

**ESURANCE INSURANCE COMPANY
STATE OF MASSACHUSETTS**

Exhibit 2

Base Rates

Coverage	Base Rate
RBI	117.50
OBI	127.66
PD	110.19
UM	3.65
UIM	1.19
PIP	27.39
MED	3.96
COMP	92.68
COLL	357.53
Ltd. COLL	20.96
LLG	13.50
RC	24.73
TL	18.48
CPE	7.36

**ESURANCE INSURANCE COMPANY
STATE OF MASSACHUSETTS**

Exhibit 12

Model Year Factor

Model Year	RBI/OBI	PD	MED/UM/UIM/PIP	COLL/Ltd. COLL	COMP/LLG	TL
1993 and Prior	0.91	0.83	0.96	0.18	0.23	1.64
1994	1.09	0.98	1.03	0.18	0.27	1.64
1995	1.14	1.00	1.06	0.20	0.28	1.64
1996	1.14	1.01	1.06	0.21	0.29	1.64
1997	1.14	1.01	1.07	0.22	0.30	1.64
1998	1.16	1.02	1.07	0.25	0.33	1.64
1999	1.16	1.04	1.07	0.27	0.36	1.53
2000	1.16	1.06	1.07	0.32	0.36	1.49
2001	1.20	1.08	1.07	0.33	0.39	1.45
2002	1.20	1.08	1.07	0.36	0.41	1.42
2003	1.17	1.08	1.07	0.41	0.42	1.39
2004	1.17	1.08	1.07	0.45	0.44	1.36
2005	1.16	1.08	1.07	0.49	0.47	1.33
2006	1.14	1.07	1.06	0.54	0.49	1.27
2007	1.11	1.06	1.02	0.58	0.51	1.19
2008	1.05	1.02	1.01	0.61	0.52	1.10
2009	1.03	1.00	1.00	0.63	0.55	1.02
2010	1.03	1.00	1.00	0.65	0.58	0.94
2011	1.01	1.00	1.00	0.68	0.61	0.86
2012	1.01	1.00	1.00	0.70	0.65	0.77
2013	1.00	1.00	1.00	0.73	0.68	0.69
2014	1.00	1.00	1.00	0.75	0.71	0.61
2015	1.00	1.00	1.00	0.79	0.76	0.52
2016	1.00	1.00	1.00	0.84	0.81	0.44
2017	1.00	1.00	1.00	0.89	0.87	0.36
2018	1.00	1.00	1.00	0.95	0.93	0.27
2019	1.00	1.00	1.00	1.00	1.00	0.19
2020	1.00	1.00	1.00	1.06	1.07	0.19
2021	1.00	1.00	1.00	1.12	1.14	0.19
2022	1.00	1.00	1.00	1.19	1.22	0.19
2023	1.00	1.00	1.00	1.26	1.31	0.19
2024	1.00	1.00	1.00	1.34	1.40	0.19
2025	1.00	1.00	1.00	1.42	1.50	0.19
2026	1.00	1.00	1.00	1.51	1.61	0.19
2027	1.00	1.00	1.00	1.60	1.72	0.19
2028	1.00	1.00	1.00	1.70	1.84	0.19
2029	1.00	1.00	1.00	1.80	1.97	0.19
2030	1.00	1.00	1.00	1.91	2.11	0.19

ESURANCE INSURANCE COMPANY
STATE OF MASSACHUSETTS

Exhibit 13

Vehicle Title Transaction Factor

Original Title Transaction	Years Since Last Title Transaction	RBI/OBI/PIP/UM/UIM/ MED	PD	COMP/LLG	COLL/Ltd. COLL/RC
Yes	0	1.00	1.01	1.09	1.09
Yes	1	0.94	0.94	1.08	1.00
Yes	2+	0.90	0.89	0.92	0.93
No	0	1.11	1.11	1.09	1.12
No	1	1.05	1.05	1.08	1.05
No	2+	1.00	0.99	0.92	0.93

Limit Factors

RBI	ILF
20/40	1.00

OBI Limit	Market Tier	
	UL/PR/ST	MM/NS
20/40	1.00	1.00
25/50	1.05	1.04
35/80	1.08	1.06
50/100	1.28	1.37
100/300	1.53	1.65
250/500	1.93	2.12

PD	ILF
5	1.00
10	1.15
25	1.25
50	1.28
100	1.31

Towing & Labor Limit	ILF
\$75 per incident	1.00

UIM Coverage	ILF
25/50	1.00
35/80	5.00
50/100	7.00
100/300	12.00
250/500	20.00

UM Coverage	ILF
20/40	1.00
25/50	1.03
35/80	1.40
50/100	1.54
100/300	2.14
250/500	3.92

MED Coverage	ILF
5000	2.60
10000	3.85
25000	4.00

RC Limits	ILF
Intermediate	1.00
Standard	1.07
Full	1.18
Small Truck/Small SUV	1.33
Large Truck/SUV/Minivan	1.73
Luxury	1.73

