

STORAGE ENDORSEMENT - MASSACHUSETTS

This endorsement forms a part of the auto policy to which it is attached. The coverage provided by this endorsement is subject to all the provisions of the policy and amendments except as they are modified below. In the event of a conflict with provisions of the auto policy or other endorsements or amendments, provisions of this endorsement will control.

1. Your premium has been adjusted based on your representation that **your auto** is stored, as indicated on the Coverage Selections Page, for a minimum of 30 consecutive days. This means that the vehicle is located in a secure location and that you will not drive **your auto** nor will you allow that vehicle to be driven without first removing this Storage Endorsement. A secure location is a residence premises, military storage facility, or an enclosed premises or parking lot where an insured is allowed to park **your auto** for a minimum of 30 consecutive days.
2. Except for the first seven days after this Storage Endorsement is in effect, if **your auto** is operated while this endorsement is in effect and sustains damage, we will not pay you for any loss under Collision, Limited Collision, Comprehensive, Substitute Transportation, or Towing and Labor (Parts 7, 8, 9, 10 and 11). However, if there is a secured lender shown on the Coverage Selections Page, we will pay under Collision, Limited Collision, or Comprehensive (Parts 7, 8 and 9) the lesser of the following to the secured lender:
 - a. The actual cash value of the vehicle, as described in General Provisions and Exclusions, Item 21. Actual Cash Value, less the deductible shown on the Coverage Selections Page; or
 - b. The amount to repair **your auto** less the deductible shown on the Coverage Selections Page; or
 - c. The amount owed to the secured lender if it is less than the actual cash value or amount to repair less the deductible shown on the Coverage Selections Page.

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 FORM 968C 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		NONE				NONE				
11 Towing And Labor	See Contract				See Contract					
12 Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident	NONE			\$ per person \$ per accident	NONE				
	PREMIUM				PREMIUM					

TOTAL PREMIUM	\$
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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:					RATING INFO
OPER NO.	OPERATOR NAME	MO-DAY-YR DATE OF BIRTH	LICENSE NUMBER	LIC STATE	
					AUTO
					AUTO

MASSACHUSETTS CAR REPLACEMENT ASSISTANCE ENDORSEMENT

The coverage provided by this endorsement is subject to all the provisions of the policy and amendments except as they are modified as follows.

If Car Replacement Assistance is shown on the Features Declarations for this **your auto**, we will pay an additional 20% of the actual cash value of the auto at the time of a total loss. This additional amount is separate from the limit available for loss to **your auto** under Part 7. Collision Coverage, Part 8. Limited Collision Coverage, or Part 9. Comprehensive Coverage. This additional amount is available whether the total loss is paid under this policy or by or on behalf of persons or organizations who may be legally responsible. However, Car Replacement Assistance does not apply to total loss to any auto not owned by you.

General Provisions and Exclusions

Section 5. Our Right To Be Repaid is amended to add the following:

We do not have to be repaid for any money paid in excess of the actual cash value of **your auto** because of Car Replacement Assistance.



MASSACHUSETTS RIDE SHARE GAP PROTECTION ENDORSEMENT

This Endorsement forms a part of the auto policy to which it is attached, and it modifies that policy as follows:

If a premium for Ride Share Gap Protection is shown on the Features Declarations for **your auto**:

1. The exclusion for operating or **occupying** a vehicle engaged in **ride sharing activity** in conjunction with a **Transportation Network Company** does not apply with respect to that vehicle during the time when you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment; and
2. Coverage under this policy will extend with respect to that vehicle during the time when you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.
3. When a passenger or delivery assignment has been accepted, coverage will not extend while the passenger or property to be delivered is **occupying your auto**.

DUTIES

The following duty applies:

For accident or loss that occurs while you or a **household member** is operating a vehicle engaged in **ride sharing activity**, any person or entity seeking any coverage or payment of any benefits must cooperate with us to ensure we are provided with pertinent data regarding the loss, including the precise dates and times:

1. You or a **household member** logged on and off the **Transportation Network Company's** online-enabled application or platform; and
2. When a passenger or delivery assignment was accepted through such application or platform.

You must cooperate with us by executing an authorization to obtain the pertinent data and records regarding the loss, if such authorization is necessary for release of the data or records.

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AMENDMENT OF POLICY PROVISIONS – RIDE SHARING ACTIVITY MASSACHUSETTS

This Amendment forms a part of the auto policy to which it is attached, and it modifies that policy as follows:

We do not provide any coverage to or on behalf of any **Transportation Network Company**.

EXCLUSION

We do not provide coverage under this policy for accident or loss that occurs while you or a **household member** is operating or **occupying** a vehicle engaged in **ride sharing activity** in conjunction with a **Transportation Network Company**. This exclusion does not apply to:

1. A share-the-expense carpool;
2. Part 1 – Bodily Injury To Others; or
3. Part 2 – Personal Injury Protection.

This exclusion applies during the time you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, whether or not a passenger or delivery assignment has been accepted. When a passenger or delivery assignment has been accepted, coverage is excluded while the passenger or property to be delivered is **occupying your auto**.

DEFINITIONS

The following definitions apply:

1. **"Ride sharing activity"** means use of **your auto** to provide prearranged transportation of persons or property in conjunction with a **Transportation Network Company**.
2. **"Transportation Network Company"** means a person or entity that provides prearranged transportation services for compensation using an online-enabled application or platform to connect clients with drivers who use their personal vehicles to provide the requested transportation. Examples of a **Transportation Network Company** include, but are not limited to Uber, SideCar and Lyft.

DUTIES

The following duty applies:

1. You must notify us if you or a **household member** is participating in **ride sharing activity**.

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AMENDATORY ENDORSEMENT – MASSACHUSETTS

The coverage provided by this endorsement is subject to all the provisions of the policy and amendments except as they are modified as follows.

