

ADDITIONAL INFORMATION

DISCOUNTS

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the discounts box. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit commuter discount. Contact your agent or company representative for further details.

Please Note: Not all discounts are available for all policyholders.

Discount Name	Coverage	Discount Available
Age 65 and Older	All	25%
Air Bag/Automatic Seatbelts	Parts 2, 3, 6 and 12	25%
Annual Mileage 0-5000/5001-7500	Parts 1,2,3,4,5,6,7,8 and 12	10%/5%
Anti-Theft Device / Vehicle Recovery System	Part 9	5-36% Depending on the category of device.
Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Multi-Line	Parts 1, 2, 4, 5, 6, 7, 8 and 9	4-10% varies by line and number
Good Student	Parts 1, 2, 4, 5, 6, 7, 8 and 9	10%
Loyalty	Parts 1,2,3,4,5,6,7,8,9 and 12	3-5% varies by years insured with Amica
Paid In Full	Parts 1,2,3,4,5,6,7,8,9 and 12	4%
Public Transit	Parts 4 and 7	10%
Advanced Driver Training	Parts 1,2,3,4,5,6,7,8,9 and 12	5%
Automatic Payment Plan	All	2%
All Electronic	All	2%
Adaptive Headlights	Parts 1, 2, 4, 5 and 7	1%
Forward Collision Warning	Parts 1, 2, 4, 5 and 7	2-4%
Electronic Stability Control	Parts 7 and 8	5%

Additional Discount is available with the Platinum Choice package.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustments shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premium reductions result from incident-free driving. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

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RULE 19. DISCOUNTS

A. Multi-Car

A 5% discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9.

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Public Transit

A 10% discount shall apply to Property Damage and Collision.

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

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3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount.

	Approved As of		Approved As of
American Eagle Motor Coach, Inc (formerly Medeiros Bus Co. Inc.)	February 1, 1981	Hingham/Boston Commuter Boat Service	January 1, 1979
Andre Coachlines, Inc.	January 1, 1984	Interstate Coach	January 1, 1980
Arrow Line, Inc, The	January 1, 1980	Kinson Bus Lines (The Coach Company)	January 1, 1985
Bay State Spray & Provincetown	February 1, 1981	Lexpress	January 29, 1996
Berkshire Regional Transit Authority	January 1, 1982	Logan Express	January 29, 1996
Bloom's Bus Line	December 1, 1980	Lowell Regional Transit Authority	January 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983	Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Brockton Area Transit Authority	January 1, 1979	Mass Rides	February 1, 2004
Brush Hill Transportation Co.	October 15, 1992	Merrimack Valley Regional Transit Authority	May 1, 1993
Burlington Transportation Co. (The People Mover/The B Line)	October 15, 1992	Montachusett Regional Transit Authority	January 1, 1980
Cape Code Regional Transit Authority	May 18, 1992	Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Carey's Bus Lines, Inc.	November 1, 1996	Pioneer Valley Transit Authority	January 1, 1979
Coach Company, the (Kinson Bus Lines)	January 1, 1985	Plymouth & Brockton Street Railway Co.	January 1, 1980
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993	Rabbit Transit, Inc.	January 1, 1982
Dee bus Service	January 1, 1982	Trombly Motor Coach Service, Inc.	January 1, 1980
Drummond, H.T., Inc.	January 1, 1982	Vocell Co., Inc	January 1, 1980,
Edmar Limousine Service, The	January 1, 1979	Worcester Gray Line, Inc.	January 1, 1980
Gray Line Framingham Commuter Corp.	January 1, 1979	Worcester Regional Transit Authority	January 1, 1980
Greater Attleboro-Taunton Regional Transit Authority	January 1, 1980	Yankee Line, Inc., A	March 13, 1991
Greenfield Montague Transit Authority	January 1, 1985		

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

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C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. The discount will be calculated as follows; compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.

The 25% 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 adjustment.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories:

Annual Mileage	Discount
0 – 5,000	10%
5,000 – 7,500	5%

The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

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2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of merit rating adjustment.

F. Safety Equipment Discounts

1. Passive Restraint Discount

A 25% discount will apply to the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain at least one of the following occupant safety features; an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

2. Electronic Stability Control Discount

Private passenger autos equipped with a factory installed four-wheel Electronic Stability Control System (ESC) shall be afforded a 5% discount to be applied to Part 7 – Collision Coverage and Part 8 – Limited Collision Coverage.

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3. Adaptive Headlights Discount

A 1% discount for Parts 1, 2, 4, 5 and 7 shall be afforded for those private passenger autos equipped with adaptive headlights.

4. Forward Collision Warning Systems Discount

Private passenger autos equipped with a Forward Collision Warning System shall be afforded the following discounts for Parts 1, 2, 4, 5 and 7.

- 4% with Autonomous Braking
- 2% without Autonomous Braking

G. Advanced Driver Training

A 5% discount will be applied to all parts except 10 and 11.

1. The operator has a completion certificate for an advanced driver training course approved to the Massachusetts registry of motor vehicles.
2. The course must have been completed within 60 months of the policy effective date.
3. The discount only applies to those vehicles where the operator completing the course has been assigned.

H. Multi-Line Discount

A discount shall apply, in accordance with the table below, if a policyholder also has a homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.

