

**TRAVELERS OF MASSACHUSETTS
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

Remainder of Rule2 unchanged.

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RULE 26. RATE FACTOR

A. Rate Factor Tables

These tables apply only to vehicles eligible to be rated under this Section.

1. Obtain a single factor for each coverage from each of the following tables:

Rate Class,
Single Car/Multi Car Indicator X Vehicle Age,
Liability Symbol Table,
Coverage Package X Single Car/Multi Car Indicator,
Hybrid Discount,
Account Discount,
Good Student Discount
Roadside Assistance Plan Discount and
Pay-In-Full Discount.

1. Multiply those factors to produce the Rate Factor.

2. Determine the Rate Group from the table below.

Rate Factor		Rate Factor Group	Rate Factor		Rate Factor Group	Rate Factor		Rate Factor Group
From	To		From	To		From	To	
0.000	0.309	1	1.042	1.082	34	4.015	4.115	67
0.310	0.330	2	1.083	1.123	35	4.116	4.216	68
0.331	0.351	3	1.124	1.184	36	4.217	4.317	69
0.352	0.372	4	1.185	1.245	37	4.318	4.418	70
0.373	0.393	5	1.246	1.306	38	4.419	4.519	71
0.394	0.414	6	1.307	1.367	39	4.520	4.620	72
0.415	0.435	7	1.368	1.428	40	4.621	4.721	73
0.436	0.456	8	1.429	1.489	41	4.722	4.822	74
0.457	0.477	9	1.490	1.590	42	4.823	4.923	75
0.478	0.498	10	1.591	1.691	43	4.924	5.024	76
0.499	0.519	11	1.692	1.792	44	5.025	5.125	77
0.520	0.540	12	1.793	1.893	45	5.126	5.226	78
0.541	0.561	13	1.894	1.994	46	5.227	5.327	79
0.562	0.582	14	1.995	2.095	47	5.328	5.428	80
0.583	0.603	15	2.096	2.196	48	5.429	5.529	81
0.604	0.624	16	2.197	2.297	49	5.530	5.630	82
0.625	0.645	17	2.298	2.398	50	5.631	5.731	83
0.646	0.666	18	2.399	2.499	51	5.732	5.832	84
0.667	0.687	19	2.500	2.600	52	5.833	5.933	85
0.688	0.708	20	2.601	2.701	53	5.934	6.034	86
0.709	0.729	21	2.702	2.802	54	6.035	6.135	87
0.730	0.750	22	2.803	2.903	55	6.136	6.236	88
0.751	0.771	23	2.904	3.004	56	6.237	6.337	89
0.772	0.792	24	3.005	3.105	57	6.338	6.438	90
0.793	0.813	25	3.106	3.206	58	6.439	6.539	91
0.814	0.834	26	3.207	3.307	59	6.540	6.640	92
0.835	0.855	27	3.308	3.408	60	6.641	6.741	93
0.856	0.876	28	3.409	3.509	61	6.742	6.842	94
0.877	0.917	29	3.510	3.610	62	6.843	6.943	95
0.918	0.958	30	3.611	3.711	63	6.944	7.044	96

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Rate Factor		Rate Factor Group	Rate Factor		Rate Factor Group	Rate Factor		Rate Factor Group
From	To		From	To		From	To	
0.959	0.999	31	3.712	3.812	64	7.045	7.145	97
1.000	1.000	32	3.813	3.913	65	7.146	7.246	98
1.001	1.041	33	3.914	4.014	66	7.247	1000.000	99

