

Travelers of Massachusetts Private Passenger Automobile Insurance Manual

RULE 57. RATE CAPPING

VIN – Coverage renewal premium increases will be capped at the time of renewal calculation by application of a VIN-Coverage Rate Cap Factor. This Rate Cap Factor will be calculated by VIN-Coverage as follows:

1. The renewal policy term exposure will be rated using:
 - a. the rates in effect 12 months prior to the renewal effective date; and
 - b. the rates in effect for the renewal effective date.
2. Premium Increases: The premium for the renewal policy term is the lesser of:
 - a. the premium calculated using the rates effective 12 months prior to the renewal effective date multiplied by a factor of 1.10; OR
 - b. the premium calculated using the rates in effect for the renewal effective date.
3. Premium Decreases: The premium for the renewal policy term is the greater of:
 - a. the premium calculated using the rates effective 12 months prior to the renewal effective date multiplied by a factor of 0.90 OR
 - b. the premium calculated using the rates in effect for the renewal effective date.
4. The premium for the renewal policy term is then divided by the premium calculated using the rates in effect for the renewal effective date to determine the Rate Cap Factor.

The Rate Cap Factor will remain on the VIN-Coverage for the remainder of the renewal policy term or until the VIN or Coverage is removed.

Miscellaneous Rating Factors and Premiums

DEDUCTIBLES (RULE 16)

| | | | | |
|--------------------|--------------|-----------------|-----------------|----------------------|
| Deductibles: | <u>\$300</u> | <u>\$1,000*</u> | <u>\$2,000*</u> | <u>\$100 Glass**</u> |
| Collision: | 1.17 | .63 | .48 | Not Applicable |
| Limited Collision: | 5.00*** | .54 | .32 | Not Applicable |
| Comprehensive: | 1.03 | .75 | .67 | .84 |

Including Fire, Theft and Combined Additional Coverages

* Charges based on \$500 Deductible Premium

** Applies to otherwise determined premium

***Flat Rate

| | |
|---|---------------------------|
| Collision Waiver of Deductible Charges: | \$300 Deductible - \$10 |
| | \$500 Deductible - \$13 |
| | \$1,000 Deductible - \$16 |
| | \$2,000 Deductible - \$25 |

SUBSTITUTE TRANSPORTATION (RULE 17)

| | | | | |
|--------------------|----------------------|----------------------|------------------------|------------------------|
| | <u>\$15/Day</u> | <u>\$30/Day</u> | <u>\$45/Day</u> | <u>\$100/Day</u> |
| | <u>\$450 Maximum</u> | <u>\$900 Maximum</u> | <u>\$1,350 Maximum</u> | <u>\$3,000 Maximum</u> |
| Private Passenger: | \$13 | \$59 | \$137 | \$282 |
| Motorcycle: | \$45 | \$90 | \$167 | \$346 |

DISCOUNTS (RULE 19)

Advance Issue: All Parts

| | | |
|----------------------|---------------------------|------------|
| | Discount | |
| Years Insured | Advance Issue Days | |
| with Premier | 7-14 | 15+ |
| 0 | 5.0% | 10.0% |
| 1 | 2.5% | 6.0% |
| 2 | 0.0% | 2.0% |
| 3+ | 0.0% | 0.0% |

Annual Mileage:

| | | | |
|--|---------------------|-----------------|----------------------|
| | Parts 1-8 and 12 | Discount | |
| | Annual Miles | Class 15 | Other Classes |
| | 1 - 1,000 | 10.0% | 10.0% |
| | 1,001 - 2,000 | 10.0% | 10.0% |
| | 2,001 - 3,000 | 10.0% | 10.0% |
| | 3,001 - 4,000 | 10.0% | 10.0% |
| | 4,001 - 5,000 | 10.0% | 10.0% |
| | 5,001 - 6,000 | 5.0% | 7.0% |
| | 6,001 - 7,000 | 5.0% | 6.2% |
| | 7,001 - 8,000 | 5.0% | 5.7% |
| | 8,001 - 9,000 | 2.0% | 4.0% |
| | 9,001 - 10,000 | 2.0% | 3.0% |
| | 10,001+ | 0.0% | 0.0% |