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c. The discount shall apply to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & HO-1, 2, 3, 5, 9	7%	9%	10%
Auto & HO-6	6%	8%	10%
Auto & HO-4	6%	8%	10%

I. Good Student

A 10% discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

The applicable Good Student discount applies provided:

1. the owner or operator is Rate Class 17, 18, 20, 21, 25, or 26 and a full time high school, college or university student,
2. a certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (a) is in the upper 20% of his/her class scholastically, or
 - (b) maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B.",
 - (c) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent,
 - (d) in addition to the prior semester records, allow the Annual GPA as an additional qualifier of good student status; this may be obtained by averaging GPAs of the (2) preceding semesters,
 - (e) student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.

A change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

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J. Loyalty

Policyholders are eligible for a discount of 3% to 5% on Parts 1 through 9 and 12 if:

- (1) the insured is not presently insured with Amica but has been consecutively insured with the same insurer or insurer group for a period of not less than two years and has not been cancelled or non-renewed; or
- (2) the insured has been insured with Amica for a period of two years or more.

Years with Prior Carrier	Years Insured with Amica			
	0 – 1	2	3 – 5	6+
0 – 1	0%	3%	3%	5%
2	3%	3%	3%	5%
3 – 5	3%	3%	3%	5%
6+	5%	5%	5%	5%

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RULE 26. ADDITIONAL RATING FACTORS

A. DRIVING EXPERIENCE FACTOR – FOR OTHER THAN THE BASIC COVERAGE PACKAGE

The premium for each coverage is determined by applying the Driving Experience factor from the table below to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

Years		Coverages	Coverages
Driving Experience		1,2,4,7 Factor	5,6,8,9 Factor
No valid US or Canadian License	Range 7	1.095	1.04
0-2	Range 1	1.00	1.00
3-5	Range 2	1.00	1.00
6-9	Range 3	1.095	1.04
10-19	Range 4	1.00	1.00
20-49	Range 5	0.95	0.95
50-59	Range 6	1.00	1.00
60+	Range 7	1.095	1.04

If the operator has been insured in the Commonwealth of Massachusetts during the 12 months preceding the application of coverage, or if evidence of prior licensure is available, years licensed will be determined by the number of full years the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured, the years licensed factor will be assigned based on the earliest possible date the driver's license could be obtained in Massachusetts.

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of prior licensure is available, the operator will be assigned a year's licensed factor equal to zero(0). The Massachusetts driving experience will be used thereafter to assign the years.

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B. DRIVING EXPERIENCE FACTOR – FOR THE BASIC COVERAGE PACKAGE

The premium for each coverage is determined by applying the Driving Experience factor from the table below to Parts 1, 2, 4 and 5.

Years		Coverages 1,2,4,5 Factor
Driving Experience		
No valid US or Canadian License	Range 7	1.00
0-2	Range 1	1.00
3-5	Range 2	1.00
6-9	Range 3	1.00
10-19	Range 4	1.00
20-49	Range 5	1.00
50-59	Range 6	1.00
60+	Range 7	1.00

If the operator has been insured in the Commonwealth of Massachusetts during the 12 months preceding the application of coverage, or if evidence of prior licensure is available, years licensed will be determined by the number of full years the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured, the years licensed factor will be assigned based on the earliest possible date the driver's license could be obtained in Massachusetts.

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of prior licensure is available, the operator will be assigned a year's licensed factor equal to zero(0). The Massachusetts driving experience will be used thereafter to assign the years.

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C. LIMIT/VEHICLES FACTOR

Determine if the vehicle qualifies for a multi-car discount. Determine the Prior Each Person Bodily Injury Liability Limit for the policy. The premium for each coverage is determined by applying the Prior Limit/Vehicles factor for the appropriate Each Person Prior Bodily Injury Liability Limit and single/multi-car status from the tables below to Parts 1, 2, 3, 4, 5, 6, 7, 9, and 12. For vehicles without liability coverage (Part 5 Optional BI), a factor of 1.00 should be used for Parts 1, 2, 3, 4, 5, 6, 7, 9 and 12.

Vehicles Not Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
<=20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	1.00	1.00	1.00
>=100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Vehicles Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	0.95	0.95	1.00
>=100	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

The Prior Bodily Injury limit is determined at the time of application for New Business or in preparation of renewal for renewal business. The Bodily Injury Per Person limit is the limit from the prior carrier for New Business and the limit from the expiring policy for Renewal business. For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty.

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D. Household Assessment Level Factors*

A Household Assessment Profile (HAP) is calculated at New Business or in preparation of Renewal. The HAP considers the following attributes in determining the Household Assessment Level, or HAL.

1. The number of late payments in the last three years.
2. The number of cancellation notices in the last three years.
3. Years the account has been in-force with Amica.
4. Years of tenure with the prior carrier.
5. Prior Bodily Injury Accident Limit.
6. Number of Homeowners policies in force.
7. Number of Umbrella and Ocean Marine policies in force.
8. Vehicle Density Group.
9. Maximum Years Licensed.
10. Minimum Years Licensed.
11. Minimum Vehicle Age.
12. Number of Vehicles.

The Household Assessment Level deterioration is limited to 3 HAL's on renewal. There is no limitation on HAL improvement.

The HAP is not recalculated midterm.