Custom Parts and Equipment Limit	ILF
\$1 to \$100	1.00
\$101 to \$200	2.00
\$201 to \$500	5.00
\$501 to \$1,000	10.00
\$1,001 to \$1,500	15.00
\$1,501 to \$2,000	20.00
\$2,001 to \$2,500	25.00
\$2,501 to \$3,000	30.00
\$3,001 to \$3,500	35.00
\$3,501 to \$4,000	40.00

**ESURANCE INSURANCE COMPANY
STATE OF MASSACHUSETTS**

Exhibit 15

Deductible Factors

Collision Type	COLL Coverage Deductible			
	No Cov	300	500	1000
All Others	0.00	1.00	0.74	0.48
Waived	0.00	1.05	0.86	0.73

Glass Deductible	COMP Coverage Deductible		
	300	500	1000
0	1.00	0.92	0.83
100	0.86	0.75	0.57
300	0.60	N/A	N/A
500	N/A	0.51	N/A
1000	N/A	N/A	0.37

Ltd. COLL	Factor
No Cov	0.00
300	1.00
500	0.91
1000	0.68

PIP Deductible	PIP Ded Applies To	
	Named Insured	All
Full	1.00	1.00
100	0.96	0.87
250	0.94	0.86
500	0.89	0.81
1000	0.82	0.74
2000	0.67	0.61
4000	0.53	0.48
8000	0.42	0.39

P43 – Rate Capping

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is May 1, 2019.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P43 – Rate Capping

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is ~~February~~ May 1, 2018~~9~~.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

RULE CLASSIFICATION	RULE NUMBER	DESCRIPTION
GENERAL	G01	DEFINITION OF PRIVATE PASSENGER AUTO
	G02	RESERVED FOR FUTURE USE
	G03	VEHICLE INSPECTIONS
	G04	BINDING
	G05	SEVERE WEATHER BINDING RESTRICTIONS
	G06	CANCELLATION RULES
	G07 – G08	RESERVED FOR FUTURE USE
	POLICY	P01
P02		RATING TERRITORY
P03		GARAGING=MAILING ZIP CODE FACTOR
P04		NAMED OPERATOR COVERAGE
P05		LIABILITY AND PHYSICAL DAMAGE INCREASED LIMITS
P06		PHYSICAL DAMAGE DEDUCTIBLES
P07		CORE DISCOUNT
P08		UNACCEPTABLE RISK RATE
P09		MARKET TIER CLASSIFICATION
P10		TIER
P11		RESERVED FOR FUTURE USE <u>PRICE STABILITY FACTOR</u>
P12		PREMIUM CALCULATION
P13		MINIMUM PREMIUM RULE
P14		LOWER DOWNPAY CHARGE
P15 – P19		RESERVED FOR FUTURE USE
P20		BASE RATE
P21 – P22		RESERVED FOR FUTURE USE
P23		TIME AT RESIDENCE DISCOUNT
P24		FUTURE EFFECTIVE DATE DISCOUNT

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

	P25	PAYPAL DISCOUNT
	P26	GROUP MARKETING SAVINGS
	P27	FAST 5 DISCOUNT
	P28 – P30	RESERVED FOR FUTURE USE
	P31	SWITCH AND SAVE™ DISCOUNT
	P32	CLAIM-FREE DISCOUNT
	P33	ON-TIME PAYMENT DISCOUNT
	P34	EMERGENCY ROADSIDE SERVICE DISCOUNT
	P35	DRIVESENSE™ DISCOUNT
	P36	DRIVESENSE™ MOBILE DISCOUNT
	P37 – P42	RESERVED FOR FUTURE USE
	P43	RATE CAPPING
	P44	PREFERRED CUSTOMER DISCOUNT
DRIVER	D01	RESERVED FOR FUTURE USE
	D02	DRIVER VEHICLE FACTOR
	D03	RESERVED FOR FUTURE USE
	D04	DRIVER CLASSIFICATION
	D05	DRIVING RECORD POINTS
	D06	FINANCIAL RESPONSIBILITY FILINGS
	D07	RESERVED FOR FUTURE USE
	D08	PERMIT RATING
	D09	RESERVED FOR FUTURE USE
	D10	NAMED DRIVER EXCLUSIONS
	D11	MATURE DRIVER DISCOUNT
	D12	GOOD STUDENT DISCOUNT
	D13 – D21	RESERVED FOR FUTURE USE
	D22	DRIVER TO VEHICLE ASSIGNMENT
BILLING	B01	FINANCIAL RESPONSIBILITY FEE

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P07 - Core Discount

A core discount applies if an insured meets one of the following criteria:

- a. Chooses the 1-pay bill plan at point-of-sale or prior to renewal for the subsequent term.
- b. Has residence insurance. The discount does not apply to mobile home owners insurance. Proof of insurance may be requested.
- c. Insures more than one vehicle on the policy.

The Core Discount is greatest for insureds meeting each of the three criteria previously described. The Core Discount varies by prior insurance and the BI limit group.