Developing Operator Discount:

Parts 1, 2, 4, 5, 7 - 9

| | | | | |
|---------------------|-----------------------|---------------------------------|-------------------------------|--------------|
| Good Student | Away at School | Advanced Driver Training | Years Driving Discount | |
| | | | 0 - 2 | 3 - 5 |
| Yes | | | 12.0% | 8.0% |
| | Yes | | 5.0% | 5.0% |
| | | Yes | 5.0% | 5.0% |
| Yes | Yes | | 15.0% | 10.0% |
| Yes | | Yes | 15.0% | 10.0% |
| | Yes | Yes | 8.0% | 8.0% |
| Yes | Yes | Yes | 18.0% | 12.0% |

Travelers of Massachusetts Private Passenger Automobile Insurance Manual

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder, or legally married individuals residing in the same household, who own(s) two or more automobiles and purchases coverage from Premier for at least two such automobiles, will be entitled to a reduction of premium. 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, and the premium reduction applies only to private passenger vehicles as defined in the Private Passenger Definition rule in this Manual. (For manual rating: Refer to Miscellaneous Rating Factors pages for the discount and coverage Parts.)

B. Public Transit

A discount of the premiums will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

The vehicle must be a private passenger vehicle as defined in the Private Passenger Definition rule in this Manual and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Premier will collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount will be applied only once. If two or more vehicles and operators are eligible for discount, the discount will first be applied to the vehicle which develops the highest combined premium, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Public transit systems approved by the Commissioner of Insurance qualify for the discount.

5. The public transit discount will be applied to the final premium after adjustments for the merit rating plan and class 15.

C. Anti-Theft Device

Refer to the Anti-Theft Devices Standards and Discounts rule in this Manual.

D. Class 15

Premiums otherwise applicable to class 10 automobiles will be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment will 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 will be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Premier of any change in operator usage which would affect entitlement to the discount.

Travelers of Massachusetts Private Passenger Automobile Insurance Manual

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 step in the rating process preceding premium adjustment under the Merit Rating Plan.

E. Annual Mileage Discount

A discount of the premium paid will be given to eligible policyholders when the annual mileage of the vehicle falls into specified categories. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

The vehicle must be a private passenger vehicle as defined in the Private Passenger Definition rule in this Manual, except that vehicles classified as Antiques are not eligible. Premier may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Mileage Determination

Premier will use information from the Vehicle Inspection System of the Registry of Motor Vehicles to determine annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, will be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading and the difference will be annualized to determine eligibility.

If Vehicle Inspection System information is not available, Premier will use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to it, in order to determine the mileage driven in the past year. Premier will 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.

If two odometer readings at least six months apart are not available from either the Registry of Motor Vehicles or the applicant, 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 coverage, limits purchased, territory, operator class, and model year and symbol prior to the application of any premium adjustment under the merit rating plan.

F. Passive Restraint Discount

A discount of the premium paid will be given to eligible policyholders for qualifying vehicles which contain one or more of the following occupant safety features: 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. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

G. Pay-In-Full Discount

A discount of the premiums paid will be given to eligible policyholders who elect to pay their premium in full and meet the following eligibility requirements. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

Payment of the full policy premium must be processed by the agent or company representative, using Premier's electronic agency payment tool (CE Pay) on or before the fifth day after the effective date of the policy and

The insured has not had a motor vehicle insurance policy canceled for non-payment of premium within the 24 months preceding the effective date of the policy.

Additional policy premium charged for any policy changes must be paid in full within 30 days of receipt of the first invoice issued following the effective date of such change.

Finance company payments do not qualify for the Pay-in-Full Discount.

