

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

~~General Laws Chapter 175, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles.~~

General Laws Chapter 175, section 113S, and the implementing regulations, 211 CMR 94.00, Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation, which Premier will apply uniformly to all private passenger motor vehicles insured, including those assigned by the Massachusetts Automobile Insurance Plan (MAIP). For specific details about the Program, refer to the regulation.

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Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Mandatory Waivers of Inspection

Premier will waive an inspection under the following circumstances:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. The motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. The motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. When requiring an inspection would cause a serious hardship to either Premier or the applicant; or
7. When Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

Premier will waive an inspection except under the following circumstances:

1. When the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more;

Example: If the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles.
2. When the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or

3. When the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

If Premier makes any exceptions to this plan, Premier will include the following documentation in its policy records for the Applicant:

1. The reason for requiring a pre-insurance inspection;
2. The reason for any exceptions to any other provisions of this plan; and
3. The notification(s) made to the Applicant in connection with any required pre-insurance inspections.

Any provisions of this plan that permit Premier to elect to inspect a Private Passenger Motor Vehicle for which inspection customarily is waived under this plan shall be based on underwriting criteria uniformly applied, and the decision to inspect such motor vehicle shall be reasonable and supported by objective facts. The decision to require such an inspection shall not be based on age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection.

Any provisions of this plan that set forth a period of time for the completion of a pre-insurance inspection following the effective date of a Motor Vehicle Liability Policy shall be based on underwriting criteria uniformly applied, and shall be reasonable and supported by objective facts. The period of time for obtaining the pre-insurance inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place of where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Standards for Suspension and Reinstatement of Physical Damage Coverage

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.

Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a *pro-rata* premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option.

Inspection Procedures

Inspections required or permitted shall be made by an Authorized Representative of Premier at a time and place reasonably convenient to the Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier and include appropriate photos as required under the Regulation.

Premier or its Authorized Representative will retain the original report and photographs for three years except as provided by the Regulation.

Premier will maintain an up-to-date list of all its Authorized Representatives and Inspection Services.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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Eligibility

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Mandatory Waivers of Inspection

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1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. The motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. The motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. When requiring an inspection would cause a serious hardship to either Premier or the applicant; or
8. When Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

Premier will waive an inspection except under the following circumstances:

1. When the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more;

Example: If the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles.
2. When the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
3. When the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

If Premier makes any exceptions to this plan, Premier will include the following documentation in its policy records for the Applicant:

1. The reason for requiring a pre-insurance inspection;

2. The reason for any exceptions to any other provisions of this plan; and
3. The notification(s) made to the Applicant in connection with any required pre-insurance inspections.

Any provisions of this plan that permit Premier to elect to inspect a Private Passenger Motor Vehicle for which inspection customarily is waived under this plan shall be based on underwriting criteria uniformly applied, and the decision to inspect such motor vehicle shall be reasonable and supported by objective facts. The decision to require such an inspection shall not be based on age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection.

Any provisions of this plan that set forth a period of time for the completion of a pre-insurance inspection following the effective date of a Motor Vehicle Liability Policy shall be based on underwriting criteria uniformly applied, and shall be reasonable and supported by objective facts. The period of time for obtaining the pre-insurance inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place of where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Standards for Suspension and Reinstatement of Physical Damage Coverage

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Inspection Procedures

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Mandatory Waivers of Inspection

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2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. The motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
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3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. The motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. The motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. When requiring an inspection would cause a serious hardship to either Premier or the applicant; or
8. When Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

Premier will waive an inspection except under the following circumstances:

1. When the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more;

Example: If the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles.
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3. When the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

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2. The reason for any exceptions to any other provisions of this plan; and
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Any provisions of this plan that permit Premier to elect to inspect a Private Passenger Motor Vehicle for which inspection customarily is waived under this plan shall be based on underwriting criteria uniformly applied, and the decision to inspect such motor vehicle shall be reasonable and supported by objective facts. The decision to require such an inspection shall not be based on age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection.

Any provisions of this plan that set forth a period of time for the completion of a pre-insurance inspection following the effective date of a Motor Vehicle Liability Policy shall be based on underwriting criteria uniformly applied, and shall be reasonable and supported by objective facts. The period of time for obtaining the pre-insurance inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place of where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

Standards for Suspension and Reinstatement of Physical Damage Coverage

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.

Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a *pro-rata* premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option.

Inspection Procedures

Inspections required or permitted shall be made by an Authorized Representative of Premier at a time and place reasonably convenient to the Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier and include appropriate photos as required under the Regulation.

Premier or its Authorized Representative will retain the original report and photographs for three years except as provided by the Regulation.

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Eligibility

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Exemptions to Inspection RequirementMandatory Waivers of Inspection

~~An inspection will not be required if~~Premier will waive an inspection under the following circumstances:

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- ~~2. The~~2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier; ~~or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.~~
- ~~3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;:-~~
- ~~4. Any private passenger~~4. The motor vehicle is not owned by the applicant and ~~which~~ is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;:-
- ~~5. A~~5. The motor vehicle ~~which~~ is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;:-
- ~~6. W~~6. When requiring an inspection would cause a serious hardship to either Premier or the applicant ~~and such hardship is documented in the applicant's policy record; or~~
- ~~7. W~~7. When ~~the~~ Premier has no ~~inspection facility or~~ authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

~~An inspection may be waived if~~Premier will waive an inspection except under the following circumstances:

- ~~1. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Premier, and Premier has inspected such motor vehicle in accordance with the provisions of this regulation~~1. When the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more (*example: if the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles*);
- ~~2. A producer is transferring a book of business to Premier~~2. A producer is transferring a book of business to Premier when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or-