Prior Insurance/BI Limit Group Table

Prior Insurance	BI Limit Group	Prior Insurance/BI Limit Group
A	1	C
A	2	B
A	3	B
A	4	A
A	5	A
A	N	E
A	X	E
B	1	D
B	2	B
B	3	B
B	4	B
B	5	B
B	N	E
B	X	E
C	1	E
C	2	E
C	3	E
C	4	E
C	5	E
C	N	E
C	X	E

Prior Insurance Classification:

<u>Classification</u>	<u>Description</u>
A	Prior Insurance
B	1-30 Lapse
C	No Prior Insurance or >30 days Lapse

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

BI Limits Group:

The BI limit is the ~~minimum of the current and the~~ prior BI limits.

<u>Classification</u>	<u>Description</u>
1	State Minimum Limits
2	Greater than minimum but <50/100
3	Greater than or equal to 50/100, but less than 100/300 or 100 CSL
4	Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL
5	Greater than or equal to 250/500 or 300 CSL
N	Prior Insurance without BI limits
X	No Prior Insurance or > 30 days Lapse

P09 - Market Tier Classification

| The Market Tier varies by the policyholder's history of insurance, prior/~~current~~ BI limits, driving history verification, driving history and non-chargeable incidents.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P10 - Tier

Each policy will be assigned to a risk category at new business based on criteria that are mutually exclusive. The tier assignment will not be changed at mid-term or renewal afterward. The criteria used do not include sex, marital status, race, creed, national origin, religion, age, occupation, income, education, home ownership, principal place of garaging of the vehicle, or credit information contained on a consumer report obtained from a consumer reporting agency.

The criteria are:

- Not at Fault/Comprehensive Claims/NCP's
- Quote Channel
- Driving Record Indicator
- Prior Insurance ~~Category~~ History
- ~~Minimum of Prior/Selected~~ BI Limit
- Policy Reissue
- Full Coverage
- Number of Drivers
- Number of Cars
- Number of At-Fault Accidents
- Number of Violations

P11 – ~~RESERVED FOR FUTURE USE~~ Price Stability Factor

Total renewal vehicle premium will be limited by a cap or floor (collar) amount defined in the rate pages based on the prior term amount. To determine the renewal premium for each vehicle, the following steps will be taken:

1. Total un-collared renewal premium is calculated for the policy and compared to current total premium to determine if it is an increase or a decrease.
2. Change in premium from current total premium to un-collared renewal premium is collared by the amount designated in Rate Pages.
3. Rate Adjustment Factor (RAF) is calculated as the collared renewal premium divided by the un-collared renewal premium. The RAF is determined at the total policy level premium but applies to premium at the vehicle and coverage level.
4. This RAF is multiplied by the un-collared renewal premium and any subsequent midterm endorsements. New vehicles are assigned an RAF of 1.000.
5. In the case of a qualifying event, the policyholder RAF will be reset to 1.000 at the next renewal. The set of qualifying events is determined as follows:
 - a. If the initial renewal offer was a rate decrease in Step 1, qualifying events include the removal of At-Fault accidents, major violations, minor violations, speeding violations, and DUIs, an increase in the DriveSense Mobile discount, and the aging off of an inexperienced operator surcharge.
 - b. If the initial renewal offer was a rate increase in Step 1, qualifying events include At-Fault accidents, major violations, minor violations, speeding violations, and DUIs.
6. The RAF will be recalculated at each renewal as described in Steps 1 through 5 above.
7. The company will apply a Rate level Adjustment Factor (RLAF) to renewal customers. The adjusted premium will move the customer toward the un-collared renewal premium.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

| **P28 – ~~P30~~ P31 - RESERVED FOR FUTURE USE**

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

~~P31 — Switch and Save™ Discount~~

~~A discount will be applied to customers who have current insurance with another carrier at the time they purchase their policy from Esurance. The discount will apply for the first 12 months after policy inception. Discount amounts are in the Rate Pages.~~

P32 – Claim-Free Discount

1) New Business*

A discount will be applied to policies at new business that meet the below criteria.

- a) None of the rated drivers have had any of the following types of claim occurrences in the past 60 months
 - i) Accident(s) noted on the application or any report regardless of fault.
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.
 - ii) Comprehensive claim(s)
 - (1) Exception: Claims where the customer has disclosed there were Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience
- c) Customers have current insurance at the time the Esurance policy is purchased

* Eligibility for the discount will be re-evaluated at any time during the 60 day period post purchase pending an endorsement.

Once the Claim-Free Discount is applied at new business, it may only be removed upon the next policy renewal when the policy no longer contains a driver with 5 or more years of continuous driving experience or any of the below types of claims have been made on their Esurance policy:

- i) At-fault accident(s)
- ~~ii) Not at fault accident(s)
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.~~
- ~~iii) Comprehensive Claims
 - (1) Exception: Claims that are limited to Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.~~

2) Renewals

A discount will be applied to policies at renewal that meet the below criteria.