Travelers of Massachusetts Private Passenger Automobile Insurance Manual

H. Developing Operator Discount

A discount of the premiums paid for vehicles rated with Operator Class 17, 18, 20, 21, 25 or 26 when any or all of the following conditions are met. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Good Student

The vehicle's assigned operator has less than six years driving experience and is a full time high school, college, or university student and a certified statement from the school is submitted at policy inception/renewal attesting that the student (1) is in the upper 20% of his/her class scholastically, (2) has maintained a "B" or "3" average, or its equivalent (if the grading system cannot be averaged, then no grade can be below "B" or "3") or (3) is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

2. Student Away At School

The vehicle's assigned operator has less than six years driving experience and is a full time high school, college, or university student residing over 100 road miles from the automobile's principal place of garaging and does not have regular access to a vehicle while at school.

3. Advanced Driver Training

The vehicle's assigned operator has less than six years driving experience and has completed an advanced driver training program at a training school certified by the Registrar of Motor Vehicles. The policyholder must provide a certificate of satisfactory completion of the program.

I. Advance Issue Discount

A discount of the premiums paid for vehicles rated with Operator Class 10, 15, 17, 18, 20, 21, 25, 26 or 30 whose application is submitted by the agent directly to Premier through Collaborative Edge seven (7) or more days prior to the New Business policy effective date, provided the prior insurer was not one of the Travelers companies. The discount will apply to the new business policy and may apply to each of the two (2) subsequent policy renewals, depending on the actual number of days between submission date and policy effective date. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

J. New Car Discount

A discount of the premiums paid for vehicles rated as Vehicle Age 2 or less. Vehicle Age will be calculated on new business and renewal transactions only. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

K. Electronic Funds Transfer (EFT) Discount

A discount of the premiums paid will be given to eligible policyholders who elect to pay their premium thru one of our EFT pay plans. If the insured pays their premium in full and is eligible for the Pay In Full Discount, they will not also receive the EFT discount.

On those policies where the EFT pay plan is discontinued by the insured, the discount will be removed as of the effective date of the change. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

Miscellaneous Rating Factors and Premiums

DEDUCTIBLES (RULE 16)

| | | | | |
|--------------------|--------------|-----------------|-----------------|----------------------|
| Deductibles: | <u>\$300</u> | <u>\$1,000*</u> | <u>\$2,000*</u> | <u>\$100 Glass**</u> |
| Collision: | 1.17 | .63 | .48 | Not Applicable |
| Limited Collision: | 5.00*** | .54 | .32 | Not Applicable |
| Comprehensive: | 1.03 | .75 | .67 | .84 |

Including Fire, Theft and Combined Additional Coverages

* Charges based on \$500 Deductible Premium

** Applies to otherwise determined premium

***Flat Rate

| | |
|---|---------------------------|
| Collision Waiver of Deductible Charges: | \$300 Deductible - \$10 |
| | \$500 Deductible - \$13 |
| | \$1,000 Deductible - \$16 |
| | \$2,000 Deductible - \$25 |

SUBSTITUTE TRANSPORTATION (RULE 17)

| | | | | |
|--------------------|----------------------|----------------------|------------------------|------------------------|
| | <u>\$15/Day</u> | <u>\$30/Day</u> | <u>\$45/Day</u> | <u>\$100/Day</u> |
| | <u>\$450 Maximum</u> | <u>\$900 Maximum</u> | <u>\$1,350 Maximum</u> | <u>\$3,000 Maximum</u> |
| Private Passenger: | \$13 | \$59 | \$137 | \$282 |
| Motorcycle: | \$45 | \$90 | \$167 | \$346 |

