

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND EXPENSE FEES

Base Rates

<u>Coverages</u>	<u>Limits</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
BI	20/40	121.03	112.08	184.18	154.73
Opt. BI	20/40	121.03	112.08	184.18	154.73
PD	5000	195.69	193.87	208.04	239.94
MP	5,000	33.13	30.45	30.41	40.37
UMBI	20/40	8.28	7.01	7.25	9.02
UIMBI	20/40	7.44	6.43	6.76	8.28
PIP		47.19	41.65	61.10	70.36
CP	500 Ded	89.09	82.90	89.01	100.59
CL	500 Ded	339.57	319.20	401.03	397.82
LCC		339.57	319.20	401.03	397.82
ST*		*	*	*	*
T&L		13.25	16.00	18.00	19.25

Stated Amount Factor

<u>Coverages</u>	<u>GROUP</u>
CP	0.015

Expense Fees

<u>Coverages</u>	<u>GROUP</u>
BI	22.25
PD	22.75
PIP	3.25
CP	9.50
CL	39.25

* See section R-2 for Substitute Transportation base rates

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (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	0.8787	0.8787	0.8787	0.8787	0.8787	0.7730	0.5303	0.5303
1998	0.8875	0.8875	0.8875	0.8875	0.8875	0.7885	0.5568	0.5568
1999	0.8964	0.8964	0.8964	0.8964	0.8964	0.8043	0.5846	0.5846
2000	0.9054	0.9054	0.9054	0.9054	0.9054	0.8203	0.6139	0.6139
2001	0.9144	0.9144	0.9144	0.9144	0.9144	0.8367	0.6446	0.6446
2002	0.9236	0.9236	0.9236	0.9236	0.9236	0.8534	0.6768	0.6768
2003	0.9328	0.9328	0.9328	0.9328	0.9328	0.8705	0.7106	0.7106
2004	0.9421	0.9421	0.9421	0.9421	0.9421	0.8879	0.7462	0.7462
2005	0.9515	0.9515	0.9515	0.9515	0.9515	0.9057	0.7835	0.7835
2006	0.9610	0.9610	0.9610	0.9610	0.9610	0.9238	0.8227	0.8227
2007	0.9706	0.9706	0.9706	0.9706	0.9706	0.9423	0.8638	0.8638
2008	0.9802	0.9802	0.9802	0.9802	0.9802	0.9611	0.9070	0.9070
2009	0.9901	0.9901	0.9901	0.9901	0.9901	0.9804	0.9524	0.9524
2010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011	1.0100	1.0100	1.0100	1.0100	1.0100	1.0200	1.0500	1.0500
2012	1.0201	1.0201	1.0201	1.0201	1.0201	1.0404	1.1025	1.1025
2013	1.0303	1.0303	1.0303	1.0303	1.0303	1.0820	1.1907	1.1907
2014	1.0406	1.0406	1.0406	1.0406	1.0406	1.1253	1.2859	1.2859
2015	1.0510	1.0510	1.0510	1.0510	1.0510	1.1703	1.3888	1.3888
2016	1.0615	1.0615	1.0615	1.0615	1.0615	1.2171	1.4999	1.4999
2017	1.0721	1.0721	1.0721	1.0721	1.0721	1.2658	1.6199	1.6199
2018	1.0829	1.0829	1.0829	1.0829	1.0829	1.3165	1.7495	1.7495
2019	1.0937	1.0937	1.0937	1.0937	1.0937	1.3691	1.8894	1.8894
2020	1.1046	1.1046	1.1046	1.1046	1.1046	1.4239	2.0406	2.0406
Add. Years*	1.0100	1.0100	1.0100	1.0100	1.0100	1.0400	1.0800	1.0800