- a) There are none of the following types of claims associated with the policy within the last 60 months:
 - i) At-fault accident(s)
 - ~~ii) Not at fault accident(s)
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.~~
 - ~~iii) Comprehensive Claims
 - (1) Exception: Claims that are limited to Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.~~
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience.
- c) The policy has been active for 5 or more years.

Discount amounts are in the rate pages. The discount will be removed upon the next policy renewal after the policy no longer meets the above criteria.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P43 – Rate Capping

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is ~~February~~ May 1, 201~~8~~9.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P44 – Preferred Customer Discount

The following criteria will be used for the application of the preferred customer discount:

- a. Prior Insurance
- b. Number of vehicles
- c. ~~Minimum of current and p~~Prior BI limits

See rate manual for discount factors.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

RULE CLASSIFICATION	RULE NUMBER	DESCRIPTION
GENERAL	G01	DEFINITION OF PRIVATE PASSENGER AUTO
	G02	RESERVED FOR FUTURE USE
	G03	VEHICLE INSPECTIONS
	G04	BINDING
	G05	SEVERE WEATHER BINDING RESTRICTIONS
	G06	CANCELLATION RULES
	G07 – G08	RESERVED FOR FUTURE USE
	POLICY	P01
P02		RATING TERRITORY
P03		GARAGING=MAILING ZIP CODE FACTOR
P04		NAMED OPERATOR COVERAGE
P05		LIABILITY AND PHYSICAL DAMAGE INCREASED LIMITS
P06		PHYSICAL DAMAGE DEDUCTIBLES
P07		CORE DISCOUNT
P08		UNACCEPTABLE RISK RATE
P09		MARKET TIER CLASSIFICATION
P10		TIER
P11		PRICE STABILITY FACTOR
P12		PREMIUM CALCULATION
P13		MINIMUM PREMIUM RULE
P14		LOWER DOWNPAY CHARGE
P15 – P19		RESERVED FOR FUTURE USE
P20		BASE RATE
P21 – P22		RESERVED FOR FUTURE USE
P23		TIME AT RESIDENCE DISCOUNT
P24		FUTURE EFFECTIVE DATE DISCOUNT

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

	P25	PAYPAL DISCOUNT
	P26	GROUP MARKETING SAVINGS
	P27	FAST 5 DISCOUNT
	P28 – P31	RESERVED FOR FUTURE USE
	P32	CLAIM-FREE DISCOUNT
	P33	ON-TIME PAYMENT DISCOUNT
	P34	EMERGENCY ROADSIDE SERVICE DISCOUNT
	P35	DRIVESENSE™ DISCOUNT
	P36	DRIVESENSE™ MOBILE DISCOUNT
	P37 – P42	RESERVED FOR FUTURE USE
	P43	RATE CAPPING
	P44	PREFERRED CUSTOMER DISCOUNT
DRIVER	D01	RESERVED FOR FUTURE USE
	D02	DRIVER VEHICLE FACTOR
	D03	RESERVED FOR FUTURE USE
	D04	DRIVER CLASSIFICATION
	D05	DRIVING RECORD POINTS
	D06	FINANCIAL RESPONSIBILITY FILINGS
	D07	RESERVED FOR FUTURE USE
	D08	PERMIT RATING
	D09	RESERVED FOR FUTURE USE
	D10	NAMED DRIVER EXCLUSIONS
	D11	MATURE DRIVER DISCOUNT
	D12	GOOD STUDENT DISCOUNT
	D13 – D21	RESERVED FOR FUTURE USE
	D22	DRIVER TO VEHICLE ASSIGNMENT
BILLING	B01	FINANCIAL RESPONSIBILITY FEE
	B02	INSTALLMENT FEE

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

RULE CLASSIFICATION	RULE NUMBER	DESCRIPTION
GENERAL	G01	DEFINITION OF PRIVATE PASSENGER AUTO
	G02	RESERVED FOR FUTURE USE
	G03	VEHICLE INSPECTIONS
	G04	BINDING
	G05	SEVERE WEATHER BINDING RESTRICTIONS
	G06	CANCELLATION RULES
	G07 – G08	RESERVED FOR FUTURE USE
	POLICY	P01
P02		RATING TERRITORY
P03		GARAGING=MAILING ZIP CODE FACTOR
P04		NAMED OPERATOR COVERAGE
P05		LIABILITY AND PHYSICAL DAMAGE INCREASED LIMITS
P06		PHYSICAL DAMAGE DEDUCTIBLES
P07		CORE DISCOUNT
P08		UNACCEPTABLE RISK RATE
P09		MARKET TIER CLASSIFICATION
P10		TIER
P11		PRICE STABILITY FACTOR
P12		PREMIUM CALCULATION
P13		MINIMUM PREMIUM RULE
P14		LOWER DOWNPAY CHARGE
P15 – P19		RESERVED FOR FUTURE USE
P20		BASE RATE
P21 – P22		RESERVED FOR FUTURE USE
P23		TIME AT RESIDENCE DISCOUNT
P24		FUTURE EFFECTIVE DATE DISCOUNT