DISCOUNTS (RULE 19)

| | | |
|----------------|-----------------------------------|-----------------|
| Advance Issue: | All Parts | |
| | Years Insured with Premier | Discount |
| | 0 | 5.0% |
| | 1 | 3.0% |
| | 2 | 1.0% |
| | 3+ | 0.0% |

| | | |
|-----------------------------------|--------------------------------|------------|
| | Discount | |
| Years Insured with Premier | Advance Issue Days 7-14 | 15+ |
| 0 | 5.0% | 10.0% |
| 1 | 2.5% | 6.0% |
| 2 | 0.0% | 2.0% |
| 3+ | 0.0% | 0.0% |

| | | | |
|-----------------|---------------------|----------------------|-------|
| Annual Mileage: | Parts 1-8 and 12 | | |
| | Annual Miles | Discount | |
| | | Class 15 | |
| | | Other Classes | |
| | 1 - 1,000 | 10.0% | 10.0% |
| | 1,001 - 2,000 | 10.0% | 10.0% |
| | 2,001 - 3,000 | 10.0% | 10.0% |
| | 3,001 - 4,000 | 10.0% | 10.0% |
| | 4,001 - 5,000 | 10.0% | 10.0% |
| | 5,001 - 6,000 | 5.0% | 7.0% |
| | 6,001 - 7,000 | 5.0% | 6.2% |
| | 7,001 - 8,000 | 5.0% | 5.7% |
| | 8,001 - 9,000 | 2.0% | 4.0% |
| | 9,001 - 10,000 | 2.0% | 3.0% |
| | 10,001+ | 0.0% | 0.0% |

| | | |
|-------------------------------|-------------------------|---------------------------------|
| Developing Operator Discount: | Parts 1, 2, 4, 5, 7 - 9 | |
| | Good Student | Away at School |
| | | Advanced Driver Training |
| | | Years Driving |
| | | 0 - 2 |
| | | 3 - 5 |
| | | Discount |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
Effective ~~6/3/1/2013~~ 2014 New ~~8/1/2013~~ and Renewal

| | | | | |
|-----|-----|-----|-------|-------|
| Yes | | | 12.0% | 8.0% |
| | Yes | | 5.0% | 5.0% |
| | | Yes | 5.0% | 5.0% |
| Yes | Yes | | 15.0% | 10.0% |
| Yes | | Yes | 15.0% | 10.0% |
| | Yes | Yes | 8.0% | 8.0% |
| Yes | Yes | Yes | 18.0% | 12.0% |

RULE 57. RATE CAPPING

VIN – Coverage renewal premium increases and decreases will be capped at the time of renewal calculation by application of a VIN-Coverage Rate Cap Factor. This Rate Cap Factor will be calculated by VIN-Coverage as follows:

1. The renewal policy term exposure will be rated using:
 - a. the rates in effect 12 months prior to the renewal effective date; and
 - b. the rates in effect for the renewal effective date.
2. Premium Increases: The premium for the renewal policy term is the lesser of:
 - a. the premium calculated using the rates effective 12 months prior to the renewal effective date multiplied by a factor of 1.1025; OR
 - b. the premium calculated using the rates in effect for the renewal effective date.
3. Premium Decreases: The premium for the renewal policy term is the greater of:
 - a. the premium calculated using the rates effective 12 months prior to the renewal effective date multiplied by a factor of 0.90 OR
 - b. the premium calculated using the rates in effect for the renewal effective date.
- ~~3.4.~~ The premium for the renewal policy term is then divided by the premium calculated using the rates in effect for the renewal effective date to determine the Rate Cap Factor.

The Rate Cap Factor will remain on the VIN-Coverage for the remainder of the renewal policy term or until the VIN or Coverage is removed.

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RULE 19. DISCOUNTS

A. Multi-Car

A policyholder, or legally married individuals residing in the same household, who own(s) two or more automobiles and purchases coverage from Premier for at least two such automobiles, will be entitled to a reduction of premium. 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, and the premium reduction applies only to private passenger vehicles as defined in the Private Passenger Definition rule in this Manual. (For manual rating: Refer to Miscellaneous Rating Factors pages for the discount and coverage Parts.)

B. Public Transit

A discount of the premiums will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

The vehicle must be a private passenger vehicle as defined in the Private Passenger Definition rule in this Manual and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. Premier will collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount will be applied only once. If two or more vehicles and operators are eligible for discount, the discount will first be applied to the vehicle which develops the highest combined premium, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Public transit systems approved by the Commissioner of Insurance qualify for the discount.