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

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
USAA

<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	2.59	2.59	2.59	2.59	2.59	1.35	2.50	2.50
1	2.10	2.10	2.10	2.10	2.10	1.30	2.15	2.15
2	1.80	1.80	1.80	1.80	1.80	1.27	1.91	1.91
3	1.51	1.51	1.51	1.51	1.51	1.24	1.74	1.74
4	1.33	1.33	1.33	1.33	1.33	1.20	1.58	1.58
5	1.24	1.24	1.24	1.24	1.24	1.16	1.45	1.45
6	1.14	1.14	1.14	1.14	1.14	1.15	1.30	1.30
7	1.09	1.09	1.09	1.09	1.09	1.12	1.20	1.20
8	1.04	1.04	1.04	1.04	1.04	1.12	1.13	1.13
9	1.00	1.00	1.00	1.00	1.00	1.09	1.10	1.10
10	0.98	0.98	0.98	0.98	0.98	1.09	1.05	1.05
11	0.97	0.97	0.97	0.97	0.97	1.06	1.00	1.00
12	0.96	0.96	0.96	0.96	0.96	1.06	0.99	0.99
13	0.96	0.96	0.96	0.96	0.96	1.05	0.98	0.98
14	0.95	0.95	0.95	0.95	0.95	1.05	0.97	0.97
15	0.95	0.95	0.95	0.95	0.95	1.03	0.96	0.96
16	0.94	0.94	0.94	0.94	0.94	1.03	0.95	0.95
17	0.94	0.94	0.94	0.94	0.94	1.01	0.94	0.94
18	0.94	0.94	0.94	0.94	0.94	1.01	0.93	0.93
19	0.94	0.94	0.94	0.94	0.94	0.99	0.92	0.92
20	0.94	0.94	0.94	0.94	0.94	0.99	0.91	0.91
21	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
22	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
23	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
24	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
25	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
27	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
28	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
29	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
30	0.93	0.93	0.93	0.93	0.93	0.95	0.91	0.91
31	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
32	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
33	0.91	0.91	0.91	0.91	0.91	0.95	0.91	0.91

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
USAA

<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>
34	0.90	0.90	0.90	0.90	0.90	0.95	0.91	0.91
35	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
36	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
37	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
38	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
39	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
40	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
41	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
42	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
43	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
44	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
45	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
46	0.91	0.91	0.91	0.91	0.91	0.94	0.90	0.90
47	0.92	0.92	0.92	0.92	0.92	0.94	0.90	0.90
48	0.93	0.93	0.93	0.93	0.93	0.93	0.91	0.91
49	0.94	0.94	0.94	0.94	0.94	0.93	0.92	0.92
50	0.95	0.95	0.95	0.95	0.95	0.93	0.93	0.93
51	0.96	0.96	0.96	0.96	0.96	0.92	0.95	0.95
52	0.98	0.98	0.98	0.98	0.98	0.92	0.96	0.96
53	1.00	1.00	1.00	1.00	1.00	0.92	0.98	0.98
54	1.02	1.02	1.02	1.02	1.02	0.91	1.00	1.00
55	1.05	1.05	1.05	1.05	1.05	0.91	1.02	1.02
56	1.08	1.08	1.08	1.08	1.08	0.91	1.04	1.04
57	1.11	1.11	1.11	1.11	1.11	0.91	1.07	1.07
58	1.15	1.15	1.15	1.15	1.15	0.90	1.10	1.10
59	1.19	1.19	1.19	1.19	1.19	0.90	1.13	1.13
60	1.24	1.24	1.24	1.24	1.24	0.89	1.16	1.16
61	1.28	1.28	1.28	1.28	1.28	0.88	1.19	1.19
62	1.32	1.32	1.32	1.32	1.32	0.87	1.22	1.22
63	1.37	1.37	1.37	1.37	1.37	0.85	1.24	1.24
64+	1.42	1.42	1.42	1.42	1.42	0.85	1.26	1.26
Excess Vehicle	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
CIC

<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	2.59	2.59	2.59	2.59	2.59	1.35	2.50	2.50
1	2.10	2.10	2.10	2.10	2.10	1.30	2.15	2.15
2	1.80	1.80	1.80	1.80	1.80	1.27	1.91	1.91
3	1.51	1.51	1.51	1.51	1.51	1.24	1.74	1.74
4	1.33	1.33	1.33	1.33	1.33	1.20	1.58	1.58
5	1.24	1.24	1.24	1.24	1.24	1.16	1.45	1.45
6	1.14	1.14	1.14	1.14	1.14	1.15	1.30	1.30
7	1.09	1.09	1.09	1.09	1.09	1.12	1.20	1.20
8	1.04	1.04	1.04	1.04	1.04	1.12	1.13	1.13
9	1.00	1.00	1.00	1.00	1.00	1.09	1.10	1.10
10	0.98	0.98	0.98	0.98	0.98	1.09	1.05	1.05
11	0.97	0.97	0.97	0.97	0.97	1.06	1.00	1.00
12	0.96	0.96	0.96	0.96	0.96	1.06	0.99	0.99
13	0.96	0.96	0.96	0.96	0.96	1.05	0.98	0.98
14	0.95	0.95	0.95	0.95	0.95	1.05	0.97	0.97
15	0.95	0.95	0.95	0.95	0.95	1.03	0.96	0.96
16	0.94	0.94	0.94	0.94	0.94	1.03	0.95	0.95
17	0.94	0.94	0.94	0.94	0.94	1.01	0.94	0.94
18	0.94	0.94	0.94	0.94	0.94	1.01	0.93	0.93
19	0.94	0.94	0.94	0.94	0.94	0.99	0.92	0.92
20	0.94	0.94	0.94	0.94	0.94	0.99	0.91	0.91
21	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
22	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
23	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
24	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
25	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
27	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
28	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
29	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
30	0.93	0.93	0.93	0.93	0.93	0.95	0.91	0.91
31	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
32	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
33	0.91	0.91	0.91	0.91	0.91	0.95	0.91	0.91