HAL	HAP Score Range	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
1	<=1.019	0.89	0.89	0.94	0.89	0.89	0.94	0.89	0.89	0.89	0.89	0.89	0.94
2	1.020 – 1.183	0.90	0.90	0.95	0.90	0.90	0.95	0.90	0.90	0.90	0.90	0.90	0.95
3	1.184 – 1.323	0.91	0.91	0.96	0.91	0.91	0.96	0.91	0.91	0.91	0.91	0.91	0.96
4	1.324 – 1.519	0.91	0.91	0.96	0.91	0.91	0.96	0.91	0.91	0.91	0.91	0.91	0.96
5	1.520 – 1.692	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.693 – 1.907	1.05	1.00	1.00	1.00	1.05	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.908 – 2.174	1.12	1.00	1.00	1.05	1.12	1.00	1.10	1.10	1.00	1.00	1.00	1.00
8	2.175 – 2.544	1.12	1.00	1.25	1.15	1.12	1.00	1.15	1.15	1.10	1.10	1.10	1.25
9	2.545 – 3.311	1.12	1.25	1.25	1.25	1.12	1.25	1.15	1.15	1.10	1.10	1.10	1.25
10	>=3.312	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25

*These factors do not apply to motorcycles or other miscellaneous types.

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Effective **SEPTEMBER 1, 2014**

RULE 56. MERIT RATING PLAN

The merit rating plan is a Safe Driver Insurance Plan (SDIP).

Adjustments/Experience Period

Each listed operator on a policy is assigned a code based on the operator's driving history record. A percentage associated with the code is applied to the otherwise applicable premium that reflects the number, type, and age of chargeable incidents during the Policy Experience Period. The percentage can be either positive or negative. A negative percentage is either the Excellent Driver Discount, Code 98, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, Code 99, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. Additional codes will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the code for each listed operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until Amica receives an authorized inquiry response from the Merit Rating Board indicating the operator's code.

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until Amica receives an authorized inquiry response from the Merit Rating Board with the operator's actual code. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years.

If there are no motor vehicle violations or at-fault accidents shown on the operator's record,

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Amica will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

Determination of Codes

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy.

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

The code is determined by summing all applicable points associated with an operator.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of the Adjustment

The percentage is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process and prior to the addition of optional endorsements, after all discounts and rating factors have been completed.

See Rule 26 to determine the applicable range for each driver. Range 7 factors apply for miscellaneous types.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Reductions</u>	<u>Reductions</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
Excellent Driver Discount (5 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
	<u>Adjustments</u>	<u>Adjustments</u>
Number of Adjustments X	See rate pages	See rate pages

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for merit factor

for merit factor

The code is based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the code applicable to the operator shall be the sum of the points identified for each chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the points applicable to each incident shall be reduced by one. In no event shall the adjustments for any single incident result in a negative percentage.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

RATE SECTION

Memorandum

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

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 operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

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 operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

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 operators rates above.

(3) Group definitions are as follows:

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

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
EFFECTIVE AUGUST 1, 2013**

MOTORCYCLE RATES

**Part 7 – Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85

**Part 7 – Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 – Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 – Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.00
2	1 st Preceding	0.93
3	2 nd Preceding	0.86
4	3 rd Preceding	0.79
5	4 th Preceding	0.72
6	5 th Preceding	0.65
7	6 th Preceding	0.58
8	7 th Preceding	0.51
9	All Other	0.51

**The current model year changes October 1, regardless of the actual date the models are introduced.

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's original cost new in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium in (b) by the Motorcycle Age Factor.

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 operators rates above.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
EFFECTIVE AUGUST 1, 2013**

MOTORCYCLE RATES

**Part 9 – Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 – Comprehensive
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.00
2	1 st Preceding	0.91
3	2 nd Preceding	0.81
4	3 rd Preceding	0.72
5	4 th Preceding	0.62
6	5 th Preceding	0.53
7	6 th Preceding	0.44
8	7 th Preceding	0.34
9	All Other	0.34

** The current model year changes October 1, regardless of the actual date the models are introduced.

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's original cost new in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium in (b) by the Motorcycle Age Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