5. The public transit discount will be applied to the final premium after adjustments for the merit rating plan and class 15.

C. Anti-Theft Device

Refer to the Anti-Theft Devices Standards and Discounts rule in this Manual.

D. Class 15

Premiums otherwise applicable to class 10 automobiles will be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment will 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 will be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify Premier 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 step in the rating process preceding premium adjustment under the Merit Rating Plan.

E. Annual Mileage Discount

A discount of the premium paid will be given to eligible policyholders when the annual mileage of the vehicle falls into specified categories. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

The vehicle must be a private passenger vehicle as defined in the Private Passenger Definition rule in this Manual, except that vehicles classified as Antiques are not eligible. Premier may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Mileage Determination

Premier will use information from the Vehicle Inspection System of the Registry of Motor Vehicles to determine annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, will be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading and the difference will be annualized to determine eligibility.

If Vehicle Inspection System information is not available, Premier will use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to it, in order to determine the mileage driven in the past year. Premier will 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.

If two odometer readings at least six months apart are not available from either the Registry of Motor Vehicles or the applicant, 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 coverage, limits purchased, territory, operator class, and model year and symbol prior to the application of any premium adjustment under the merit rating plan.

F. Passive Restraint Discount

A discount of the premium paid will be given to eligible policyholders for qualifying vehicles which contain one or more of the following occupant safety features: 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. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

G. Pay-In-Full Discount

A discount of the premiums paid will be given to eligible policyholders who elect to pay their premium in full and meet the following eligibility requirements. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Eligibility

Payment of the full policy premium must be processed by the agent or company representative, using Premier's electronic agency payment tool (CE Pay) on or before the fifth day after the effective date of the policy and

The insured has not had a motor vehicle insurance policy canceled for non-payment of premium within the 24 months preceding the effective date of the policy.

Additional policy premium charged for any policy changes must be paid in full within 30 days of receipt of the first invoice issued following the effective date of such change.

Finance company payments do not qualify for the Pay-in-Full Discount.

[03/01/2014](#)

Effective ~~06/01/2013 (New)~~ ~~08/01/2013 (Renewals)~~

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Left + Not at 3.25"

H. Developing Operator Discount

A discount of the premiums paid for vehicles rated with Operator Class 17, 18, 20, 21, 25 or 26 when any or all of the following conditions are met. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

1. Good Student

The vehicle's assigned operator has less than six years driving experience and is a full time high school, college, or university student and a certified statement from the school is submitted at policy inception/renewal attesting that the student (1) is in the upper 20% of his/her class scholastically, (2) has maintained a "B" or "3" average, or its equivalent (if the grading system cannot be averaged, then no grade can be below "B" or "3") or (3) is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

2. Student Away At School

The vehicle's assigned operator has less than six years driving experience and is a full time high school, college, or university student residing over 100 road miles from the automobile's principal place of garaging and does not have regular access to a vehicle while at school.

3. Advanced Driver Training

The vehicle's assigned operator has less than six years driving experience and has completed an advanced driver training program at a training school certified by the Registrar of Motor Vehicles. The policyholder must provide a certificate of satisfactory completion of the program.

I. Advance Issue Discount

A discount of the premiums paid for vehicles rated with Operator Class 10, 15, 17, 18, 20, 21, 25, 26 or 30 whose application is submitted by the agent directly to Premier through Collaborative Edge seven (7) or more days prior to the New Business policy effective date, provided the prior insurer was not one of the Travelers companies. The discount will apply to the new business policy and may apply to each of the two (2) subsequent policy renewals, depending on the actual number of days between submission date and policy effective date. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

J. New Car Discount

A discount of the premiums paid for vehicles rated as Vehicle Age 2 or less. Vehicle Age will be calculated on new business and renewal transactions only. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

K. Electronic Funds Transfer (EFT) Discount

A discount of the premiums paid will be given to eligible policyholders who elect to pay their premium thru one of our EFT pay plans. If the insured pays their premium in full and is eligible for the Pay In Full Discount, they will not also receive the EFT discount.