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
CIC

<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>
34	0.90	0.90	0.90	0.90	0.90	0.95	0.91	0.91
35	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
36	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
37	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
38	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
39	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
40	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
41	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
42	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
43	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
44	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
45	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
46	0.91	0.91	0.91	0.91	0.91	0.94	0.90	0.90
47	0.92	0.92	0.92	0.92	0.92	0.94	0.90	0.90
48	0.93	0.93	0.93	0.93	0.93	0.93	0.91	0.91
49	0.94	0.94	0.94	0.94	0.94	0.93	0.92	0.92
50	0.95	0.95	0.95	0.95	0.95	0.93	0.93	0.93
51	0.96	0.96	0.96	0.96	0.96	0.92	0.95	0.95
52	0.98	0.98	0.98	0.98	0.98	0.92	0.96	0.96
53	1.00	1.00	1.00	1.00	1.00	0.92	0.98	0.98
54	1.02	1.02	1.02	1.02	1.02	0.91	1.00	1.00
55	1.05	1.05	1.05	1.05	1.05	0.91	1.02	1.02
56	1.08	1.08	1.08	1.08	1.08	0.91	1.04	1.04
57	1.11	1.11	1.11	1.11	1.11	0.91	1.07	1.07
58	1.15	1.15	1.15	1.15	1.15	0.90	1.10	1.10
59	1.19	1.19	1.19	1.19	1.19	0.90	1.13	1.13
60	1.24	1.24	1.24	1.24	1.24	0.89	1.16	1.16
61	1.28	1.28	1.28	1.28	1.28	0.88	1.19	1.19
62	1.32	1.32	1.32	1.32	1.32	0.87	1.22	1.22
63	1.37	1.37	1.37	1.37	1.37	0.85	1.24	1.24
64+	1.42	1.42	1.42	1.42	1.42	0.85	1.26	1.26
Excess Vehicle	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
GIC

<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	2.59	2.59	2.59	2.59	2.59	1.35	2.50	2.50
1	2.10	2.10	2.10	2.10	2.10	1.30	2.15	2.15
2	1.80	1.80	1.80	1.80	1.80	1.27	1.91	1.91
3	1.51	1.51	1.51	1.51	1.51	1.24	1.74	1.74
4	1.33	1.33	1.33	1.33	1.33	1.20	1.58	1.58
5	1.24	1.24	1.24	1.24	1.24	1.16	1.45	1.45
6	1.14	1.14	1.14	1.14	1.14	1.15	1.30	1.30
7	1.09	1.09	1.09	1.09	1.09	1.12	1.20	1.20
8	1.04	1.04	1.04	1.04	1.04	1.12	1.13	1.13
9	1.00	1.00	1.00	1.00	1.00	1.09	1.10	1.10
10	0.98	0.98	0.98	0.98	0.98	1.09	1.05	1.05
11	0.97	0.97	0.97	0.97	0.97	1.06	1.00	1.00
12	0.96	0.96	0.96	0.96	0.96	1.06	0.99	0.99
13	0.96	0.96	0.96	0.96	0.96	1.05	0.98	0.98
14	0.95	0.95	0.95	0.95	0.95	1.05	0.97	0.97
15	0.95	0.95	0.95	0.95	0.95	1.03	0.96	0.96
16	0.94	0.94	0.94	0.94	0.94	1.03	0.95	0.95
17	0.94	0.94	0.94	0.94	0.94	1.01	0.94	0.94
18	0.94	0.94	0.94	0.94	0.94	1.01	0.93	0.93
19	0.94	0.94	0.94	0.94	0.94	0.99	0.92	0.92
20	0.94	0.94	0.94	0.94	0.94	0.99	0.91	0.91
21	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
22	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
23	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
24	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
25	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
27	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
28	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
29	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
30	0.93	0.93	0.93	0.93	0.93	0.95	0.91	0.91
31	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
32	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
33	0.91	0.91	0.91	0.91	0.91	0.95	0.91	0.91