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

	P25	PAYPAL DISCOUNT
	P26	GROUP MARKETING SAVINGS
	P27	FAST 5 DISCOUNT
	P28 – P31	RESERVED FOR FUTURE USE
	P32	CLAIM-FREE DISCOUNT
	P33	ON-TIME PAYMENT DISCOUNT
	P34	EMERGENCY ROADSIDE SERVICE DISCOUNT
	P35	DRIVESENSE™ DISCOUNT
	P36	DRIVESENSE™ MOBILE DISCOUNT
	P37 – P42	RESERVED FOR FUTURE USE
	P43	RATE CAPPING
	P44	PREFERRED CUSTOMER DISCOUNT
DRIVER	D01	RESERVED FOR FUTURE USE
	D02	DRIVER VEHICLE FACTOR
	D03	RESERVED FOR FUTURE USE
	D04	DRIVER CLASSIFICATION
	D05	DRIVING RECORD POINTS
	D06	FINANCIAL RESPONSIBILITY FILINGS
	D07	RESERVED FOR FUTURE USE
	D08	PERMIT RATING
	D09	RESERVED FOR FUTURE USE
	D10	NAMED DRIVER EXCLUSIONS
	D11	MATURE DRIVER DISCOUNT
	D12	GOOD STUDENT DISCOUNT
	D13 – D21	RESERVED FOR FUTURE USE
	D22	DRIVER TO VEHICLE ASSIGNMENT
BILLING	B01	FINANCIAL RESPONSIBILITY FEE
	B02	INSTALLMENT FEE

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P07 - Core Discount

A core discount applies if an insured meets one of the following criteria:

- a. Chooses the 1-pay bill plan at point-of-sale or prior to renewal for the subsequent term.
- b. Has residence insurance. The discount does not apply to mobile home owners insurance. Proof of insurance may be requested.
- c. Insures more than one vehicle on the policy.

The Core Discount is greatest for insureds meeting each of the three criteria previously described. The Core Discount varies by prior insurance and the BI limit group.

Prior Insurance/BI Limit Group Table

Prior Insurance	BI Limit Group	Prior Insurance/BI Limit Group
A	1	C
A	2	B
A	3	B
A	4	A
A	5	A
A	N	E
A	X	E
B	1	D
B	2	B
B	3	B
B	4	B
B	5	B
B	N	E
B	X	E
C	1	E
C	2	E
C	3	E
C	4	E
C	5	E
C	N	E
C	X	E

Prior Insurance Classification:

<u>Classification</u>	<u>Description</u>
A	Prior Insurance
B	1-30 Lapse
C	No Prior Insurance or >30 days Lapse

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

BI Limits Group:

The BI limit is the prior BI limits.

<u>Classification</u>	<u>Description</u>
1	State Minimum Limits
2	Greater than minimum but <50/100
3	Greater than or equal to 50/100, but less than 100/300 or 100 CSL
4	Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL
5	Greater than or equal to 250/500 or 300 CSL
N	Prior Insurance without BI limits
X	No Prior Insurance or > 30 days Lapse

P09 - Market Tier Classification

The Market Tier varies by the policyholder's history of insurance, prior BI limits, driving history verification, driving history and non-chargeable incidents.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P28 – P31 - RESERVED FOR FUTURE USE

P32 – Claim-Free Discount

1) New Business*

A discount will be applied to policies at new business that meet the below criteria.

- a) None of the rated drivers have had any of the following types of claim occurrences in the past 60 months
 - i) Accident(s) noted on the application or any report regardless of fault.
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.
 - ii) Comprehensive claim(s)
 - (1) Exception: Claims where the customer has disclosed there were Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience
- c) Customers have current insurance at the time the Esurance policy is purchased

* Eligibility for the discount will be re-evaluated at any time during the 60 day period post purchase pending an endorsement.

Once the Claim-Free Discount is applied at new business, it may only be removed upon the next policy renewal when the policy no longer contains a driver with 5 or more years of continuous driving experience or any of the below types of claims have been made on their Esurance policy:

- i) At-fault accident(s)

2) Renewals

A discount will be applied to policies at renewal that meet the below criteria.

- a) There are none of the following types of claims associated with the policy within the last 60 months:
 - i) At-fault accident(s)
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience.
- c) The policy has been active for 5 or more years.

Discount amounts are in the rate pages. The discount will be removed upon the next policy renewal after the policy no longer meets the above criteria.

P44 – Preferred Customer Discount

The following criteria will be used for the application of the preferred customer discount:

- a. Prior Insurance
- b. Number of vehicles
- c. Prior BI limits

See rate manual for discount factors.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P10 - Tier

Each policy will be assigned to a risk category at new business based on criteria that are mutually exclusive. The tier assignment will not be changed at mid-term or renewal afterward. The criteria used do not include sex, marital status, race, creed, national origin, religion, age, occupation, income, education, home ownership, principal place of garaging of the vehicle, or credit information contained on a consumer report obtained from a consumer reporting agency.