**AMICA MUTUAL INSURANCE COMPANY
EFFECTIVE SEPTEMBER 1, 2014**

Massachusetts
Private Passenger Automobile Insurance Rates
Merit Rating Plan

Percentages to Apply to Otherwise Applicable Premiums*
Parts 1, 2, 4, and 7 Only

Merit Rating Code	Classes 20, 21, 25, 26		
	All Others	Insured 3-5 Years with No Chargeable Accidents in Last 3 Years	Insured 6 or More Years with No Chargeable Accidents in Last 3 Years
99	N/A	N/A	N/A
98	N/A	N/A	N/A
0	0.0%	0.0%	0.0%
1	7.5%	7.5%	7.5%
2	15.0%	15.0%	15.0%
3	22.5%	22.5%	22.5%
4	30.0%	30.0%	30.0%
5	46.5%	46.5%	46.5%
6	55.0%	55.0%	55.0%
7	63.0%	63.0%	63.0%
8	80.0%	80.0%	80.0%
9	88.5%	88.5%	88.5%
10	97.0%	97.0%	97.0%
11	106.0%	106.0%	106.0%
12	114.5%	114.5%	114.5%
13	123.0%	123.0%	123.0%
14	132.0%	132.0%	132.0%
15	140.5%	140.5%	140.5%
16	149.0%	149.0%	149.0%
17	158.0%	158.0%	158.0%
18	166.5%	166.5%	166.5%
19	175.0%	175.0%	175.0%
20	184.0%	184.0%	184.0%
21	192.5%	192.5%	192.5%
22	201.0%	201.0%	201.0%
23	210.0%	210.0%	210.0%
24	218.5%	218.5%	218.5%
25	227.0%	227.0%	227.0%
26	235.5%	235.5%	235.5%
27	244.5%	244.5%	244.5%
28	253.0%	253.0%	253.0%
29	262.0%	262.0%	262.0%
30	270.5%	270.5%	270.5%
31	279.0%	279.0%	279.0%
32	287.5%	287.5%	287.5%
33	296.5%	296.5%	296.5%
34	305.0%	305.0%	305.0%
35	313.5%	313.5%	313.5%
36	322.5%	322.5%	322.5%
37	331.0%	331.0%	331.0%
38	339.5%	339.5%	339.5%
39	348.5%	348.5%	348.5%
40	357.0%	357.0%	357.0%
41	365.5%	365.5%	365.5%
42	374.5%	374.5%	374.5%
43	383.0%	383.0%	383.0%
44	391.5%	391.5%	391.5%
45	400.5%	400.5%	400.5%

* Total policy adjustment is determined by applying the above percentages (for the appropriate code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

**AMICA MUTUAL INSURANCE COMPANY
EFFECTIVE SEPTEMBER 1, 2014**

**Massachusetts
Private Passenger Automobile Insurance Rates
Merit Rating Plan**

Percentages to Apply to Otherwise Applicable Premiums*
Parts 1, 2, 4, and 7 Only

Merit Rating Code	Classes 17 and 18		
	All Others	Insured 3-5 Years with No Chargeable	Insured 6 or More Years with No Chargeable
		Accidents in Last 3 Years	Accidents in Last 3 Years
99	N/A	N/A	N/A
98**	-11.7%	-11.7%	-11.7%
0	0.0%	0.0%	0.0%
1	7.5%	5.0%	0.0%
2	15.0%	10.0%	0.0%
3	22.5%	15.0%	7.5%
4	30.0%	20.0%	10.0%
5	46.5%	46.5%	46.5%
6	55.0%	55.0%	55.0%
7	63.0%	63.0%	63.0%
8	80.0%	80.0%	80.0%
9	88.5%	88.5%	88.5%
10	97.0%	97.0%	97.0%
11	106.0%	106.0%	106.0%
12	114.5%	114.5%	114.5%
13	123.0%	123.0%	123.0%
14	132.0%	132.0%	132.0%
15	140.5%	140.5%	140.5%
16	149.0%	149.0%	149.0%
17	158.0%	158.0%	158.0%
18	166.5%	166.5%	166.5%
19	175.0%	175.0%	175.0%
20	184.0%	184.0%	184.0%
21	192.5%	192.5%	192.5%
22	201.0%	201.0%	201.0%
23	210.0%	210.0%	210.0%
24	218.5%	218.5%	218.5%
25	227.0%	227.0%	227.0%
26	235.5%	235.5%	235.5%
27	244.5%	244.5%	244.5%
28	253.0%	253.0%	253.0%
29	262.0%	262.0%	262.0%
30	270.5%	270.5%	270.5%
31	279.0%	279.0%	279.0%
32	287.5%	287.5%	287.5%
33	296.5%	296.5%	296.5%
34	305.0%	305.0%	305.0%
35	313.5%	313.5%	313.5%
36	322.5%	322.5%	322.5%
37	331.0%	331.0%	331.0%
38	339.5%	339.5%	339.5%
39	348.5%	348.5%	348.5%
40	357.0%	357.0%	357.0%
41	365.5%	365.5%	365.5%
42	374.5%	374.5%	374.5%
43	383.0%	383.0%	383.0%
44	391.5%	391.5%	391.5%
45	400.5%	400.5%	400.5%

* Total policy adjustment is determined by applying the above percentages (for the appropriate code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