Part 9. Comprehensive

Part 9. Comprehensive is amended with regard to transportation expenses as follows:

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time. After that, we will pay the reasonable amount for transportation expenses incurred by you or any **household member** as follows:

1. If you did not purchase Substitute Transportation (Part 10), we will pay up to the cost of renting an Economy Class auto, as defined under Substitute Transportation.
2. If you purchased Substitute Transportation (Part 10), the vehicle class for transportation expenses is the vehicle class shown on the Coverage Selections Page for Substitute Transportation for that auto.

Your right to reimbursement stops on the day **your auto** is located or before that time if we pay you for the theft loss.

If you choose not to rent an auto, we will reimburse you up to the applicable amount in 1. or 2. above for taxicab fares, bus fares and other transportation expenses. If **your auto** is found, we will pay the cost of transporting it to the most recent address you provided to us. However, our total payment for transporting the auto and for repairs will not be more than the actual cash value of the auto.

Part 10. Substitute Transportation

Part 10. Substitute Transportation is replaced in its entirety by the following:

Under this Part, we will reimburse you in certain situations for reasonable expenses incurred to rent an auto in the applicable class shown on your Coverage Selections Page. We will reimburse you if **your auto** was in a **collision** and is being repaired or replaced. We will also reimburse you if **your auto** cannot be used because of the kind of damage or loss, including theft, that is covered under Comprehensive (Part 9).

We will pay only for a period of time which is reasonable for having **your auto** repaired or replaced.

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time.

AMENDATORY ENDORSEMENT – MASSACHUSETTS

Under this Part, you may select from the following vehicle classes:

1. Economy Class. For purposes of this endorsement, Economy Class means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
2. Standard Class. For purposes of this endorsement, Standard Class means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
3. Multipassenger/Truck Class. For purposes of this endorsement, Multipassenger/Truck Class means:
 - a. Sports, convertible and luxury cars of any size;
 - b. Station wagons;
 - c. Minivans;
 - d. Mid-size cargo and passenger vans;
 - e. Pickup trucks; and
 - f. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
4. Large SUV Class. For purposes of this endorsement, Large SUV Class means luxury SUVs of any size, large SUVs, any private passenger vehicle equipped to assist the disabled (when available) and large cargo or passenger vans.

If you insure more than one auto with us, you do not have to select the same vehicle class for each auto.

Under Comprehensive (Part 9) there is also substitute transportation coverage when **your auto** is stolen. If you purchase both Comprehensive and the Economy Class under this Part, Comprehensive will pay first until its coverage is no longer available. Then this Part will pay. If you purchase any other vehicle class under this Part, the most we will pay under Comprehensive (Part 9) and this Part is the reasonable amount necessary to reimburse you for expenses incurred to rent an auto in the applicable vehicle class shown on the Coverage Selections Page.

The Coverage here will not duplicate any Comprehensive payments.

If you choose not to rent an auto, we will reimburse you for taxicab fares, bus fares, and other transportation expenses. In that case, the most we will pay is up to the cost to rent an auto in the applicable vehicle class shown on your Coverage Selections Page.

4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
 - (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
 - (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

- a. The vehicle is in storage in a secure location; and
- b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-14

EFFECTIVE JANUARY 7, 2016

5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

An accident for which an insurer paid a claim in excess of \$500, **not including any payments made solely due to Auto Features**, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
 - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-16

EFFECTIVE JANUARY 7, 2016

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

A. Model Years 1998 and Later

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Determine the applicable symbol from the USAA Symbol pages for 1998 and later.
3. Multiply the base rate by the Agreed Amount Comprehensive Factor shown in the state rate pages to each \$100 of the appraised value of the vehicle.
4. Multiply by all other applicable rating factors.

B. Model Years 1997 and Earlier

1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to the price table in Rule 3 to determine the symbol group.
3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

Endorsement 28MA titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-28

EFFECTIVE JANUARY 7, 2016

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. The available options are:

- a. Economy Class, which means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- b. Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- c. Multi-passenger/Truck Class, which means:
 1. Sports, convertible and luxury cars of any size;
 2. Station wagons;
 3. Minivans;
 4. Mid-size cargo and passenger vans;
 5. Pickup trucks; and
 6. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- d. Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled (when available) of any size, large SUVs and large cargo or passenger vans.

Attach mandatory STVCMA Amendatory Endorsement - Massachusetts

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-28a

EFFECTIVE JANUARY 7, 2016

14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
- b. Car Replacement Assistance is not applicable to non-owned vehicles.
- c. The Car Replacement Assistance benefit will be 20% of the actual cash value of the insured vehicle on the date of a total loss.

Refer to the state rate pages for premium.

Use the A402MA Massachusetts Car Replacement Assistance Endorsement

E. Ride Sharing Activity and Ride Share Gap Protection

1. Endorsement RSMA, Amendment of Policy Provisions – Ride Sharing Activity Massachusetts, which excludes coverage for Ride Sharing activity, is added to all policies.
2. Optional coverage, Ride Share Gap Protection, is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company. Use the RSGPMA, Massachusetts Ride Share Gap Protection Endorsement.
3. Ride Share Gap Protection is not available for non-owned vehicles
4. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-29a

EFFECTIVE JANUARY 7, 2016

COVERAGE SELECTIONS PAGE

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

This policy is Issued By: **UNITED SERVICES AUTOMOBILE ASSOCIATION**

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 FORM 968C 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	See Contract				See Contract					
12 Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident	NONE			\$ per person \$ per accident	NONE				
	PREMIUM				PREMIUM					

TOTAL PREMIUM	\$
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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

4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
- (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
- (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

- a. The vehicle is in storage in a secure location; and
- b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-14

EFFECTIVE ~~May 29, 2015~~ NOVEMBER 5, 2015

5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

An accident for which an insurer paid a claim in excess of \$500, not including any payments made solely due to Auto Features, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
 - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-16

EFFECTIVE ~~DECEMBER 26, 2014~~ NOVEMBER 5, 2015

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

A. Model Years 1998 and Later

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Determine the applicable symbol from the USAA Symbol pages for 1998 and later.
3. Multiply the base rate by the Agreed Amount Comprehensive Factor shown in the state rate pages to each \$100 of the appraised value of the vehicle.
4. Multiply by all other applicable rating factors.