The criteria are:

- Not at Fault/Comprehensive Claims/NCP's
- Quote Channel
- Driving Record Indicator
- Prior Insurance History
- Prior BI Limit
- Policy Reissue
- Full Coverage
- Number of Drivers
- Number of Cars
- Number of At-Fault Accidents
- Number of Violations

P11 – Price Stability Factor

Total renewal vehicle premium will be limited by a cap or floor (collar) amount defined in the rate pages based on the prior term amount. To determine the renewal premium for each vehicle, the following steps will be taken:

1. Total un-collared renewal premium is calculated for the policy and compared to current total premium to determine if it is an increase or a decrease.
2. Change in premium from current total premium to un-collared renewal premium is collared by the amount designated in Rate Pages.
3. Rate Adjustment Factor (RAF) is calculated as the collared renewal premium divided by the un-collared renewal premium. The RAF is determined at the total policy level premium but applies to premium at the vehicle and coverage level.
4. This RAF is multiplied by the un-collared renewal premium and any subsequent midterm endorsements. New vehicles are assigned an RAF of 1.000.
5. In the case of a qualifying event, the policyholder RAF will be reset to 1.000 at the next renewal. The set of qualifying events is determined as follows:
 - a. If the initial renewal offer was a rate decrease in Step 1, qualifying events include the removal of At-Fault accidents, major violations, minor violations, speeding violations, and DUIs, an increase in the DriveSense Mobile discount, and the aging off of an inexperienced operator surcharge.
 - b. If the initial renewal offer was a rate increase in Step 1, qualifying events include At-Fault accidents, major violations, minor violations, speeding violations, and DUIs.
6. The RAF will be recalculated at each renewal as described in Steps 1 through 5 above.
7. The company will apply a Rate level Adjustment Factor (RLAF) to renewal customers. The adjusted premium will move the customer toward the un-collared renewal premium.

P43 – Rate Capping

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is May 1, 2019.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

RULE CLASSIFICATION	RULE NUMBER	DESCRIPTION
GENERAL	G01	DEFINITION OF PRIVATE PASSENGER AUTO
	G02	RESERVED FOR FUTURE USE
	G03	VEHICLE INSPECTIONS
	G04	BINDING
	G05	SEVERE WEATHER BINDING RESTRICTIONS
	G06	CANCELLATION RULES
	G07 – G08	RESERVED FOR FUTURE USE
	POLICY	P01
P02		RATING TERRITORY
P03		GARAGING=MAILING ZIP CODE FACTOR
P04		NAMED OPERATOR COVERAGE
P05		LIABILITY AND PHYSICAL DAMAGE INCREASED LIMITS
P06		PHYSICAL DAMAGE DEDUCTIBLES
P07		CORE DISCOUNT
P08		UNACCEPTABLE RISK RATE
P09		MARKET TIER CLASSIFICATION
P10		TIER
P11		PRICE STABILITY FACTOR
P12		PREMIUM CALCULATION
P13		MINIMUM PREMIUM RULE
P14		LOWER DOWNPAY CHARGE
P15 – P19		RESERVED FOR FUTURE USE
P20		BASE RATE
P21 – P22		RESERVED FOR FUTURE USE
P23		TIME AT RESIDENCE DISCOUNT
P24		FUTURE EFFECTIVE DATE DISCOUNT

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

	P25	PAYPAL DISCOUNT
	P26	GROUP MARKETING SAVINGS
	P27	FAST 5 DISCOUNT
	P28 – P31	RESERVED FOR FUTURE USE
	P32	CLAIM-FREE DISCOUNT
	P33	ON-TIME PAYMENT DISCOUNT
	P34	EMERGENCY ROADSIDE SERVICE DISCOUNT
	P35	DRIVESENSE™ DISCOUNT
	P36	DRIVESENSE™ MOBILE DISCOUNT
	P37 – P42	RESERVED FOR FUTURE USE
	P43	RATE CAPPING
	P44	PREFERRED CUSTOMER DISCOUNT
DRIVER	D01	RESERVED FOR FUTURE USE
	D02	DRIVER VEHICLE FACTOR
	D03	RESERVED FOR FUTURE USE
	D04	DRIVER CLASSIFICATION
	D05	DRIVING RECORD POINTS
	D06	FINANCIAL RESPONSIBILITY FILINGS
	D07	RESERVED FOR FUTURE USE
	D08	PERMIT RATING
	D09	RESERVED FOR FUTURE USE
	D10	NAMED DRIVER EXCLUSIONS
	D11	MATURE DRIVER DISCOUNT
	D12	GOOD STUDENT DISCOUNT
	D13 – D21	RESERVED FOR FUTURE USE
	D22	DRIVER TO VEHICLE ASSIGNMENT
BILLING	B01	FINANCIAL RESPONSIBILITY FEE
	B02	INSTALLMENT FEE