3. Determine the Final Rate Factor from the Final Rate Factor Table on the next page using the Rate Group from step 3.

Rate Factor Group	Final Rate Factor											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
	Bodily Injury to Others	Personal Injury Protection	Bodily Injury Caused by an Uninsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments	Collision	Limited Collision	Comprehen-ve	Substitute Transportation	Towing and Labor	Bodily Injury Caused by Underinsured Auto
1	0.427	0.427	1.000	0.427	0.427	1.000	0.427	0.427	0.427	1.000	1.000	1.000
2	0.510	0.510	1.000	0.510	0.510	1.000	0.510	0.510	0.510	1.000	1.000	1.000
3	0.521	0.521	1.000	0.521	0.521	1.000	0.521	0.521	0.521	1.000	1.000	1.000
4	0.531	0.531	1.000	0.531	0.531	1.000	0.531	0.531	0.531	1.000	1.000	1.000
5	0.542	0.542	1.000	0.542	0.542	1.000	0.542	0.542	0.542	1.000	1.000	1.000
6	0.552	0.552	1.000	0.552	0.552	1.000	0.552	0.552	0.552	1.000	1.000	1.000
7	0.563	0.563	1.000	0.563	0.563	1.000	0.563	0.563	0.563	1.000	1.000	1.000
8	0.573	0.573	1.000	0.573	0.573	1.000	0.573	0.573	0.573	1.000	1.000	1.000
9	0.584	0.584	1.000	0.584	0.584	1.000	0.584	0.584	0.584	1.000	1.000	1.000
10	0.594	0.594	1.000	0.594	0.594	1.000	0.594	0.594	0.594	1.000	1.000	1.000
11	0.605	0.605	1.000	0.605	0.605	1.000	0.605	0.605	0.605	1.000	1.000	1.000
12	0.615	0.615	1.000	0.615	0.615	1.000	0.615	0.615	0.615	1.000	1.000	1.000
13	0.626	0.626	1.000	0.626	0.626	1.000	0.626	0.626	0.626	1.000	1.000	1.000
14	0.636	0.636	1.000	0.636	0.636	1.000	0.636	0.636	0.636	1.000	1.000	1.000
15	0.647	0.647	1.000	0.647	0.647	1.000	0.647	0.647	0.647	1.000	1.000	1.000
16	0.657	0.657	1.000	0.657	0.657	1.000	0.657	0.657	0.657	1.000	1.000	1.000
17	0.668	0.668	1.000	0.668	0.668	1.000	0.668	0.668	0.668	1.000	1.000	1.000
18	0.678	0.678	1.000	0.678	0.678	1.000	0.678	0.678	0.678	1.000	1.000	1.000
19	0.689	0.689	1.000	0.689	0.689	1.000	0.689	0.689	0.689	1.000	1.000	1.000
20	0.699	0.699	1.000	0.699	0.699	1.000	0.699	0.699	0.699	1.000	1.000	1.000
21	0.719	0.719	1.000	0.719	0.719	1.000	0.719	0.719	0.719	1.000	1.000	1.000
22	0.740	0.740	1.000	0.740	0.740	1.000	0.740	0.740	0.740	1.000	1.000	1.000
23	0.761	0.761	1.000	0.761	0.761	1.000	0.761	0.761	0.761	1.000	1.000	1.000
24	0.782	0.782	1.000	0.782	0.782	1.000	0.782	0.782	0.782	1.000	1.000	1.000
25	0.803	0.803	1.000	0.803	0.803	1.000	0.803	0.803	0.803	1.000	1.000	1.000
26	0.824	0.824	1.000	0.824	0.824	1.000	0.824	0.824	0.824	1.000	1.000	1.000
27	0.845	0.845	1.000	0.845	0.845	1.000	0.845	0.845	0.845	1.000	1.000	1.000
28	0.866	0.866	1.000	0.866	0.866	1.000	0.866	0.866	0.866	1.000	1.000	1.000
29	0.897	0.897	1.000	0.897	0.897	1.000	0.897	0.897	0.897	1.000	1.000	1.000
30	0.938	0.938	1.000	0.938	0.938	1.000	0.938	0.938	0.938	1.000	1.000	1.000
31	0.979	0.979	1.000	0.979	0.979	1.000	0.979	0.979	0.979	1.000	1.000	1.000
32	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	1.021	1.021	1.000	1.021	1.021	1.000	1.021	1.021	1.021	1.000	1.000	1.000
34	1.050	1.062	1.000	1.062	1.050	1.000	1.062	1.062	1.062	1.000	1.000	1.000
35	1.050	1.103	1.000	1.100	1.050	1.000	1.103	1.103	1.103	1.000	1.000	1.000
36	1.050	1.154	1.000	1.100	1.050	1.000	1.120	1.120	1.154	1.000	1.000	1.000
37	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.215	1.000	1.000	1.000
38	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.276	1.000	1.000	1.000
39	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
40	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
41	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
42	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
43	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
44	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
45	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
46	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
47	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
48	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
49	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
50	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
51	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000