B. Model Years 1997 and Earlier

1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to the price table in Rule 3 to determine the symbol group.
3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

Endorsement 28MA titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

7. Substitute Transportation
8. Towing and Labor
9. Bodily Injury Caused By An Underinsured Auto



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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-28

EFFECTIVE ~~DECEMBER 26, 2014~~ NOVEMBER 5, 2015

MASSACHUSETTS PERSONAL AUTO MANUAL

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the state rate pages for applicable limits and premiums. [The available options are:](#)

- a. [Economy Class, which means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.](#)
- b. [Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.](#)
- c. [Multi-passenger/Truck Class, which means:](#)
 1. [Sports, convertible and luxury cars of any size;](#)
 2. [Station wagons;](#)
 3. [Minivans;](#)
 4. [Mid-size cargo and passenger vans;](#)
 5. [Pickup trucks; and](#)
 6. ["Mini," small and midsize sport utility vehicles \(SUVs\) that are not considered luxury SUVs.](#)
- d. [Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled \(when available\) of any size, large SUVs and large cargo or passenger vans.](#)

[Use STVCMMA Amendatory Endorsement - Massachusetts](#)

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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MASSACHUSETTS PERSONAL AUTO MANUAL

14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
- b. Car Replacement Assistance is not applicable to non-owned vehicles.
- c. The Car Replacement Assistance benefit will be 20% of the actual cash value of the insured vehicle on the date of a total loss.

Refer to the state rate pages for premium.

Use the A402MA Massachusetts Car Replacement Assistance Endorsement

E. Ride Sharing Activity and Ride Share Gap Protection

- 1. Endorsement RSMA, Amendment of Policy Provisions – Ride Sharing Activity Massachusetts, which excludes coverage for Ride Sharing activity, is added to all policies.
- 2. Optional coverage, Ride Share Gap Protection, is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company. Use the RSGPMA, Massachusetts Ride Share Gap Protection Endorsement.
- 3. Ride Share Gap Protection is not available for non-owned vehicles
- 4. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

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Comment [01]: This is a new page

4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
 - (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
 - (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

- a. The vehicle is in storage in a secure location; and
- b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

An accident for which an insurer paid a claim in excess of \$500, **not including any payments made solely due to Auto Features**, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
 - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

A. Model Years 1998 and Later

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Determine the applicable symbol from the USAA Symbol pages for 1998 and later.
3. Multiply the base rate by the Agreed Amount Comprehensive Factor shown in the state rate pages to each \$100 of the appraised value of the vehicle.
4. Multiply by all other applicable rating factors.

B. Model Years 1997 and Earlier

1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to the price table in Rule 3 to determine the symbol group.
3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

Endorsement 28MA titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. The available options are:

- a. Economy Class, which means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- b. Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- c. Multi-passenger/Truck Class, which means:
 1. Sports, convertible and luxury cars of any size;
 2. Station wagons;
 3. Minivans;
 4. Mid-size cargo and passenger vans;
 5. Pickup trucks; and
 6. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- d. Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled (when available) of any size, large SUVs and large cargo or passenger vans.

Attach mandatory STVCMA Amendatory Endorsement - Massachusetts

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
- b. Car Replacement Assistance is not applicable to non-owned vehicles.
- c. The Car Replacement Assistance benefit will be 20% of the actual cash value of the insured vehicle on the date of a total loss.

Refer to the state rate pages for premium.

Use the A402MA Massachusetts Car Replacement Assistance Endorsement

E. Ride Sharing Activity and Ride Share Gap Protection

1. Endorsement RSMA, Amendment of Policy Provisions – Ride Sharing Activity Massachusetts, which excludes coverage for Ride Sharing activity, is added to all policies.
2. Optional coverage, Ride Share Gap Protection, is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company. Use the RSGPMA, Massachusetts Ride Share Gap Protection Endorsement.
3. Ride Share Gap Protection is not available for non-owned vehicles
4. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

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4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
 - (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
 - (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

- a. The vehicle is in storage in a secure location; and
- b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

An accident for which an insurer paid a claim in excess of \$500, **not including any payments made solely due to Auto Features**, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
 - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

A. Model Years 1998 and Later

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Determine the applicable symbol from the USAA Symbol pages for 1998 and later.
3. Multiply the base rate by the Agreed Amount Comprehensive Factor shown in the state rate pages to each \$100 of the appraised value of the vehicle.
4. Multiply by all other applicable rating factors.

B. Model Years 1997 and Earlier

1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to the price table in Rule 3 to determine the symbol group.
3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

Endorsement 28MA titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. The available options are:

- a. Economy Class, which means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- b. Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- c. Multi-passenger/Truck Class, which means:
 1. Sports, convertible and luxury cars of any size;
 2. Station wagons;
 3. Minivans;
 4. Mid-size cargo and passenger vans;
 5. Pickup trucks; and
 6. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- d. Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled (when available) of any size, large SUVs and large cargo or passenger vans.

Use STVCMMA Amendatory Endorsement - Massachusetts

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
- b. Car Replacement Assistance is not applicable to non-owned vehicles.
- c. The Car Replacement Assistance benefit will be 20% of the actual cash value of the insured vehicle on the date of a total loss.

Refer to the state rate pages for premium.