** Five years licensed required for Merit Rating Group 98.

**AMICA MUTUAL INSURANCE COMPANY
EFFECTIVE SEPTEMBER 1, 2014**

**Massachusetts
Private Passenger Automobile Insurance Rates
Merit Rating Plan**

Percentages to Apply to Otherwise Applicable Premiums*
Parts 1, 2, 4, and 7 Only

Merit Rating Code	Classes 10,15 and 30 in Ranges 3 and 7 Only		
	All Others	Insured 3-5 Years with No Chargeable Accidents in Last 3 Years	Insured 6 or More Years with No Chargeable Accidents in Last 3 Years
99	-21.2%	-21.2%	-21.2%
98	-7.0%	-11.7%	-21.2%
0	0.0%	-5.0%	-10.0%
1	15.0%	10.0%	0.0%
2	30.0%	20.0%	0.0%
3	45.0%	30.0%	15.0%
4	60.0%	40.0%	20.0%
5	82.5%	82.5%	82.5%
6	99.0%	99.0%	99.0%
7	115.5%	115.5%	115.5%
8	132.0%	132.0%	132.0%
9	148.5%	148.5%	148.5%
10	165.0%	165.0%	165.0%
11	181.5%	181.5%	181.5%
12	198.0%	198.0%	198.0%
13	214.5%	214.5%	214.5%
14	231.0%	231.0%	231.0%
15	247.5%	247.5%	247.5%
16	264.0%	264.0%	264.0%
17	280.5%	280.5%	280.5%
18	297.0%	297.0%	297.0%
19	313.5%	313.5%	313.5%
20	330.0%	330.0%	330.0%
21	346.5%	346.5%	346.5%
22	363.0%	363.0%	363.0%
23	379.5%	379.5%	379.5%
24	396.0%	396.0%	396.0%
25	412.5%	412.5%	412.5%
26	429.0%	429.0%	429.0%
27	445.5%	445.5%	445.5%
28	462.0%	462.0%	462.0%
29	478.5%	478.5%	478.5%
30	495.0%	495.0%	495.0%
31	511.5%	511.5%	511.5%
32	528.0%	528.0%	528.0%
33	544.5%	544.5%	544.5%
34	561.0%	561.0%	561.0%
35	577.5%	577.5%	577.5%
36	594.0%	594.0%	594.0%
37	610.5%	610.5%	610.5%
38	612.5%	612.5%	612.5%
39	643.5%	643.5%	643.5%
40	660.0%	660.0%	660.0%
41	676.5%	676.5%	676.5%
42	693.0%	693.0%	693.0%
43	709.5%	709.5%	709.5%
44	726.0%	726.0%	726.0%
45	742.5%	742.5%	742.5%

* Total policy adjustment is determined by applying the above percentages (for the appropriate code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

**AMICA MUTUAL INSURANCE COMPANY
EFFECTIVE SEPTEMBER 1, 2014**

Massachusetts
Private Passenger Automobile Insurance Rates
Merit Rating Plan

Percentages to Apply to Otherwise Applicable Premiums*
Parts 1, 2, 4, and 7 Only

Merit Rating Code	Classes 10, 15 and 30 in Range 5		
	All Others	Insured 3-5 Years with No Chargeable Accidents in Last 3 Years	Insured 6 or More Years with No Chargeable Accidents in Last 3 Years
99	-21.2%	-21.2%	-21.2%
98	-7.0%	-11.7%	-21.2%
0	0.0%	-5.0%	-10.0%
1	15.0%	10.0%	0.0%
2	30.0%	20.0%	0.0%
3	45.0%	30.0%	15.0%
4	60.0%	40.0%	20.0%
5	88.0%	88.0%	88.0%
6	104.5%	104.5%	104.5%
7	121.0%	121.0%	121.0%
8	160.5%	160.5%	160.5%
9	179.0%	179.0%	179.0%
10	197.0%	197.0%	197.0%
11	215.0%	215.0%	215.0%
12	233.0%	233.0%	233.0%
13	251.5%	251.5%	251.5%
14	269.5%	269.5%	269.5%
15	287.5%	287.5%	287.5%
16	305.5%	305.5%	305.5%
17	323.5%	323.5%	323.5%
18	342.0%	342.0%	342.0%
19	360.0%	360.0%	360.0%
20	378.0%	378.0%	378.0%
21	396.0%	396.0%	396.0%
22	414.0%	414.0%	414.0%
23	432.5%	432.5%	432.5%
24	450.5%	450.5%	450.5%
25	468.5%	468.5%	468.5%
26	486.5%	486.5%	486.5%
27	505.0%	505.0%	505.0%
28	523.0%	523.0%	523.0%
29	541.0%	541.0%	541.0%
30	559.0%	559.0%	559.0%
31	577.5%	577.5%	577.5%
32	595.5%	595.5%	595.5%
33	613.5%	613.5%	613.5%
34	631.5%	631.5%	631.5%
35	649.5%	649.5%	649.5%
36	668.0%	668.0%	668.0%
37	686.0%	686.0%	686.0%
38	704.0%	704.0%	704.0%
39	722.0%	722.0%	722.0%
40	740.5%	740.5%	740.5%
41	758.5%	758.5%	758.5%
42	776.5%	776.5%	776.5%
43	794.5%	794.5%	794.5%
44	812.5%	812.5%	812.5%
45	831.0%	831.0%	831.0%

* Total policy adjustment is determined by applying the above percentages (for the appropriate code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

