

**Good Student Discount**

A rated operator is eligible for the good student discount if:

a) the rated operator is a full time high school, college, or university student with less than six years of driving experience and

b) has met one of the following requirements during the school term immediately preceding the policy or renewal effective date:

- (1) in the upper 20% of the class scholastically; or
- (2) maintained a "B" average; in a numerical system, maintained a 3 average on a 4 point scale; or
- (3) the student is included in a "dean's list" or "honor roll" for scholastic achievement.

The discount is applied as shown on the Miscellaneous Rating Factors page.

**Away at School Discount**

If a rated operator with less than six years of driving experience is an un-married full time student residing at an educational institution without a vehicle over 100 miles away from home, apply Away at School discount to Parts 1, 2, 4, 5-7, and 9 as shown on the Miscellaneous Rating Factors page.

**New Vehicle Discount**

A discount for Parts 1, 2, 4, 5-7, and 9 shall be afforded for private passenger autos and trucks that are classified in vehicle age groups 1, 2, or 3.

From January 1 through September 30, vehicle age group 1 is comprised of vehicles having a model year that is greater than or equal to the current calendar year. Vehicle age group 2 would be comprised of vehicles having a model year one year older than the current calendar year. Vehicle age group 3 would be comprised of vehicles having a model year two years older than the current calendar year. The remainder of the vehicles would be classified as vehicle age group 4.

From October 1 through December 31, vehicle age group 1 is comprised of all vehicles having a model year that is greater than the current calendar year. Vehicle age group 2 would be comprised of vehicles having a model year equal to the current calendar year. Vehicle age group 3 would be comprised of vehicles having a model year one year older than the current calendar year. The remainder of the vehicles would be classified as vehicle age group 4.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

EFFECTIVE January 30, 2012

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

**DEDUCTIBLES (RULE 16)**

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$9	
**Applies to otherwise determined premium		\$500 Deductible - \$12	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$15	
		\$2,000 Deductible - \$23	

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS (RULE 19)**

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle
Annual Mileage:	0-3,000 miles - 15% Parts 1-9 and 12 3,001-5,000 miles - 10% Parts 1-9 and 12 5,001-7,500 miles - 5% Parts 1-9 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12
Away at School:	10% Parts 1, 2, 4, 5, 6, 7, and 9
Good Student:	10% Parts 1, 2, 4, 5, 6, 7, and 9
New Vehicle:	Group 1 - 12% Parts 1, 2, 4, 5, 6, 7, and 9 Group 2 - 8% Parts 1, 2, 4, 5, 6, 7, and 9 Group 3 - 4% Parts 1, 2, 4, 5, 6, 7, and 9
MyUSAA Legacy:	10% Parts 1-12

**MODEL YEAR RATING (RULE 20)**

Rating Factors for Model Year Rates Not Shown in the Rate Section

		Symbol															
Collision		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																	
1998		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
1997		0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91
1990-96		0.83	0.83	0.83	0.83	0.82	0.82	0.82	0.82	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.80

  

		Symbol															
Comprehensive		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																	
1998		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
1997		0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1990-96		0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

Apply the factor above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.  
For 1989 and prior model year vehicles, see Rule 20.

EFFECTIVE January 30, 2012

RS-1

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**On-line Driver Discount**

~~A discount shall be applied to new policies when the named insured establishes an online relationship with the company within 30 days of policy issuance, subject to the following:~~

- ~~a. the named insured has not had a USAA Group Auto policy within the previous 120 days;~~
- ~~b. the maximum discount applicable per policy is \$30.00;~~
- ~~c. a minimum premium of \$1 will apply to each affected coverage; and~~
- ~~d. the discount will be applied only to the first policy period.~~

Apply the discount by coverage, as follows:

Online Discount	
Coverage	First Vehicle
Coverage Part 4	-\$15.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**Miscellaneous Rating Factors**

**DEDUCTIBLES (RULE 16)**

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Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$9	
**Applies to otherwise determined premium		\$500 Deductible - \$12	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$15	
		\$2,000 Deductible - \$23	

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
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MyUSAA Legacy:	10% Parts 1-12
On-Line Driver:	\$15 Each Parts 1 and 4

**MODEL YEAR RATING (RULE 20)**

**Rating Factors for Model Year Rates Not Shown in the Rate Section**

	<b>Symbol</b>																
<b>Collision</b>																	
<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	
1998	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	
1997	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91	
1990-96	0.83	0.83	0.83	0.83	0.82	0.82	0.82	0.82	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.80	
	<b>Symbol</b>																
<b>Comprehensive</b>																	
<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	
1998	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	
1997	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	
1990-96	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	

Apply the factor above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.  
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