Use the A402MA Massachusetts Car Replacement Assistance Endorsement

E. Ride Sharing Activity and Ride Share Gap Protection

1. Endorsement RSMA, Amendment of Policy Provisions – Ride Sharing Activity Massachusetts, which excludes coverage for Ride Sharing activity, is added to all policies.
2. Optional coverage, Ride Share Gap Protection, is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company. Use the RSGPMA, Massachusetts Ride Share Gap Protection Endorsement.
3. Ride Share Gap Protection is not available for non-owned vehicles
4. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

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AMENDMENT OF POLICY PROVISIONS – RIDE SHARING ACTIVITY MASSACHUSETTS

This Amendment forms a part of the auto policy to which it is attached, and it modifies that policy as follows:

We do not provide any coverage to or on behalf of any **Transportation Network Company**.

EXCLUSION

We do not provide coverage under this policy for accident or loss that occurs while you or a **household member** is operating or **occupying** a vehicle engaged in **ride sharing activity** in conjunction with a **Transportation Network Company**. This exclusion does not apply to:

1. A share-the-expense carpool;
2. Part 1 – Bodily Injury to Others; or
3. Part 2 – Personal Injury Protection.

This exclusion applies during the time you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, whether or not a passenger or delivery assignment has been accepted. When a passenger or delivery assignment has been accepted, coverage is excluded while the passenger or property to be delivered is **occupying your auto**.

DEFINITIONS

The following definitions apply:

1. **"Ride sharing activity"** means use of **your auto** to provide prearranged transportation of persons or property in conjunction with a **Transportation Network Company**.
2. **"Transportation Network Company"** means a person or entity that provides prearranged transportation services for compensation using an online-enabled application or platform to connect clients with drivers who use their personal vehicles to provide the requested transportation. Examples of a **Transportation Network Company** include, but are not limited to Uber, SideCar and Lyft.

DUTIES

The following duty applies:

1. You must notify us if you or a **household member** is participating in **ride sharing activity**.

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4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
 - (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
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 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
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 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

- a. The vehicle is in storage in a secure location; and
- b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
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- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
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b. Accidents

An accident for which an insurer paid a claim in excess of \$500, **not including any payments made solely due to Auto Features**, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

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4. Multiply by all other applicable rating factors.

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1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
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3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

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14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. The available options are:

- a. Economy Class, which means “mini,” small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- b. Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- c. Multi-passenger/Truck Class, which means:
 1. Sports, convertible and luxury cars of any size;
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 5. Pickup trucks; and
 6. “Mini,” small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- d. Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled (when available) of any size, large SUVs and large cargo or passenger vans.

Use the A402MA Amendatory Endorsement – Massachusetts endorsement.

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
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Use the A402MA Amendatory Endorsement – Massachusetts endorsement.

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1. Ride Share Gap Protection is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company.
2. Ride Share Gap Protection is not available for non-owned vehicles
3. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

Use the RSGPMA Amendment Of Policy Provisions – Ride Sharing Activity Massachusetts endorsement.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-29a

EFFECTIVE NOVEMBER 5, 2015

4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
- (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than nine years.
- b. This discount, when applicable, shall apply:
- (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

13. Storage Discount

The storage discount applies if the insured has added the A155MA Storage Endorsement - Massachusetts by notifying us that:

a. The vehicle is in storage in a secure location; and

b. The insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the endorsement.

See state rate pages for the discount amount.

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USAA CASUALTY INSURANCE COMPANY

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EFFECTIVE ~~May 29, 2015~~ NOVEMBER 5, 2015

5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

An accident for which an insurer paid a claim in excess of \$500, not including any payments made solely due to Auto Features, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
 - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

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EFFECTIVE ~~DECEMBER 26, 2014~~ NOVEMBER 5, 2015

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

6. Agreed Amount Coverage – (Comprehensive)

A motor vehicle shall be insured on an agreed amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

A. Model Years 1998 and Later

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Determine the applicable symbol from the USAA Symbol pages for 1998 and later.
3. Multiply the base rate by the Agreed Amount Comprehensive Factor shown in the state rate pages to each \$100 of the appraised value of the vehicle.
4. Multiply by all other applicable rating factors.

B. Model Years 1997 and Earlier

1. An appraisal shall be made at the time of the application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to the price table in Rule 3 to determine the symbol group.
3. Multiply the base rate and all applicable rating factors by the Agreed Amount Comprehensive Factor to each \$100 of the appraised valuation.
4. Multiply by all other applicable rating factors.

Endorsement 28MA titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

7. Substitute Transportation
8. Towing and Labor
9. Bodily Injury Caused By An Underinsured Auto



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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

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EFFECTIVE ~~DECEMBER 26, 2014~~ NOVEMBER 5, 2015

14. COVERAGES AND LIMITS (Cont'd)

B. Optional Insurance Coverages (Cont'd)

7. Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. ~~Refer to the state rate pages for applicable limits and premiums.~~ The available options are:

- a. Economy Class, which means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- b. Standard Class, which means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
- c. Multi-passenger/Truck Class, which means:
 - 1. Sports, convertible and luxury cars of any size;
 - 2. Station wagons;
 - 3. Minivans;
 - 4. Mid-size cargo and passenger vans;
 - 5. Pickup trucks; and
 - 6. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- d. Large SUV Class, which means luxury SUVs any private passenger vehicle equipped to assist the disabled (when available) of any size, large SUVs and large cargo or passenger vans.

Use the A402MA Amendatory Endorsement – Massachusetts endorsement.

8. Towing and Labor

- a. Towing and Labor Costs Coverage may be written on policies insuring (a) private passenger type autos, or (b) a trailer designed for use with a private passenger auto, or (c) a motor home.
- b. The Company's liability is any reasonable amount for each disablement.
- c. Rate - Refer to State Rate pages.

9. Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Optional Bodily Injury, or if Optional Bodily Injury is not purchased, Bodily Injury. This coverage is excess over Personal Injury Protection.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

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14. COVERAGES AND LIMITS (Cont'd)

D. Auto Features

1. Car Replacement Assistance

- a. Car Replacement Assistance is available for private passenger cars, trucks, sports utility vehicles (SUVs) and vans that are insured for both Comprehensive coverage and Collision coverage.
- b. Car Replacement Assistance is not applicable to non-owned vehicles.
- c. The Car Replacement Assistance benefit will be 20% of the actual cash value of the insured vehicle on the date of a total loss.