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	Final Rate Factor											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
52	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
53	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
54	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
55	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
56	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
57	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
58	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
59	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
60	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
61	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
62	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
63	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
64	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
65	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
66	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
67	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
68	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
69	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
70	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
71	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
72	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
73	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
74	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
75	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
76	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
77	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
78	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
79	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
80	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
81	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
82	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
83	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
84	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
85	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
86	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
87	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
88	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
89	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
90	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
91	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
92	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
93	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
94	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
95	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
96	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
97	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
98	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000
99	1.050	1.180	1.000	1.100	1.050	1.000	1.120	1.120	1.280	1.000	1.000	1.000

B. Rate Tables

1. (DS01) Rate Class

- a. Determine the Rate Class factor by Part for each vehicle using the table below. The Rate Class factor for Parts 3, 6, 10, 11 and 12 is 1.000 for all classes. (Class definitions and assignment rules are in Rule 28.)

	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Class	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Collision	Limited Collision	Comprehensive
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.351	1.351	1.351	1.351	1.351	1.351	1.493
18	1.334	1.334	1.334	1.334	1.334	1.334	1.334
20	1.334	1.334	1.334	1.334	1.334	1.334	1.474

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21	1.152	1.152	1.152	1.152	1.152	1.152	1.152
25	1.248	1.248	1.248	1.248	1.248	1.248	1.379
26	1.028	1.028	1.028	1.028	1.028	1.028	1.028
30	1.152	1.152	1.152	1.152	1.152	1.152	1.152

2. Single Car/Multi Car Indicator X Vehicle Age

Determine the Single Vehicle-Multi Vehicle Indicator X Vehicle Age factor from the table below. Use a 1.000 factor for Parts 3, 7, 8, 9, 10, 11 and 12 for all Single Vehicle-Multi Vehicle Indicator X Vehicle Age combinations. The Single-Vehicle/Multi-Vehicle Indicator is determined by the number of vehicles insured on the policy, not the presence of a Multi-Car Discount. S indicates a single-vehicle policy, M indicated a multi-vehicle policy.

Single-Car/ Multi-Car Indicator X Vehicle Age						
		Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 6 Factor
Single-Car/ Multi-Car Indicator	Vehicle Age	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
S	-1	0.828	0.780	0.981	0.828	1.000
S	0	0.828	0.780	0.981	0.828	1.000
S	1	0.834	0.791	0.987	0.834	1.000
S	2	0.840	0.802	0.993	0.840	1.000
S	3	0.846	0.813	0.999	0.846	1.000
S	4	0.852	0.824	1.005	0.852	1.000
S	5	0.858	0.835	1.011	0.858	1.000
S	6	0.865	0.848	1.015	0.865	1.000
S	7	0.899	0.886	1.011	0.899	1.000
S	8	0.933	0.924	1.007	0.933	1.000
S	9	0.967	0.962	1.003	0.967	1.000
S	10	1.000	1.000	1.000	1.000	1.000
S	11	0.975	0.979	0.978	0.975	1.000
S	12	0.950	0.958	0.956	0.950	1.000
S	13	0.925	0.937	0.934	0.925	1.000
S	14	0.900	0.916	0.912	0.900	1.000
S	15	0.875	0.895	0.890	0.875	1.000
S	16	0.850	0.874	0.868	0.850	1.000
S	17	0.825	0.853	0.846	0.825	1.000
S	18	0.800	0.832	0.824	0.800	1.000
S	19	0.775	0.811	0.802	0.775	1.000
S	20+	0.748	0.787	0.777	0.748	1.000
M	-1	0.828	0.780	0.981	0.828	1.000
M	0	0.828	0.780	0.981	0.828	1.000
M	1	0.834	0.791	0.987	0.834	1.000
M	2	0.840	0.802	0.993	0.840	1.000
M	3	0.846	0.813	0.999	0.846	1.000
M	4	0.852	0.824	1.005	0.852	1.000
M	5	0.858	0.835	1.011	0.858	1.000
M	6	0.865	0.848	1.015	0.865	1.000
M	7	0.899	0.886	1.011	0.899	1.000