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
GIC

<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>
34	0.90	0.90	0.90	0.90	0.90	0.95	0.91	0.91
35	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
36	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
37	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
38	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
39	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
40	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
41	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
42	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
43	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
44	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
45	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
46	0.91	0.91	0.91	0.91	0.91	0.94	0.90	0.90
47	0.92	0.92	0.92	0.92	0.92	0.94	0.90	0.90
48	0.93	0.93	0.93	0.93	0.93	0.93	0.91	0.91
49	0.94	0.94	0.94	0.94	0.94	0.93	0.92	0.92
50	0.95	0.95	0.95	0.95	0.95	0.93	0.93	0.93
51	0.96	0.96	0.96	0.96	0.96	0.92	0.95	0.95
52	0.98	0.98	0.98	0.98	0.98	0.92	0.96	0.96
53	1.00	1.00	1.00	1.00	1.00	0.92	0.98	0.98
54	1.02	1.02	1.02	1.02	1.02	0.91	1.00	1.00
55	1.05	1.05	1.05	1.05	1.05	0.91	1.02	1.02
56	1.08	1.08	1.08	1.08	1.08	0.91	1.04	1.04
57	1.11	1.11	1.11	1.11	1.11	0.91	1.07	1.07
58	1.15	1.15	1.15	1.15	1.15	0.90	1.10	1.10
59	1.19	1.19	1.19	1.19	1.19	0.90	1.13	1.13
60	1.24	1.24	1.24	1.24	1.24	0.89	1.16	1.16
61	1.28	1.28	1.28	1.28	1.28	0.88	1.19	1.19
62	1.32	1.32	1.32	1.32	1.32	0.87	1.22	1.22
63	1.37	1.37	1.37	1.37	1.37	0.85	1.24	1.24
64+	1.42	1.42	1.42	1.42	1.42	0.85	1.26	1.26
Excess Vehicle	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90

State: **MASSACHUSETTS**
 Line of Business: **AUTO**
 Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
Garrison

<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	2.59	2.59	2.59	2.59	2.59	1.35	2.50	2.50
1	2.10	2.10	2.10	2.10	2.10	1.30	2.15	2.15
2	1.80	1.80	1.80	1.80	1.80	1.27	1.91	1.91
3	1.51	1.51	1.51	1.51	1.51	1.24	1.74	1.74
4	1.33	1.33	1.33	1.33	1.33	1.20	1.58	1.58
5	1.24	1.24	1.24	1.24	1.24	1.16	1.45	1.45
6	1.14	1.14	1.14	1.14	1.14	1.15	1.30	1.30
7	1.09	1.09	1.09	1.09	1.09	1.12	1.20	1.20
8	1.04	1.04	1.04	1.04	1.04	1.12	1.13	1.13
9	1.00	1.00	1.00	1.00	1.00	1.09	1.10	1.10
10	0.98	0.98	0.98	0.98	0.98	1.09	1.05	1.05
11	0.97	0.97	0.97	0.97	0.97	1.06	1.00	1.00
12	0.96	0.96	0.96	0.96	0.96	1.06	0.99	0.99
13	0.96	0.96	0.96	0.96	0.96	1.05	0.98	0.98
14	0.95	0.95	0.95	0.95	0.95	1.05	0.97	0.97
15	0.95	0.95	0.95	0.95	0.95	1.03	0.96	0.96
16	0.94	0.94	0.94	0.94	0.94	1.03	0.95	0.95
17	0.94	0.94	0.94	0.94	0.94	1.01	0.94	0.94
18	0.94	0.94	0.94	0.94	0.94	1.01	0.93	0.93
19	0.94	0.94	0.94	0.94	0.94	0.99	0.92	0.92
20	0.94	0.94	0.94	0.94	0.94	0.99	0.91	0.91
21	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
22	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
23	0.94	0.94	0.94	0.94	0.94	0.98	0.91	0.91
24	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
25	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.97	0.91	0.91
27	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
28	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
29	0.94	0.94	0.94	0.94	0.94	0.96	0.91	0.91
30	0.93	0.93	0.93	0.93	0.93	0.95	0.91	0.91
31	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
32	0.92	0.92	0.92	0.92	0.92	0.95	0.91	0.91
33	0.91	0.91	0.91	0.91	0.91	0.95	0.91	0.91

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 20, 2017 (NEW BUSINESS written on or after MARCH 18, 2017)**
MAY 12, 2017 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