Refer to the state rate pages for premium.

Use the A402MA Amendatory Endorsement – Massachusetts endorsement.

E. Ride Share Gap Protection

1. Ride Share Gap Protection is available for private passenger vehicles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company.
2. Ride Share Gap Protection is not available for non-owned vehicles
3. Ride Share Gap Protection extends coverage during that time when the driver is available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.

Use the RSGPMA Amendment Of Policy Provisions – Ride Sharing Activity Massachusetts endorsement.

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UNITED SERVICES AUTOMOBILE ASSOCIATION

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EFFECTIVE NOVEMBER 5, 2015

AMENDATORY ENDORSEMENT – MASSACHUSETTS

The coverage provided by this endorsement is subject to all the provisions of the policy and amendments except as they are modified as follows.

Part 7. Collision

The first paragraph is replaced by the following:

Under this Part, we will pay for any direct and accidental damage to your auto caused by a **collision**. We will also pay for **collision** damage to other private passenger autos while being used by you or a **household member** with the consent of the owner. It does not matter who is at fault. We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of the **collision**. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part.

If Car Replacement Assistance is shown on the Features Declarations for this **your auto**, we will pay an additional 20% of the actual cash value of the auto at the time of a total loss. This additional amount is separate from the limit available for loss to **your auto** under Collision Coverage. This additional amount is available whether the total loss is paid under this policy or by or on behalf of persons or organizations who may be legally responsible.

The last paragraph is replaced by the following:

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Coverage Selections Page, for any damage not covered by that insurance less the deductible amount you selected. However, Car Replacement Assistance does not apply to total loss to any auto not owned by you.

Part 8. Limited Collision

The first two paragraphs are replaced by the following:

Under this Part, we will pay in some situations for direct and accidental damage to **your auto** caused by a **collision**. We will also pay in these situations for damage to other private passenger autos while being used by you or a **household member** with the consent of the owner.

We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of the **collision**. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part.

AMENDATORY ENDORSEMENT – MASSACHUSETTS

If Car Replacement Assistance is shown on the Features Declarations for this **your auto**, we will pay an additional 20% of the actual cash value of the auto at the time of a total loss. This additional amount is separate from the limit available for loss to **your auto** under Limited Collision Coverage. This additional amount is available whether the total loss is paid under this policy or by or on behalf of persons or organizations who may be legally responsible.

The last paragraph is replaced by the following:

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Coverage Selections Page, for any damage not covered by that insurance less the deductible amount you selected. However, Car Replacement Assistance does not apply to total loss to any auto not owned by you.

Part 9. Comprehensive

Part 9. Comprehensive is replaced in its entirety by the following:

Under this Part, we will pay for direct and accidental damage to or loss of **your auto** other than damage caused by **collision**. We will also pay for such damage or loss to other private passenger autos while being used by you or a **household member** with the consent of the owner.

We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of loss. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part. We will reimburse you for substitute transportation expenses if **your auto** is stolen.

If Car Replacement Assistance is shown on the Features Declarations for this **your auto**, we will pay an additional 20% of the actual cash value of the auto at the time of a total loss. This additional amount is separate from the limit available for loss to **your auto** under Comprehensive Coverage. This additional amount is available whether the total loss is paid under this policy or by or on behalf of persons or organizations who may be legally responsible.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Coverage Selections Page. Your deductible does not apply to glass breakage or substitute transportation expenses following a theft, unless you selected the \$100 glass deductible option for that auto. If you selected the \$100 glass deductible and your auto sustains glass breakage in addition to other damage that is covered by your Comprehensive Coverage, the \$100 glass deductible applies in addition to the deductible you selected for Comprehensive Coverage.

We will not pay for such damage or loss to any auto which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that auto on the Coverage Selections Page. We will not pay if an accident occurs while an auto covered under this Part is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity. This Part is not a substitute for Collision (Part 7) or Limited Collision (Part 8).

AMENDATORY ENDORSEMENT – MASSACHUSETTS

We consider glass breakage when not involving other collision loss, and the following types of losses to be Comprehensive and not Collision losses: losses caused by vandalism, fire and theft, missiles, falling objects, larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief, riot or contact with a bird or animal.

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time. After that, we will pay the reasonable amount for transportation expenses incurred by you or any **household member** as follows:

1. If you did not purchase Substitute Transportation (Part 10), we will pay up to the cost of renting an Economy Class auto, as defined under Substitute Transportation.
2. If you purchased Substitute Transportation (Part 10), the vehicle class for transportation expenses is the vehicle class shown on the Coverage Selections Page for Substitute Transportation for that auto.

Your right to reimbursement stops on the day **your auto** is located or before that time if we pay you for the theft loss.

If you choose not to rent an auto, we will reimburse you up to the applicable amount in 1. or 2. above for taxicab fares, bus fares and other transportation expenses. If **your auto** is found, we will pay the cost of transporting it to the most recent address you provided to us. However, our total payment for transporting the auto and for repairs will not be more than the actual cash value of the auto.

If **your auto** is damaged by fire, you must report the loss to us and the fire department.

Massachusetts law requires that if we pay for the total loss of your auto as a result of a fire or theft, we may suspend coverage for a fire or theft loss under this Part for any replacement auto unless it is made reasonably available for our inspection within two Registry of Motor Vehicles business days following the day you acquired it.

Camper bodies are not covered under this Part unless specifically shown on the Coverage Selections Page or by endorsement. An additional premium will be charged for insuring a camper body.

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Coverage Selections Page, for any damage or loss not covered by that insurance less the deductible amount you selected. However, Car Replacement Assistance does not apply to total loss to any auto not owned by you.