3. ~~An individual applicant's coverage is being transferred by an independent insurance producer to Premier and said producer provides Premier with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both Premier and the previous insurer, and the insured vehicle was physically inspected by the previous insurer. However, if Premier does not receive a copy of the inspection report sixty days prior to the first renewal date, Premier will, upon renewal of the physical damage insurance, require an inspection when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.~~
4. ~~When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided:~~
5. ~~When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.~~

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage ~~on new business and on additional or replacement or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected~~ vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used ~~in accordance with the Regulation.~~

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Standards for Suspension and Reinstatement of Physical Damage Coverage

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Inspection Procedures

Inspections required or permitted ~~will~~shall be made by ~~a designated~~an A authorized ~~R~~R representative of ~~the insurer~~Premier at a time and place reasonably convenient to the ~~applicant~~Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier ~~on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A)~~ and include appropriate photos as required under the Regulation.

~~The insurer~~Premier or its Authorized Representative will ~~must~~ retain the original report and photographs for three years except as provided by the Regulation.

~~The insurers~~Premier will maintain an up-to-date list of all its ~~a~~A authorized ~~R~~R representatives and ~~i~~Inspection ~~sites~~Services.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 175, section 113S, and the implementing regulations, 211 CMR 94.00, Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation, which Premier will apply uniformly to all private passenger motor vehicles insured, including those assigned by the Massachusetts Automobile Insurance Plan (MAIP). For specific details about the Program, refer to the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Mandatory Waivers of Inspection

Premier will waive an inspection under the following circumstances:

1. the motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;
2. the applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. the motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. the motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. when requiring an inspection would cause a serious hardship to either Premier or the applicant; or
8. when Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

Premier will waive an inspection except under the following circumstances:

1. when the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more (*example*: if the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles);
2. when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
3. when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including

legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection.

Standards for Suspension and Reinstatement of Physical Damage Coverage

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.

Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a *pro-rata* premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option.

Inspection Procedures

Inspections required or permitted shall be made by an Authorized Representative of Premier at a time and place reasonably convenient to the Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier and include appropriate photos as required under the Regulation.

Premier or its Authorized Representative will retain the original report and photographs for three years except as provided by the Regulation.

Premier will maintain an up-to-date list of all its Authorized Representatives and Inspection Services.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter ~~90~~175, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles.

The following is a summary of the requirements of the regulation, which Premier will apply to all private passenger motor vehicles insured, including those assigned by the Massachusetts Automobile Insurance Plan (MAIP).

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to ~~8~~10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

~~Exemptions to Inspection Requirement~~Mandatory Waivers of Inspection

~~An inspection will not be required if~~Premier will waive an inspection under the following circumstances:

- ~~1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;~~
- ~~2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.~~
- ~~3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;~~
- ~~4. Any private passenger~~The motor vehicle is not owned by the applicant and, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
- ~~5. The motor vehicle which is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;~~
- ~~6. When requiring an inspection would cause a serious hardship to either Premier or the applicant and such hardship is documented in the applicant's policy record; or~~
- ~~7. When the Premier has no inspection facility or an authorized Rrepresentative or Inspection Service either in or~~within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

~~An inspection may be waived if~~Premier will waive an inspection except under the following circumstances:

- ~~1. A non-owned vehicle is insured under a policy providing physical damage coverage issued by Premier, and Premier has inspected such motor vehicle in accordance with the provisions of this regulation~~When the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more (example: if the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles);
- ~~2. A producer is transferring a book of business to Premier~~when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
- ~~3. An individual applicant's coverage is being transferred by an independent insurance producer to Premier and said producer provides Premier with a copy of the inspection report completed on behalf of the previous~~

~~insurer, provided the independent producer represents both Premier and the previous insurer, and the insured vehicle was physically inspected by the previous insurer. However, if Premier does not receive a copy of the inspection report sixty days prior to the first renewal date, Premier will, upon renewal of the physical damage insurance, require an inspection when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.~~

~~4. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.~~

~~5. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.~~

Deferral of Inspection

~~Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.~~

~~Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used in accordance with the Regulation.~~

~~When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection.~~

Standards for Suspension and Reinstatement of Physical Damage Coverage

~~If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.~~

~~Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a pro-rata premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option. Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) will be used.~~

Inspection Procedures

~~Inspections required or permitted will shall be made by a designated an Authorized Representative of the insurer Premier at a time and place reasonably convenient to the applicant Applicant.~~

~~The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.~~

~~The insurer Premier or its Authorized Representative will must retain the original report and photographs for three years except as provided by the Regulation.~~

~~The insurers Premier will maintain an up-to-date list of all its Authorized Representatives and Inspection sites Services.~~

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 175, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles.

The following is a summary of the requirements of the regulation, which Premier will apply to all private passenger motor vehicles insured, including those assigned by the Massachusetts Automobile Insurance Plan (MAIP).

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Mandatory Waivers of Inspection

Premier will waive an inspection under the following circumstances:

1. the motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;
2. the applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. the motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. the motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. when requiring an inspection would cause a serious hardship to either Premier or the applicant; or
8. when Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

Optional Waivers of Inspection

Premier will waive an inspection except under the following circumstances:

1. when the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more (*example*: if the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles);
2. when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
3. when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

Deferral of Inspection

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

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If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.

Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a *pro-rata* premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option.

Inspection Procedures

Inspections required or permitted shall be made by an Authorized Representative of Premier at a time and place reasonably convenient to the Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier and include appropriate photos as required under the Regulation.

Premier or its Authorized Representative will retain the original report and photographs for three years except as provided by the Regulation.

Premier will maintain an up-to-date list of all its Authorized Representatives and Inspection Services.