Rating Algorithm

EXHIBIT	RATING COMPONENT	RBI	OBI	PD	UM	UIM	PIP	MED	COMP	COLL	Ltd. COLL	LLG	RC	TL	CPE	EC
2	Base Rate															
3	Territory Factors	x	x	x	x	x	x	x	x	x	x	x	x			
4	Tier Factors	x	x	x	x	x	x	x	x	x	x	x	x			
	Driver Factor [(a+b) * c * d * e]	x	x	x	x	x	x	x	x	x	x	x	x			
5	Years Licensed Factor (a)															
6.1,6.2	Driving Record Point Surcharges (b)	+	+	+	+	+	+	+	+	+	+	+	+			
7	Driver Matrix (c)	x	x	x	x	x	x	x	x	x	x	x	x			
17	Good Student Discount Factor (d)	x	x	x	x	x	x	x	x	x	x	x	x			
17	Mature Driver Discount Factor (e)	x	x	x	x	x	x	x	x	x	x	x	x			
8	Driver - Vehicle Factor	x	x	x	x	x	x	x	x	x	x	x	x			
9	Garaging = Mailing Zip code factor	x	x	x	x	x	x	x	x	x	x	x	x			
10	Type of Vehicle Use	x	x	x	x	x	x	x	x	x	x	x	x			
11	Symbols	x	x	x	x	x	x	x	x	x	x	x	x			
12	Model Year Factor	x	x	x	x	x	x	x	x	x	x	x	x	x		
13	Vehicle Title Transaction Factor	x	x	x	x	x	x	x	x	x	x	x	x			
14	Limit Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
14	(Limit Factor-1)		x													
15	Deductible Factor						x		x	x	x					
16	1.0 - Core Discount	x	x	x	x	x	x	x	x	x	x					
17	Preferred Customer Discount Factor	x	x	x	x	x	x	x	x	x	x					
17	On-Time Payment Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x			
17	Time at Residence Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
17	Future Effective Date Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
20	DriveSense™ Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x			
17	PayPal/ERS/Group Marketing Savings Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
17	Fast 5 Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
17	Excluded Driver Surcharge	x	x	x	x	x	x									
17	Lower Downpay Surcharge	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
17	Claim Free Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
22	DriveSense™ Mobile Discount Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
17	Unacceptable Risk Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
1A	Agreed to Amount Coverage*								+							
18	Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
	Developed Premium**															
23	Price Stability Factors	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
	Capping Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
	Final Developed Premium															

*Refer to Exhibit 1A for the calculation of the Agreed to Amount Coverage

**The developed premium for every coverage will be subject to the minimum premium rule (P13)

COVERAGE DEFINITIONS

RBI	=	Compulsory Bodily Injury	Part 1
OBI	=	Optional Bodily Injury	Part 5
PD	=	Property Damage	Part 4
PIP	=	Personal Injury Protection	Part 2
MED	=	Medical Payments	Part 6
UM	=	Uninsured Motorists BI	Part 3
UIM	=	Underinsured Motorists BI	Part 12
COMP	=	Comprehensive	Part 9
COLL	=	Collision	Part 7
Ltd. COLL	=	Limited Collision	Part 8
RC	=	Rental Reimbursement	Part 10
TL	=	Towing and Labor	Part 11
LLG	=	Loan/Lease GAP	
CPE	=	Customized Parts and Equipment	

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

RULE CLASSIFICATION	RULE NUMBER	DESCRIPTION
GENERAL	G01	DEFINITION OF PRIVATE PASSENGER AUTO
	G02	RESERVED FOR FUTURE USE
	G03	VEHICLE INSPECTIONS
	G04	BINDING
	G05	SEVERE WEATHER BINDING RESTRICTIONS
	G06	CANCELLATION RULES
	G07 – G08	RESERVED FOR FUTURE USE
	POLICY	P01
P02		RATING TERRITORY
P03		GARAGING=MAILING ZIP CODE FACTOR
P04		NAMED OPERATOR COVERAGE
P05		LIABILITY AND PHYSICAL DAMAGE INCREASED LIMITS
P06		PHYSICAL DAMAGE DEDUCTIBLES
P07		CORE DISCOUNT
P08		UNACCEPTABLE RISK RATE
P09		MARKET TIER CLASSIFICATION
P10		TIER
P11		RESERVED FOR FUTURE USE <u>PRICE STABILITY FACTOR</u>
P12		PREMIUM CALCULATION
P13		MINIMUM PREMIUM RULE
P14		LOWER DOWNPAY CHARGE
P15 – P19		RESERVED FOR FUTURE USE
P20		BASE RATE
P21 – P22		RESERVED FOR FUTURE USE
P23		TIME AT RESIDENCE DISCOUNT
P24		FUTURE EFFECTIVE DATE DISCOUNT