AMENDATORY ENDORSEMENT – MASSACHUSETTS

Part 10. Substitute Transportation

Part 10. Substitute Transportation is replaced in its entirety by the following:

Under this Part, we will reimburse you in certain situations for reasonable expenses incurred to rent an auto in the applicable class shown on your Coverage Selections Page. We will reimburse you if **your auto** was in a **collision** and is being repaired or replaced. We will also reimburse you if **your auto** cannot be used because of the kind of damage or loss, including theft, that is covered under Comprehensive (Part 9).

We will pay only for a period of time which is reasonable for having **your auto** repaired or replaced.

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time.

Under this Part, you may select from the following vehicle classes:

1. Economy Class. For purposes of this endorsement, Economy Class means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
2. Standard Class. For purposes of this endorsement, Standard Class means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
3. Multipassenger/Truck Class. For purposes of this endorsement, Multipassenger/Truck Class means:
 - a. Sports, convertible and luxury cars of any size;
 - b. Station wagons;
 - c. Minivans;
 - d. Mid-size cargo and passenger vans;
 - e. Pickup trucks; and
 - f. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
4. Large SUV Class. For purposes of this endorsement, Large SUV Class means luxury SUVs of any size, large SUVs, any private passenger vehicle equipped to assist the disabled (when available) and large cargo or passenger vans.

If you insure more than one auto with us, you do not have to select the same vehicle class for each auto.

AMENDATORY ENDORSEMENT – MASSACHUSETTS

Under Comprehensive (Part 9) there is also substitute transportation coverage when **your auto** is stolen. If you purchase both Comprehensive and the Economy Class under this Part, Comprehensive will pay first until its coverage is no longer available. Then this Part will pay. If you purchase any other vehicle class under this Part, the most we will pay under Comprehensive (Part 9) and this Part is the reasonable amount necessary to reimburse you for expenses incurred to rent an auto in the applicable vehicle class shown on the Coverage Selections Page.

The Coverage here will not duplicate any Comprehensive payments.

If you choose not to rent an auto, we will reimburse you for taxicab fares, bus fares, and other transportation expenses. In that case, the most we will pay is up to the cost to rent an auto in the applicable vehicle class shown on your Coverage Selections Page.

General Provisions and Exclusions

Section 5. Our Right To Be Repaid is amended to add the following:

We do not have to be repaid for any money paid in excess of the actual cash value of **your auto** because of Car Replacement Assistance.



AMENDMENT OF POLICY PROVISIONS – RIDE SHARING ACTIVITY MASSACHUSETTS

This Amendment forms a part of the auto policy to which it is attached, and it modifies that policy as follows:

We do not provide any coverage to or on behalf of any **Transportation Network Company**.

EXCLUSION

We do not provide coverage under this policy for accident or loss that occurs while you or a **household member** is operating or **occupying** a vehicle engaged in **ride sharing activity** in conjunction with a **Transportation Network Company**. This exclusion does not apply to:

1. A share-the-expense carpool;
2. Part 1 – Bodily Injury to Others; or
3. Part 2 – Personal Injury Protection.

This exclusion applies during the time you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, whether or not a passenger or delivery assignment has been accepted. When a passenger or delivery assignment has been accepted, coverage is excluded while the passenger or property to be delivered is **occupying your auto**.

However, if a premium for Ride Share Gap Protection is shown on the Features Declarations for **your auto**:

1. This exclusion does not apply with respect to that vehicle during the time when you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment; and

2. Coverage under this policy will extend with respect to that vehicle during the time when you or a **household member** is logged on to the **Transportation Network Company's** online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.
3. When a passenger or delivery assignment has been accepted, coverage will not extend while the passenger or property to be delivered is **occupying your auto**.

DEFINITIONS

The following definitions apply:

1. **"Ride sharing activity"** means use of **your auto** to provide prearranged transportation of persons or property in conjunction with a **Transportation Network Company**.
2. **"Transportation Network Company"** means a person or entity that provides prearranged transportation services for compensation using an online-enabled application or platform to connect clients with drivers who use their personal vehicles to provide the requested transportation. Examples of a **Transportation Network Company** include, but are not limited to Uber, SideCar and Lyft.

DUTIES

The following duties apply:

1. You must notify us if you or a **household member** is participating in **ride sharing activity**.

2. For accident or loss that occurs while you or a **household member** is operating a vehicle engaged in **ride sharing activity**, any person or entity seeking any coverage or payment of any benefits must cooperate with us to ensure we are provided with pertinent data regarding the loss, including the precise dates and times:

a. You or a **household member** logged on and off the **Transportation Network Company's** online-enabled application or platform; and

b. When a passenger or delivery assignment was accepted through such application or platform.

You must cooperate with us by executing an authorization to obtain the pertinent data and records regarding the loss, if such authorization is necessary for release of the data or records.

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United Services Automobile Association
9800 Fredericksburg Road
San Antonio, Texas 78288

FEATURES DECLARATION

POLICY NUMBER:

Specifically listed below are the selected vehicle feature(s) and associated premiums. These premiums are already included in the Vehicle Total Premium.

In WITNESS WHEREOF, the Subscribers at UNITED SERVICES AUTOMOBILE ASSOCIATION have caused these presents to be signed by their Attorney-in-Fact on this date



USAA Casualty Insurance Company
9800 Fredericksburg Road
San Antonio, Texas 78288

FEATURES DECLARATION

POLICY NUMBER:

Specifically listed below are the selected vehicle feature(s) and associated premiums. These premiums are already included in the Vehicle Total Premium.

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas, on this date

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **NOVEMBER 5, 2015 (NEW BUSINESS written on or after September 19, 2015)**
NOVEMBER 5, 2015 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Rates

Substitute Transportation Rates

<u>Class</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Economy	50.00	53.00	60.00	60.00
Standard	55.00	58.00	66.00	66.00
Multi-passenger/Truck	83.00	88.00	100.00	100.00
Large SUV	115.00	122.00	139.00	139.00

Min & Max Rate Caps

<u>Level</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Lower	0.10	0.10	0.10	0.10
Higher	0.50	0.50	0.50	0.50

Lower: No change in Accident count and change in Conviction Points of 0 or 1.
 Higher: Change in Accident count of 1 or change in Conviction Points of 2 or 3.