**AMICA MUTUAL INSURANCE COMPANY
EFFECTIVE SEPTEMBER 1, 2014**

Massachusetts

Private Passenger Automobile Insurance Rates
Merit Rating Plan

Percentages to Apply to Otherwise Applicable Premiums*
Parts 1, 2, 4, and 7 Only

Merit Rating Code	Classes 10, 15 and 30 in All Other Ranges		
	All Others	Insured 3-5 Years with No Chargeable Accidents in Last 3 Years	Insured 6 or More Years with No Chargeable Accidents in Last 3 Years
99	-21.2%	-21.2%	-21.2%
98	-7.0%	-11.7%	-21.2%
0	0.0%	-5.0%	-10.0%
1	15.0%	10.0%	0.0%
2	30.0%	20.0%	0.0%
3	45.0%	30.0%	15.0%
4	60.0%	40.0%	20.0%
5	88.0%	88.0%	88.0%
6	104.5%	104.5%	104.5%
7	121.0%	121.0%	121.0%
8	156.0%	156.0%	156.0%
9	174.5%	174.5%	174.5%
10	192.5%	192.5%	192.5%
11	210.5%	210.5%	210.5%
12	229.0%	229.0%	229.0%
13	247.0%	247.0%	247.0%
14	265.0%	265.0%	265.0%
15	283.5%	283.5%	283.5%
16	301.5%	301.5%	301.5%
17	319.5%	319.5%	319.5%
18	337.5%	337.5%	337.5%
19	356.0%	356.0%	356.0%
20	374.0%	374.0%	374.0%
21	392.0%	392.0%	392.0%
22	410.5%	410.5%	410.5%
23	428.5%	428.5%	428.5%
24	446.5%	446.5%	446.5%
25	465.0%	465.0%	465.0%
26	483.0%	483.0%	483.0%
27	501.0%	501.0%	501.0%
28	519.0%	519.0%	519.0%
29	537.5%	537.5%	537.5%
30	555.5%	555.5%	555.5%
31	573.5%	573.5%	573.5%
32	592.0%	592.0%	592.0%
33	610.0%	610.0%	610.0%
34	628.0%	628.0%	628.0%
35	646.5%	646.5%	646.5%
36	664.5%	664.5%	664.5%
37	682.5%	682.5%	682.5%
38	700.5%	700.5%	700.5%
39	719.0%	719.0%	719.0%
40	737.0%	737.0%	737.0%
41	755.0%	755.0%	755.0%
42	773.5%	773.5%	773.5%
43	791.5%	791.5%	791.5%
44	809.5%	809.5%	809.5%
45	828.0%	828.0%	828.0%

* Total policy adjustment is determined by applying the above percentages (for the appropriate code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **SEPTEMBER 1, 2014**

RULE 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate HAL factor from Rule 26 to the base rate for Parts 1 through 12.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate rating factor under Rule 26 if applicable.
4. Apply the appropriate rating adjustment under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
5. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

6. Apply the appropriate merit rating plan percentage to the premium developed in step 4.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 5.

COVERAGE SELECTIONS PAGE

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

Page of

This policy is Issued By: **AMICA MUTUAL INSURANCE COMPANY**

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
------	------

ITEM 4. This policy provides only the coverages for which an annual premium charge is shown.

COVERAGES, Parts 1 - 12	AUTO		PREMIUM ANNUAL ADJUSTED		AUTO		PREMIUM ANNUAL ADJUSTED	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE			LIMITS	DEDUCTIBLE		
1 Bodily Injury to Others	\$ per person per accident	NONE			\$ per person per accident	NONE		
2 Personal Injury Protection	\$ per person	\$ <input type="checkbox"/> yourself and household members			\$ per person	\$ <input type="checkbox"/> yourself and household members		
3 Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limits \$20,000/\$40,000)</small>	\$ per person per accident	NONE			\$ per person per accident	NONE		
4 Damage to Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per accident	NONE			\$ per accident	NONE		
OPTIONAL INSURANCE								
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		\$				\$		
8 Limited Collision		\$				\$		
9 Comprehensive		\$				\$		
10 Substitute Transportation	Up to maximum a day,	NONE			Up to maximum a day,	NONE		
11 Towing and Labor	Up to \$ for each disablement	NONE			Up to \$ for each disablement	NONE		
12 Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	NONE			\$ per person per accident	NONE		
Auto Loan/Lease Coverage								

MERIT RATING PLAN	REDUCTION			REDUCTION		
	CHARGE			CHARGE		
	PREMIUM			PREMIUM		
				Good Driving Rewards		
				TOTAL PREMIUM		
				Identity Fraud Monitoring Service		
				TOTAL COST		

Discounts

Loyalty Discount	Auto	Auto	Advanced Driver Tr.	Auto	Auto	Clean in Six Discount		
Annual Mileage	Auto	Auto	Passive Restraint	Auto	Auto	Multi-Car	Auto	Auto
Anti Theft	Auto	Auto	Age 65 And Older	Auto	Auto	Multi-Line Disc	Auto	Auto
Good Student	Auto	Auto	Paid in Full Discount			Platinum Package Discount		

Identification Numbers of Endorsements Forming a Part of This Policy

~~MZZ04023~~

MZZ04024

REFER TO THE FOLLOWING PAGES FOR ADDITIONAL INFORMATION

CONTINUATION OF COVERAGE SELECTIONS PAGE FOR POLICY NO.

NAMED INSURED AND ADDRESS

DRIVER INFORMATION:

Operator	Operator Name	Date of Birth			License Number	License State	First Licensed Date	Operator Status											
		Mo.	Day	Year				O-Occasional	P-Principal	E-Excluded	D-Deferred	Auto(s)							
								1	2	3	4	5	6						
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			

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

NOTICE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel our policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

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

DISCOUNTS:

Dinari DuPort

Countersigned by *[Signature]*
Authorized Signature / Agent

ADDITIONAL INFORMATION

DISCOUNTS

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the discounts box. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit commuter discount. Contact your agent or company representative for further details.

Please Note: Not all discounts are available for all policyholders.

