credit factors ~~is are~~ awarded to operators with at least five years of incident-free driving and result in a lower premium. Points result in a debit rating factor and a higher premium ~~and credit factors result in a lower premium~~. A minimum of two and a maximum of five points will be assigned to each at-fault accident ~~surchargeable or~~ moving traffic violation.

We will send you a "~~Safe Driver Insurance~~ Merit Rating Plan Statement" with your Coverage Selections Page if this policy is not entitled to a maximum credit.

We will also send you a booklet that includes an explanation of the Plan.

This policy is signed for the Premier Insurance Company of Massachusetts which issued this policy. It is countersigned on the Coverage Selections Page by a duly authorized agent of that company



Secretary



Chief Executive Officer

Remember: Defensive Driving Can Save Your Life And Your Money

Merit Rating Plan

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How The Merit Rating Plan Works

This policy is subject to the Merit Rating Plan. The Merit Rating Plan varies the premium for this policy based upon your driver record and that of the other drivers covered by this policy.

The Plan adjusts the premium for this policy through the application of a merit rating factor. Credit factors are awarded to operators with at least five years of incident-free driving and result in a lower premium. Points result in a debit rating factor and a higher premium. A minimum of two and a maximum of five points will be assigned to each at-fault accident or moving traffic violation.

We will send you a "Merit Rating Plan Statement" with your Coverage Selections Page if this policy is not entitled to a maximum credit.

We will also send you a booklet that includes an explanation of the Plan.

This policy is signed for the Premier Insurance Company of Massachusetts which issued this policy. It is countersigned on the Coverage Selections Page by a duly authorized agent of that company



Secretary



Chief Executive Officer

Remember: Defensive Driving Can Save Your Life And Your Money

PRIVATE PASSENGER FORMS

Title

Edition

Massachusetts Automobile Insurance policy

2008 Ed.

Application for Massachusetts Motor Vehicle Insurance

2008 Ed.

Coverage Selections Page

2008Ed.

[first revision](#)

Massachusetts Renewal Form

2008 Ed.

Annual Mileage Discount Form

2008 Ed.

Application for Benefits – Personal Injury Protection

Massachusetts Motor Vehicle Liability Bond

Statutory Notice of Cancellation of the
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2008 Ed.

Legal Notice of Non-Renewal of Your Massachusetts
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Notice of Transfer of Insurer

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
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