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **NOVEMBER 5, 2015 (NEW BUSINESS written on or after September 19, 2015)**
NOVEMBER 5, 2015 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MODEL YEAR RELATIVITIES

GROUP

<u>Model Year</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
1997 & Prior	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.0100	1.0100	1.0100	1.0100	1.0100	1.0200	1.0500	1.0500
1999	1.0201	1.0201	1.0201	1.0201	1.0201	1.0404	1.1025	1.1025
2000	1.0303	1.0303	1.0303	1.0303	1.0303	1.0612	1.1576	1.1576
2001	1.0406	1.0406	1.0406	1.0406	1.0406	1.0824	1.2155	1.2155
2002	1.0510	1.0510	1.0510	1.0510	1.0510	1.1040	1.2763	1.2763
2003	1.0615	1.0615	1.0615	1.0615	1.0615	1.1261	1.3401	1.3401
2004	1.0721	1.0721	1.0721	1.0721	1.0721	1.1486	1.4071	1.4071
2005	1.0828	1.0828	1.0828	1.0828	1.0828	1.1716	1.4775	1.4775
2006	1.0936	1.0936	1.0936	1.0936	1.0936	1.1950	1.5514	1.5514
2007	1.1045	1.1045	1.1045	1.1045	1.1045	1.2189	1.6290	1.6290
2008	1.1155	1.1155	1.1155	1.1155	1.1155	1.2433	1.7105	1.7105
2009	1.1267	1.1267	1.1267	1.1267	1.1267	1.2682	1.7960	1.7960
2010	1.1380	1.1380	1.1380	1.1380	1.1380	1.2936	1.8858	1.8858
2011	1.1494	1.1494	1.1494	1.1494	1.1494	1.3195	1.9801	1.9801
2012	1.1609	1.1609	1.1609	1.1609	1.1609	1.3459	2.0791	2.0791
2013	1.1725	1.1725	1.1725	1.1725	1.1725	1.3728	2.1831	2.1831
2014	1.1842	1.1842	1.1842	1.1842	1.1842	1.4003	2.2923	2.2923
2015	1.1960	1.1960	1.1960	1.1960	1.1960	1.4283	2.4069	2.4069
2016	1.2080	1.2080	1.2080	1.2080	1.2080	1.4569	2.5272	2.5272
2017	1.2201	1.2201	1.2201	1.2201	1.2201	1.4860	2.6536	2.6536
2018	1.2323	1.2323	1.2323	1.2323	1.2323	1.5157	2.7863	2.7863
Add. Years*	1.0100	1.0100	1.0100	1.0100	1.0100	1.0200	1.0500	1.0500

*For subsequent model years not shown apply the appropriate factor.

State: MASSACHUSETTS
Line of Business: AUTO
Effective: NOVEMBER 5, 2015 (NEW BUSINESS written on or after September 19, 2015)
NOVEMBER 5, 2015 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS
USAA

Away-At-School Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
3	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
4	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
5	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
6	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
7	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
9	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
12	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
13	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
14	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Good Student Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
2	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
4	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
6	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
7	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
8	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
9	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Other

	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>	<u>ST</u>	<u>T&L</u>
Driver Training Credit*	0.10	0.10	0.10	0.10	--	0.10	0.10	0.10	0.10	--	--
Occasional Operator Discount*	0.15	0.15	0.15	0.15	--	0.15	0.15	0.15	0.15	--	--
MyUSAA Legacy Discount	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Mature Driver Discount*	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Storage Discount	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Motorcycle Defensive Driving Discount	0.10	0.10	0.10	0.10	0.10	0.10	--	0.10	0.10	--	--

*Apply a factor of 1.00 for Excess Vehicles

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NOVEMBER 5, 2015 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS
CIC

Away-At-School Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
3	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
4	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
5	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
6	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
7	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
9	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
12	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
13	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
14	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Good Student Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
2	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
4	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
6	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
7	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
8	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
9	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Other

	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>	<u>ST</u>	<u>T&L</u>
Driver Training Credit*	0.10	0.10	0.10	0.10	--	0.10	0.10	0.10	0.10	--	--
Occasional Operator Discount*	0.15	0.15	0.15	0.15	--	0.15	0.15	0.15	0.15	--	--
MyUSAA Legacy Discount	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Mature Driver Discount*	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Storage Discount	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Motorcycle Defensive Driving Discount	0.10	0.10	0.10	0.10	0.10	0.10	--	0.10	0.10	--	--

*Apply a factor of 1.00 for Excess Vehicles

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS
GIC

Away-At-School Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
3	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
4	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
5	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
6	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
7	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
9	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
12	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
13	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
14	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Good Student Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
2	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
4	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
6	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
7	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
8	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
9	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Other

	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>	<u>ST</u>	<u>T&L</u>
Driver Training Credit*	0.10	0.10	0.10	0.10	--	0.10	0.10	0.10	0.10	--	--
Occasional Operator Discount*	0.15	0.15	0.15	0.15	--	0.15	0.15	0.15	0.15	--	--
MyUSAA Legacy Discount	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Mature Driver Discount*	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Storage Discount	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Motorcycle Defensive Driving Discount	0.10	0.10	0.10	0.10	0.10	0.10	--	0.10	0.10	--	--

*Apply a factor of 1.00 for Excess Vehicles

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS

Garrison

Away-At-School Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
3	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
4	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
5	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
6	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
7	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
9	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
12	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
13	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
14	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Good Student Discount

<u>Years Licensed</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
2	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
4	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
6	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
7	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
8	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
9	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Excess Vehicles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Other