Discount Name	Coverage	Discount Available
Age 65 and Older	All	25%
Air Bag/Automatic Seatbelts	Parts 2, 3, 6 and 12	25%
Annual Mileage 0-5000/5001-7500	Parts 1,2,3,4,5,6,7,8 and 12	10%/5%
Anti-Theft Device / Vehicle Recovery System	Part 9	5-36% Depending on the category of device.
Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Multi-Line	Parts 1, 2, 4, 5, 6, 7, 8 and 9	4-10% varies by line and number
Good Student	Parts 1, 2, 4, 5, 6, 7, 8 and 9	10%
Loyalty	Parts 1,2,3,4,5,6,7,8,9 and 12	3-5% varies by years insured with Amica
Paid In Full	Parts 1,2,3,4,5,6,7,8,9 and 12	4%
Public Transit	Parts 4 and 7	10%
Advanced Driver Training	Parts 1,2,3,4,5,6,7,8,9 and 12	5%
Automatic Payment Plan	All	2%
All Electronic	All	2%
Adaptive Headlights	Parts 1, 2, 4, 5 and 7	1%
Forward Collision Warning	Parts 1, 2, 4, 5 and 7	2-4%
Electronic Stability Control	Parts 7 and 8	5%

Additional Discount is available with the Platinum Choice package.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustments shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premium reductions result from incident-free driving. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

COVERAGE SELECTIONS PAGE

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

Page of

This policy is Issued By: **AMICA MUTUAL INSURANCE COMPANY**

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
------	------

ITEM 4. This policy provides only the coverages for which an annual premium charge is shown.

COVERAGES, Parts 1 - 12	AUTO		PREMIUM ANNUAL ADJUSTED		AUTO		PREMIUM ANNUAL ADJUSTED	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE			LIMITS	DEDUCTIBLE		
1 Bodily Injury to Others	\$ per person per accident	NONE			\$ per person per accident	NONE		
2 Personal Injury Protection	\$ per person	\$ <input type="checkbox"/> yourself and household members			\$ per person	\$ <input type="checkbox"/> yourself and household members		
3 Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limits \$20,000/\$40,000)</small>	\$ per person per accident	NONE			\$ per person per accident	NONE		
4 Damage to Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per accident	NONE			\$ per accident	NONE		
OPTIONAL INSURANCE								
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		\$				\$		
8 Limited Collision		\$				\$		
9 Comprehensive		\$				\$		
10 Substitute Transportation	Up to maximum a day,	NONE			Up to maximum a day,	NONE		
11 Towing and Labor	Up to \$ for each disablement	NONE			Up to \$ for each disablement	NONE		
12 Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	NONE			\$ per person per accident	NONE		
Auto Loan/Lease Coverage								

MERIT RATING PLAN	REDUCTION			REDUCTION		
	CHARGE			CHARGE		
	PREMIUM			PREMIUM		
				Good Driving Rewards		
				TOTAL PREMIUM		
				Identity Fraud Monitoring Service		
				TOTAL COST		

Discounts

Loyalty Discount	Auto	Auto	Advanced Driver Tr.	Auto	Auto	Clean in Six Discount		
Annual Mileage	Auto	Auto	Passive Restraint	Auto	Auto	Multi-Car	Auto	Auto
Anti Theft	Auto	Auto	Age 65 And Older	Auto	Auto	Multi-Line Disc	Auto	Auto
Good Student	Auto	Auto	Paid in Full Discount			Platinum Package Discount		

Identification Numbers of Endorsements Forming a Part of This Policy

~~MZZ04023~~

MZZ04024

REFER TO THE FOLLOWING PAGES FOR ADDITIONAL INFORMATION

CONTINUATION OF COVERAGE SELECTIONS PAGE FOR POLICY NO.

NAMED INSURED AND ADDRESS

DRIVER INFORMATION:

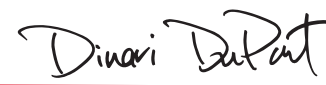
Operator	Operator Name	Date of Birth			License Number	License State	First Licensed Date	Operator Status												
		Mo.	Day	Year				O-Occasional	P-Principal	E-Excluded	D-Deferred	Auto(s)								
								1	2	3	4	5	6							
1																				
2																				
3																				
4																				
5																				
6																				
7																				
8																				


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

NOTICE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel our policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

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

DISCOUNTS:





 Countersigned by _____
 Authorized Signature / Agent

ADDITIONAL INFORMATION

DISCOUNTS

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the discounts box. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit commuter discount. Contact your agent or company representative for further details.

Please Note: Not all discounts are available for all policyholders.

Discount Name	Coverage	Discount Available
Age 65 and Older	All	25%
Air Bag/Automatic Seatbelts	Parts 2, 3, 6 and 12	25%
Annual Mileage 0-5000/5001-7500	Parts 1,2,3,4,5,6,7,8 and 12	10%/5%
Anti-Theft Device / Vehicle Recovery System	Part 9	5-36% Depending on the category of device.
Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Multi-Line	Parts 1, 2, 4, 5, 6, 7, 8 and 9	4-10% varies by line and number
Good Student	Parts 1, 2, 4, 5, 6, 7, 8 and 9	10%
Loyalty	Parts 1,2,3,4,5,6,7,8,9 and 12	3-5% varies by years insured with Amica
Paid In Full	Parts 1,2,3,4,5,6,7,8,9 and 12	4%
Public Transit	Parts 4 and 7	10%
Advanced Driver Training	Parts 1,2,3,4,5,6,7,8,9 and 12	5%
Automatic Payment Plan	All	2%
All Electronic	All	2%
Adaptive Headlights	Parts 1, 2, 4, 5 and 7	1%
Forward Collision Warning	Parts 1, 2, 4, 5 and 7	2-4%
Electronic Stability Control	Parts 7 and 8	5%

Additional Discount is available with the Platinum Choice package.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustments shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premium reductions result from incident-free driving. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

COVERAGE SELECTIONS PAGE

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

Page of

This policy is Issued By: **AMICA MUTUAL INSURANCE COMPANY**

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
------	------

ITEM 4. This policy provides only the coverages for which an annual premium charge is shown.