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Single-Car/ Multi-Car Indicator X Vehicle Age						
		Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 6 Factor
Single-Car/ Multi-Car Indicator	Vehicle Age	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
M	8	0.933	0.924	1.007	0.933	1.000
M	9	0.967	0.962	1.003	0.967	1.000
M	10	1.000	1.000	1.000	1.000	1.000
M	11	0.975	0.979	0.978	0.975	1.000
M	12	0.950	0.958	0.956	0.950	1.000
M	13	0.925	0.937	0.934	0.925	1.000
M	14	0.900	0.916	0.912	0.900	1.000
M	15	0.875	0.895	0.890	0.875	1.000
M	16	0.850	0.874	0.868	0.850	1.000
M	17	0.825	0.853	0.846	0.825	1.000
M	18	0.800	0.832	0.824	0.800	1.000
M	19	0.775	0.811	0.802	0.775	1.000
M	20+	0.748	0.787	0.777	0.748	1.000

3. (ND03.1 – ND03.4) Liability Symbol Tables

- b. The Liability Symbol is obtained from the Liability Symbol table in the SYMBOL AND IDENTIFICATION SECTION based on vehicle VIN. Use a 1.000 factor for Parts 3, 7, 8, 9, 10, 11 and 12.

Liability Symbol					
	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 6 Factor
Symbol	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
A	1.127	0.578	0.900	1.127	1.000
B	1.144	0.648	0.927	1.144	1.000
C	1.161	0.718	0.954	1.161	1.000
D	1.178	0.788	0.981	1.178	1.000
E	1.195	0.858	1.008	1.195	1.000
F	1.212	0.928	1.035	1.212	1.000
G	1.229	0.998	1.062	1.229	1.000
H	1.246	1.068	1.089	1.246	1.000
I	1.261	1.139	1.118	1.261	1.000
J	1.278	1.165	1.130	1.278	1.000
K	1.295	1.191	1.142	1.295	1.000
L	1.312	1.217	1.154	1.312	1.000
M	1.329	1.243	1.166	1.329	1.000
N	1.346	1.269	1.178	1.346	1.000
O	1.363	1.297	1.187	1.363	1.000
P	1.380	1.363	1.273	1.380	1.000
Q	1.397	1.429	1.359	1.397	1.000
R	1.414	1.495	1.445	1.414	1.000
S	1.435	1.559	1.530	1.435	1.000
T	1.456	1.623	1.615	1.456	1.000
Z	1.270	1.231	1.118	1.270	1.000

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4. (ND04) Coverage Package X Single Car/Multi Car Indicator

Use the following table to determine the policy Coverage Package Level indicator.

Level	Level Description
H	At least one of the eligible vehicles on the policy has Collision Coverage; the rest must have Comprehensive Coverage.
L	At least one eligible vehicle has Liability only, and none of the vehicles on the policy have collision Coverage.
M	All other situations.

- c. The Single Car/Multi Car Indicator is determined by the number of vehicles insured on the policy, not the presence of a Multi-Car Discount. S indicates a single-vehicle policy, M indicated a multi-vehicle policy. Use a 1.000 factor for Parts 3, 6, 10, 11 and 12.

		Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Coverage Package	Single-Car/ Multi-Car Indicator	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Collision	Limited Collision	Comprehensive
H	S	0.912	0.912	0.912	0.912	1.038	1.038	1.047
H	M	0.777	0.825	0.825	0.777	0.940	0.940	0.910
M	S	1.000	1.000	1.000	1.000	1.139	1.139	1.148
M	M	0.852	0.905	0.905	0.852	1.031	1.031	0.998
L	S	1.054	1.054	1.054	1.054	1.200	1.200	1.210
L	M	0.898	0.954	0.954	0.898	1.086	1.086	1.052

5. Hybrid Discount

- a. The Hybrid Discount factor is applied to qualified hybrid vehicles, either hybrid or Hybrid electric. Use a 1.000 factor for all other Parts 3, 6, 10, 11 and 12

Hybrid Discount	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Hybrid Vehicle Indicator	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Collision	Limited Collision	Comprehensive
Yes	0.900	0.900	0.900	0.900	0.900	0.900	0.900
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000

2. Account Discount

- a. The Account Discount factor applies if the policyholder maintains a residential property policy (homeowners, tenant or condo) with one of the Travelers companies. The factor can be applied mid-term. Use a factor of 1.000 for Parts 3, 10, 11 and 12.

	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 6 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Account Discount	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments	Collision	Limited Collision	Comprehensive
Home	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Tenant	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Condo	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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3. Good Student Discount

- a. The Good Student Discount factor discount applies to all vehicles whose assigned operator qualifies as a Good Student. The factor cannot be applied mid-term. Requirements are:
1. The vehicle's principal operator is between the ages of 16 ½ and 25 and a full time high school, college, or university student.
 2. A certified statement from the school is submitted at policy inception / renewal attesting that the student has met one of the following requirements during the immediately preceding school semester:
 - a. is in the upper 20% of his/her class scholastically,
 - b. maintains a "B" average, or its equivalent (if the letter grading system cannot be averaged, then no grade can be below "B"),
 - c. had at least a 3 in a 4, 3, 2, 1 point system or its equivalent when the school maintaining a numerical grade or
 - d. is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
- b. Use a factor of 1.000 for Parts 3, 6, 10, 11 and 12.

	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Good Student Discount	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Collision	Limited Collision	Comprehensive
Yes	0.950	0.950	0.950	0.950	0.950	0.950	0.950
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000

4. Roadside Assistance Program Discount

- a. The Roadside Assistance Program Discount factor applies to all vehicles covered by an approved Roadside Assistance Plan. Use a 1.000 factor for Parts 1, 2, 3, 4, 5, 6, 10, 11 and 12.
- b. Approved Plans are:
 AAA,
 Better World Club (Auto and Auto + Bike members),
 Cross Country Automotive Services (Driver's Elite and Driver's Premier) and
 Paragon Motor Club Roadside Assistance.

	Part 7 Factor	Part 8 Factor	Part 9 Factor
Roadside Assistance Plan	Collision	Limited Collision	Comprehensive
Yes	0.960	0.960	0.960
No	1.000	1.000	1.000

5. Pay-In-Full Discount

- a. The Pay-In-Full Discount factor applies to all policies where
1. payment of the full policy premium is processed by the agent or company representative, using Travelers of Massachusetts' electronic agency payment tool (CE Pay) on or before the effective date of the policy and

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- 2. no named-insured or customary operator of a vehicle(s) insured on the policy has had a motor vehicle insurance policy canceled for non-payment of premium within the 24 months preceding the effective date of the policy.
- b. 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.
- c. Finance company payments do not qualify for the Pay-in-Full Discount.
- d. Use a 1.000 factor for Parts 3, 6, 10, 11 and 12.

	Part 1 Factor	Part 2 Factor	Part 4 Factor	Part 5 Factor	Part 7 Factor	Part 8 Factor	Part 9 Factor
Pay-In-Full Discount	Bodily Injury to Others	Personal Injury Protection	Damage to Someone Else's Property	Optional Bodily Injury to Others	Collision	Limited Collision	Comprehensive
Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000