

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is Issued By:

ITEM 1: This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

ITEM 2: This policy is effective from:

To:

(12:01 A.M. Eastern Standard Time)

ITEM 3: Description of your Auto:

Auto	Auto
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ITEM 4: This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1 - 12	AUTO			PREMIUM		AUTO			PREMIUM	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED		
1 Bodily Injury To Others	\$ 20,000 per person \$ 40,000 per accident	NONE			\$ 20,000 per person \$ 40,000 per accident	NONE				
2 Personal Injury Protection	\$ 8,000 per person	FOR <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself & household members			\$ 8,000 per person	FOR <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself & household members				
3 Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$ 20,000/40,000)	\$ per person \$ per accident	NONE			\$ per person \$ per accident	NONE				
4 Damage To Someone Else's Property (Compulsory Limit \$ 5,000)	\$ per accident	NONE			\$ per accident	NONE				
OPTIONAL INSURANCE SEE OTHER SIDE FOR INFORMATION ON PART 5 AND PART 12 LIMITS										
5 Optional Bodily Injury To Others	\$ per person \$ per accident	NONE			\$ per person \$ per accident	NONE				
6 Medical Payments	\$ per person	NONE			\$ per person	NONE				
7 Collision	Actual Cash Value	\$			Actual Cash Value	\$				
8 Limited Collision	Actual Cash Value	\$			Actual Cash Value	\$				
9 Comprehensive	Actual Cash Value	\$			Actual Cash Value	\$				
10 Substitute Transportation	Up to \$ a day, maximum \$	NONE			Up to \$ a day, maximum \$	NONE				
11 Towing and Labor	Up to \$ for each disablement	NONE			Up to \$ for each disablement	NONE				
12 Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident	NONE			\$ per person \$ per accident	NONE				
MERIT RATING PLAN	CREDIT				CREDIT					
	SURCHARGE				SURCHARGE					
	PREMIUM				PREMIUM					
TOTAL PREMIUM							\$			

Identification Numbers of Endorsements Forming a Part Of This Policy.

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto
AUTO	
AUTO	

DRIVER INFORMATION:					
OPER NO.	OPERATOR NAME	MO-DAY-YR DATE OF BIRTH	LICENSE NUMBER	LIC STATE	RATING INFO
					AUTO
					AUTO

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

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

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

DISCOUNTS: Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the Supplemental Information Page. Call 1-800-531-USAA (8722) for further details.

Discount Name	Coverage	Amount of Discount
Age 65 and Older	All	25%
Passive Restraints	Parts 2, 3, 6 and 12	25%
Annual Mileage	Parts 1-9 and 12	5-15%
Anti-Theft	Part 9	5-36%
Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Away at School	Parts 1, 2, 4-7 and 9	10%
New Vehicle	Parts 1, 2, 4-7 and 9	4-12%
Good Student	Parts 1, 2, 4-7 and 9	10%
MyUSAA Legacy	All	10%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan credit or surcharge shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from incident-free driving. If a surcharge is shown for any auto, refer to the statement furnished with your Coverage Selections Page to determine how the points for each listed operator were calculated. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) New Vehicle, (5) Good Student (6) Away at School, (7) MyUSAA Legacy, (8) Anti-theft, (9) Class 15, and (10) Online driver. (Refer to Rule 19 for the application of a class 15 discount.)

4. Apply the appropriate Merit Rating Plan points or credit to the premium developed in step 3.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. 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. Refer to Miscellaneous Rating Factors page for applicable discount.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
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
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																	
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
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																	
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RESERVED FOR FUTURE USE

MARKED COPY OF CHANGES

DISCOUNTS: Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the Supplemental Information Page. ~~If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of this policy you may be entitled to the public transit discount.~~ Call 1-800-531-USAA (8722) for further details.

Discount Name	Coverage	Amount of Discount
Age 65 and Older	All	25%
Passive Restraints	Parts 2,3,6 and 12	25%
Annual Mileage	Parts 1-9 and 12	5-15%
Anti-Theft	Part 9	5-36%
Multi-Car	Parts 1,2,4,5,7,8 and 9	5%
Public Transit	Parts 4, 7	10%
Away at School	Parts 1, 2, 4-7 and 9	10%
New Vehicle	Parts 1, 2, 4-7 and 9	4-12%
Good Student	Parts 1, 2, 4-7 and 9	10%
MyUSAA Legacy	All	10%

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) New Vehicle, (5) Good Student (6) Away at School, (7) MyUSAA Legacy, (8) Anti-theft, (9) Class 15, and (10) Online driver. (Refer to Rule 19 for the application of a class 15 discount.)

4. Apply the appropriate Merit Rating Plan points or credit to the premium developed in step 3.

~~**NOTE:** A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 4.~~

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

***RULE 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. 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. Refer to Miscellaneous Rating Factors page for applicable discount.

Public Transit

~~A discount of the premiums paid for Part 4 and Part 7 coverages 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. Refer to the Miscellaneous Rating Factors page for the applicable discount.~~

~~1. Eligibility~~

~~The vehicle must be a private passenger vehicle as defined in Rule 27 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. The insurer shall 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 for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.~~

~~3. Application of Discount~~

~~A discount will be applied to Part 4 and 7 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 shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, 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~~

~~Refer to the Rate Section for a list of approved public transit systems.~~

~~5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Merit Rating Plan points or credit, including class 15.~~

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	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	0.92	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	0.82	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	0.99
1997	0.99	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	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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19):

	Approved As Of
American Eagle Motor Coach, Inc. —— (formerly Medeiros Bus Co., Inc.)	February 1, 1984
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1984
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus —— (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. —— (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trembly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1994

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) New Vehicle, (5) Good Student (6) Away at School, (7) MyUSAA Legacy, (8) Anti-theft, (9) Class 15, and (10) Online driver. (Refer to Rule 19 for the application of a class 15 discount.)

4. Apply the appropriate Merit Rating Plan points or credit to the premium developed in step 3.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. 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. Refer to Miscellaneous Rating Factors page for applicable discount.

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
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	Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	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	Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RESERVED FOR FUTURE USE

***RULE 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. 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. Refer to Miscellaneous Rating Factors page for applicable discount.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
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
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																	
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
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																	
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RESERVED FOR FUTURE USE

***RULE 19. DISCOUNTS**

Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. 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. Refer to Miscellaneous Rating Factors page for applicable discount.

Public Transit

~~A discount of the premiums paid for Part 4 and Part 7 coverages 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. Refer to the Miscellaneous Rating Factors page for the applicable discount.~~

~~1. Eligibility~~

~~The vehicle must be a private passenger vehicle as defined in Rule 27 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. The insurer shall 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 for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.~~

~~3. Application of Discount~~

~~A discount will be applied to Part 4 and 7 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 shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, 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~~

~~Refer to the Rate Section for a list of approved public transit systems.~~

~~5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Merit Rating Plan points or credit, including class 15.~~

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
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
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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19):

	Approved As Of
American Eagle Motor Coach, Inc. —— (formerly Medeiros Bus Co., Inc.)	February 1, 1984
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1984
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus —— (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. —— (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trembly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1994