COVERAGES, Parts 1 - 12	AUTO		PREMIUM ANNUAL ADJUSTED		AUTO		PREMIUM ANNUAL ADJUSTED	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE			LIMITS	DEDUCTIBLE		
1 Bodily Injury to Others	\$ per person per accident	NONE			\$ per person per accident	NONE		
2 Personal Injury Protection	\$ per person	\$ <input type="checkbox"/> yourself and household members			\$ per person	\$ <input type="checkbox"/> yourself and household members		
3 Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limits \$20,000/\$40,000)</small>	\$ per person per accident	NONE			\$ per person per accident	NONE		
4 Damage to Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per accident	NONE			\$ per accident	NONE		
OPTIONAL INSURANCE								
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		\$				\$		
8 Limited Collision		\$				\$		
9 Comprehensive		\$				\$		
10 Substitute Transportation	Up to maximum a day,	NONE			Up to maximum a day,	NONE		
11 Towing and Labor	Up to \$ for each disablement	NONE			Up to \$ for each disablement	NONE		
12 Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	NONE			\$ per person per accident	NONE		
Auto Loan/Lease Coverage								

MERIT RATING PLAN	REDUCTION			REDUCTION		
	CHARGE			CHARGE		
	PREMIUM			PREMIUM		
				Good Driving Rewards		
				TOTAL PREMIUM		
				Identity Fraud Monitoring Service		
				TOTAL COST		

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

Identification Numbers of Endorsements Forming a Part of This Policy

REFER TO THE FOLLOWING PAGES FOR ADDITIONAL INFORMATION

ADDITIONAL INFORMATION

DISCOUNTS

Several discounts are available and your premium has been reduced if one or more of the following discounts is indicated in the discounts box. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit c ommuter discount. Contact your agent or company representative for futher details.

Please Note: Not all discounts are available for all policyholders.

Discount Name	Coverage	Discount Available
Age 65 and Older	All	25%
Air Bag/Automatic Seatbelts	Parts 2, 3, 6 and 12	25%
Annual Mileage 0-5000/5001-7500	Parts 1,2,3,4,5,6,7,8 and 12	10%/5%
Anti-Theft Device / Vehicle Recovery System	Part 9	5-36% Depending on the category of device.
Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Multi-Line	Parts 1, 2, 4, 5, 6, 7, 8 and 9	2-10% varies by line and number
Good Student	Parts 1, 2, 4, 5, 6, 7, 8 and 9	10%
Loyalty	Parts 1,2,3,4,5,6,7,8,9 and 12	3-5% varies by years insured with Amica
Paid In Full	Parts 1,2,3,4,5,6,7,8,9 and 12	2%
Public Transit	Parts 4 and 7	10%
Advanced Driver Training	Parts 1,2,3,4,5,6,7,8,9 and 12	5%
Automatic Payment Plan	All	2%
All Electronic	All	2%
Adaptive Headlights	Parts 1, 2, 4, 5 and 7	1%
Forward Collision Warning	Parts 1, 2, 4, 5 and 7	2-4%
Electronic Stability Control	Parts 7 and 8	5%

An additional discount is available with the Platinum Choice package.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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MERIT RATING PLAN

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Massachusetts Personal Automobile

Policy Number

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

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5 Optional Bodily Injury to Others	\$ per person per accident	NONE			\$ per person per accident	NONE		
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Auto	

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CONTINUATION OF COVERAGE SELECTIONS PAGE FOR POLICY NO.

NAMED INSURED AND ADDRESS

DRIVER INFORMATION:



Operator	Operator Name	Date of Birth			License Number	License State	First Licensed Date	Operator Status											
		Mo.	Day	Year				O-Occasional	P-Principal	E-Excluded	D-Deferred	Auto(s)							
								1	2	3	4	5	6						
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			

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

NOTICE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

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

DISCOUNTS:

Countersigned by _____

Authorized Signature / Agent

ADDITIONAL INFORMATION

DISCOUNTS

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Multi-Car	Parts 1, 2, 4, 5, 7, 8 and 9	5%
Multi-Line	Parts 1, 2, 4, 5, 6, 7, 8 and 9	2-10% varies by line and number
Good Student	Parts 1, 2, 4, 5, 6, 7, 8 and 9	10%
Loyalty	Parts 1,2,3,4,5,6,7,8,9 and 12	3-5% varies by years insured with Amica
Paid In Full	Parts 1,2,3,4,5,6,7,8,9 and 12	2%
Public Transit	Parts 4 and 7	10%
Advanced Driver Training	Parts 1,2,3,4,5,6,7,8,9 and 12	5%
Automatic Payment Plan	All	2%
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