On those policies where the EFT pay plan is discontinued by the insured, the discount will be removed as of the effective date of the change. (For manual rating: Refer to the Miscellaneous Rating Factors pages for the discount and coverage Parts.)

(Renewals 03/01/2014)

Effective ~~06/01/2013 (New)~~ 08/01/2013

Effective 11/01/2011

Miscellaneous Rating Factors and Premiums

DEDUCTIBLES (RULE 16)

| | | | | |
|--------------------|--------------|-----------------|-----------------|----------------------|
| Deductibles: | <u>\$300</u> | <u>\$1,000*</u> | <u>\$2,000*</u> | <u>\$100 Glass**</u> |
| Collision: | 1.17 | .63 | .48 | Not Applicable |
| Limited Collision: | 5.00*** | .54 | .32 | Not Applicable |
| Comprehensive: | 1.03 | .75 | .67 | .84 |

Including Fire, Theft and Combined Additional Coverages

* Charges based on \$500 Deductible Premium

** Applies to otherwise determined premium

***Flat Rate

| | |
|---|---------------------------|
| | \$300 Deductible - \$10 |
| | \$500 Deductible - \$13 |
| Collision Waiver of Deductible Charges: | \$1,000 Deductible - \$16 |
| | \$2,000 Deductible - \$25 |

SUBSTITUTE TRANSPORTATION (RULE 17)

| | | | | |
|--------------------|----------------------|----------------------|------------------------|------------------------|
| | <u>\$15/Day</u> | <u>\$30/Day</u> | <u>\$45/Day</u> | <u>\$100/Day</u> |
| | <u>\$450 Maximum</u> | <u>\$900 Maximum</u> | <u>\$1,350 Maximum</u> | <u>\$3,000 Maximum</u> |
| Private Passenger: | \$13 | \$59 | \$137 | \$282 |
| Motorcycle: | \$45 | \$90 | \$167 | \$346 |

DISCOUNTS (RULE 19)

| | | |
|----------------|----------------------|---------------------------|
| Advance Issue: | All Parts | |
| | Discount | |
| | Years Insured | Advance Issue Days |
| | with Premier | 7-14 15+ |
| | 0 | 5.0% 10.0% |
| | 1 | 2.5% 6.0% |
| | 2 | 0.0% 0.0% |
| | 3+ | 0.0% 0.0% |

| | | |
|-----------------|---------------------|------------------------------------|
| Annual Mileage: | Parts 1-8 and 12 | |
| | Annual Miles | Discount |
| | | Class 15 Other Classes |
| | 1 - 1,000 | 10.0% 10.0% |
| | 1,001 - 2,000 | 10.0% 10.0% |
| | 2,001 - 3,000 | 10.0% 10.0% |
| | 3,001 - 4,000 | 10.0% 10.0% |
| | 4,001 - 5,000 | 10.0% 10.0% |
| | 5,001 - 6,000 | 5.0% 7.0% |
| | 6,001 - 7,000 | 5.0% 6.2% |
| | 7,001 - 8,000 | 5.0% 5.7% |
| | 8,001 - 9,000 | 2.0% 4.0% |
| | 9,001 - 10,000 | 2.0% 3.0% |
| | 10,001+ | 0.0% 0.0% |

| | | | | | |
|-------------------------------|-------------------------|-----------------------|---------------------------------|----------------------|--------------|
| Developing Operator Discount: | Parts 1, 2, 4, 5, 7 - 9 | | | | |
| | Good Student | Away at School | Advanced Driver Training | Years Driving | |
| | | | | 0 - 2 | 3 - 5 |
| | | | | Discount | |
| | Yes | | | 12.0% | 8.0% |
| | | Yes | | 5.0% | 5.0% |
| | | | Yes | 5.0% | 5.0% |
| | Yes | Yes | | 15.0% | 10.0% |
| | Yes | | Yes | 15.0% | 10.0% |
| | | Yes | Yes | 8.0% | 8.0% |
| | Yes | Yes | Yes | 18.0% | 12.0% |