Years Driving Experience
Garrison

<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>
34	0.90	0.90	0.90	0.90	0.90	0.95	0.91	0.91
35	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
36	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
37	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
38	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
39	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
40	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
41	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
42	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
43	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
44	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
45	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90
46	0.91	0.91	0.91	0.91	0.91	0.94	0.90	0.90
47	0.92	0.92	0.92	0.92	0.92	0.94	0.90	0.90
48	0.93	0.93	0.93	0.93	0.93	0.93	0.91	0.91
49	0.94	0.94	0.94	0.94	0.94	0.93	0.92	0.92
50	0.95	0.95	0.95	0.95	0.95	0.93	0.93	0.93
51	0.96	0.96	0.96	0.96	0.96	0.92	0.95	0.95
52	0.98	0.98	0.98	0.98	0.98	0.92	0.96	0.96
53	1.00	1.00	1.00	1.00	1.00	0.92	0.98	0.98
54	1.02	1.02	1.02	1.02	1.02	0.91	1.00	1.00
55	1.05	1.05	1.05	1.05	1.05	0.91	1.02	1.02
56	1.08	1.08	1.08	1.08	1.08	0.91	1.04	1.04
57	1.11	1.11	1.11	1.11	1.11	0.91	1.07	1.07
58	1.15	1.15	1.15	1.15	1.15	0.90	1.10	1.10
59	1.19	1.19	1.19	1.19	1.19	0.90	1.13	1.13
60	1.24	1.24	1.24	1.24	1.24	0.89	1.16	1.16
61	1.28	1.28	1.28	1.28	1.28	0.88	1.19	1.19
62	1.32	1.32	1.32	1.32	1.32	0.87	1.22	1.22
63	1.37	1.37	1.37	1.37	1.37	0.85	1.24	1.24
64+	1.42	1.42	1.42	1.42	1.42	0.85	1.26	1.26
Excess Vehicle	0.90	0.90	0.90	0.90	0.90	0.95	0.90	0.90

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

Policies effective on or after March 5, 2016

Accidents that occur prior to **July 1, 2015**, 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.

Accidents that occur on or after **July 1, 2015** for which an insurer paid a claim in excess of \$1,000, 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 **state's** threshold in the previous 5 years; OR
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

Policies effective prior to March 5, 2016

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.

Includes Copyrighted material of Automobile Insurers Bureau, 2007.
UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
GR-16

New business Effective March 20, 2017
Renewal Business Effective May 12, 2017

MASSACHUSETTS PERSONAL AUTO MANUAL

(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.

5. MERIT RATING PLAN (Cont'd)

(c.) Accidents occurring under the following circumstances are not considered chargeable:

- (i) auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
- (ii) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (iii) auto is struck in the rear and the applicant or other resident operator has not been convicted of a moving traffic violation; or
- (iv) operator of the other auto convicted of a moving traffic violation and the applicant or other resident operator was not convicted; or
- (v) auto struck by a "hit-and-run" vehicle and accident reported to the proper authority within 24 hours; or
- (vi) damage by animals; or
- (vii) damage by flying gravel, missiles, or falling objects; or
- (viii) using auto in response to an emergency as a paid or volunteer member of any Fire Department or law enforcement agency. This exception is not valid except during an emergency.

C. Refund of Premium Increase

If the premium has been increased due to a chargeable accident, and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

D. Experience Period

1. Convictions

For convictions, the experience period will be the three years immediately preceding the effective date of the new or renewal policy.

2. Accidents

(a) New Business and Newly Added Operators

For chargeable accidents, the experience period will be the three years immediately preceding the effective date of the new or renewal period.

(b) Renewals

For chargeable accidents, the experience period will include accidents with chargeability start dates within the three years prior to the renewal effective date. The chargeability start date is the effective date of the first renewal policy prepared after payment was made for an accident.

Includes Copyrighted material of Automobile Insurers Bureau, 2007.
UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
GR-17

New business Effective March 20, 2017
Renewal Business Effective May 12, 2017

5. MERIT RATING PLAN (Cont'd)

b. Accidents

Policies effective on or after March 5, 2016

Accidents that occur prior to ~~March 5, 2016~~ July 1, 2015 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.

Accidents that occur on or after ~~March 5, 2016~~ July 1, 2015 for which an insurer paid a claim in excess of \$1,000, 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~~ state's threshold in the previous 5 years; OR
 - ~~(ii) Policy has 5+ years auto tenure, AND effective March 5, 2016 the policy has no other accidents above the \$1,000 threshold in the previous 5 years; OR~~
 - (ii) A premium is shown on the policy Declarations for Accident Forgiveness.

Policies effective prior to March 5, 2016

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.

Includes Copyrighted material of Automobile Insurers Bureau, 2007.
 UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY
 GR-16

~~EFFECTIVE March 5, 2016~~

New business Effective March 20, 2017

Renewal Business Effective May 12, 2017