	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>	<u>ST</u>	<u>T&L</u>
Driver Training Credit*	0.10	0.10	0.10	0.10	--	0.10	0.10	0.10	0.10	--	--
Occasional Operator Discount*	0.15	0.15	0.15	0.15	--	0.15	0.15	0.15	0.15	--	--
MyUSAA Legacy Discount	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Mature Driver Discount*	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Storage Discount	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Motorcycle Defensive Driving Discount	0.10	0.10	0.10	0.10	0.10	0.10	--	0.10	0.10	--	--

*Apply a factor of 1.00 for Excess Vehicles

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MISCELLANEOUS FACTORS
 USAA

LCC Constant Factor

LCC
 0.06

Car Replacement Assistance

CP CL LCC
 1.061 1.097 1.097

Ride Share Gap Protection Coverage

BI Opt. BI PD MP UM PIP CP CL LCC ST T&L
 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10

Accident Forgiveness

BI Opt. BI PD MP UM PIP CP CL LCC
 1.0225 1.0225 1.0225 1.0225 1.0225 1.0225 1.0225 1.0225 1.0225

Vehicle Usage

Usage	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
Business	1.10	1.10	1.10	1.10	1.10	1.10	1.00	1.10	1.10
Farm	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Operator-Vehicle Relationship

		Inexperienced									
Operators	Vehicles	<u>Operators</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
1 Oper	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
1 Oper	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
2 Opers	1 Veh	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09

State: MASSACHUSETTS
 Line of Business: AUTO
 Effective: NOVEMBER 5, 2015 (NEW BUSINESS written on or after September 19, 2015)
 NOVEMBER 5, 2015 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS FACTORS
 CIC

LCC Constant Factor

LCC
 0.06

Car Replacement Assistance

CP CL LCC
 1.061 1.097 1.097

Ride Share Gap Protection Coverage

BI Opt. BI PD MP UM PIP CP CL LCC ST T&L
 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10

Accident Forgiveness

BI Opt. BI PD MP UM PIP CP CL LCC
 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250

Vehicle Usage

Usage	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
Business	1.10	1.10	1.10	1.10	1.10	1.10	1.00	1.10	1.10
Farm	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Operator-Vehicle Relationship

		Inexperienced									
Operators	Vehicles	<u>Operators</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
1 Oper	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
1 Oper	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
2 Opers	1 Veh	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09

State: MASSACHUSETTS
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS FACTORS
 GIC

LCC Constant Factor

LCC
 0.06

Car Replacement Assistance

CP CL LCC
 1.061 1.097 1.097

Ride Share Gap Protection Coverage

BI Opt. BI PD MP UM PIP CP CL LCC ST T&L
 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10

Accident Forgiveness

BI Opt. BI PD MP UM PIP CP CL LCC
 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250

Vehicle Usage

Usage	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
Business	1.10	1.10	1.10	1.10	1.10	1.10	1.00	1.10	1.10
Farm	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Operator-Vehicle Relationship

		Inexperienced									
Operators	Vehicles	<u>Operators</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
1 Oper	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
1 Oper	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
2 Opers	1 Veh	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09

State: MASSACHUSETTS
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS FACTORS

Garrison

LCC Constant Factor

LCC
 0.06

Car Replacement Assistance

CP CL LCC
 1.061 1.097 1.097

Ride Share Gap Protection Coverage

BI Opt. BI PD MP UM PIP CP CL LCC ST T&L
 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10 1.10

Accident Forgiveness

BI Opt. BI PD MP UM PIP CP CL LCC
 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250 1.0250

Vehicle Usage

Usage	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
Business	1.10	1.10	1.10	1.10	1.10	1.10	1.00	1.10	1.10
Farm	0.80	0.80	0.80	0.80	0.80	0.80	1.00	0.80	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Operator-Vehicle Relationship

		Inexperienced									
Operators	Vehicles	<u>Operators</u>	<u>BI</u>	<u>Opt. BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP</u>	<u>CP</u>	<u>CL</u>	<u>LCC</u>
1 Oper	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	0	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	0	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	0	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	0	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
1 Oper	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	3 Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
1 Oper	4+ Vels	1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
2 Opers	1 Veh	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	1	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
2 Opers	1 Veh	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	3 Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
2 Opers	4+ Vels	2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
3 Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	2	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	2	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
3 Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
3 Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
3 Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	1 Veh	3+	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4+ Opers	2 Vels	3+	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
4+ Opers	3 Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4+ Opers	4+ Vels	3+	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **NOVEMBER 5, 2015 (NEW BUSINESS written on or after September 19, 2015)**
NOVEMBER 5, 2015 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

**MOTORCYCLES
 GROUP**

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator's rates
- (3) Group Definitions are as follows:

	<u>Vehicle Size</u>
Group A	0 c.c. to 100 c.c
Group B	101 c.c. to 350 c.c
Group C	351 c.c. to 650 c.c
Group D	651 c.c. and over

MOTORCYCLE AGE* RATE FACTORS

	<u>CP</u>	<u>CL</u>
Age Group 1	1.00	1.00
Age Group 2	0.91	0.93
Age Group 3	0.81	0.86
Age Group 4	0.72	0.79
Age Group 5	0.62	0.72
Age Group 6	0.53	0.65
Age Group 7	0.44	0.58
Age Group 8	0.34	0.51

*Motorcycle Age based on Model Year. The current model year changes October 1, regardless of the actual date the models are introduced. Motorcycle Age Rate Factors are from the 2010 Automobile Insurers Bureau of Massachusetts Manual.

Substitute Transportation Rates

<u>Class</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Economy	50.00	53.00	60.00	60.00
Standard	55.00	58.00	66.00	66.00
Multi-passenger/Truck	83.00	88.00	100.00	100.00
Large SUV	115.00	122.00	139.00	139.00

T&L Base Rates

<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
13.25	14.00	20.00	16.00