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

	P25	PAYPAL DISCOUNT
	P26	GROUP MARKETING SAVINGS
	P27	FAST 5 DISCOUNT
	P28 – P30	RESERVED FOR FUTURE USE
	P31	SWITCH AND SAVE™ DISCOUNT
	P32	CLAIM-FREE DISCOUNT
	P33	ON-TIME PAYMENT DISCOUNT
	P34	EMERGENCY ROADSIDE SERVICE DISCOUNT
	P35	DRIVESENSE™ DISCOUNT
	P36	DRIVESENSE™ MOBILE DISCOUNT
	P37 – P42	RESERVED FOR FUTURE USE
	P43	RATE CAPPING
	P44	PREFERRED CUSTOMER DISCOUNT
DRIVER	D01	RESERVED FOR FUTURE USE
	D02	DRIVER VEHICLE FACTOR
	D03	RESERVED FOR FUTURE USE
	D04	DRIVER CLASSIFICATION
	D05	DRIVING RECORD POINTS
	D06	FINANCIAL RESPONSIBILITY FILINGS
	D07	RESERVED FOR FUTURE USE
	D08	PERMIT RATING
	D09	RESERVED FOR FUTURE USE
	D10	NAMED DRIVER EXCLUSIONS
	D11	MATURE DRIVER DISCOUNT
	D12	GOOD STUDENT DISCOUNT
	D13 – D21	RESERVED FOR FUTURE USE
	D22	DRIVER TO VEHICLE ASSIGNMENT
BILLING	B01	FINANCIAL RESPONSIBILITY FEE

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P07 - Core Discount

A core discount applies if an insured meets one of the following criteria:

- a. Chooses the 1-pay bill plan at point-of-sale or prior to renewal for the subsequent term.
- b. Has residence insurance. The discount does not apply to mobile home owners insurance. Proof of insurance may be requested.
- c. Insures more than one vehicle on the policy.

The Core Discount is greatest for insureds meeting each of the three criteria previously described. The Core Discount varies by prior insurance and the BI limit group.

Prior Insurance/BI Limit Group Table

Prior Insurance	BI Limit Group	Prior Insurance/BI Limit Group
A	1	C
A	2	B
A	3	B
A	4	A
A	5	A
A	N	E
A	X	E
B	1	D
B	2	B
B	3	B
B	4	B
B	5	B
B	N	E
B	X	E
C	1	E
C	2	E
C	3	E
C	4	E
C	5	E
C	N	E
C	X	E

Prior Insurance Classification:

<u>Classification</u>	<u>Description</u>
A	Prior Insurance
B	1-30 Lapse
C	No Prior Insurance or >30 days Lapse

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

BI Limits Group:

The BI limit is the ~~minimum of the current and the~~ prior BI limits.

<u>Classification</u>	<u>Description</u>
1	State Minimum Limits
2	Greater than minimum but <50/100
3	Greater than or equal to 50/100, but less than 100/300 or 100 CSL
4	Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL
5	Greater than or equal to 250/500 or 300 CSL
N	Prior Insurance without BI limits
X	No Prior Insurance or > 30 days Lapse

P09 - Market Tier Classification

| The Market Tier varies by the policyholder's history of insurance, prior/~~current~~ BI limits, driving history verification, driving history and non-chargeable incidents.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P10 - Tier

Each policy will be assigned to a risk category at new business based on criteria that are mutually exclusive. The tier assignment will not be changed at mid-term or renewal afterward. The criteria used do not include sex, marital status, race, creed, national origin, religion, age, occupation, income, education, home ownership, principal place of garaging of the vehicle, or credit information contained on a consumer report obtained from a consumer reporting agency.

The criteria are:

- Not at Fault/Comprehensive Claims/NCP's
- Quote Channel
- Driving Record Indicator
- Prior Insurance ~~Category~~ History
- ~~Minimum of Prior/Selected~~ BI Limit
- Policy Reissue
- Full Coverage
- Number of Drivers
- Number of Cars
- Number of At-Fault Accidents
- Number of Violations

P11 – ~~RESERVED FOR FUTURE USE~~ Price Stability Factor

Total renewal vehicle premium will be limited by a cap or floor (collar) amount defined in the rate pages based on the prior term amount. To determine the renewal premium for each vehicle, the following steps will be taken:

1. Total un-collared renewal premium is calculated for the policy and compared to current total premium to determine if it is an increase or a decrease.
2. Change in premium from current total premium to un-collared renewal premium is collared by the amount designated in Rate Pages.
3. Rate Adjustment Factor (RAF) is calculated as the collared renewal premium divided by the un-collared renewal premium. The RAF is determined at the total policy level premium but applies to premium at the vehicle and coverage level.
4. This RAF is multiplied by the un-collared renewal premium and any subsequent midterm endorsements. New vehicles are assigned an RAF of 1.000.
5. In the case of a qualifying event, the policyholder RAF will be reset to 1.000 at the next renewal. The set of qualifying events is determined as follows:
 - a. If the initial renewal offer was a rate decrease in Step 1, qualifying events include the removal of At-Fault accidents, major violations, minor violations, speeding violations, and DUIs, an increase in the DriveSense Mobile discount, and the aging off of an inexperienced operator surcharge.
 - b. If the initial renewal offer was a rate increase in Step 1, qualifying events include At-Fault accidents, major violations, minor violations, speeding violations, and DUIs.
6. The RAF will be recalculated at each renewal as described in Steps 1 through 5 above.
7. The company will apply a Rate level Adjustment Factor (RLAF) to renewal customers. The adjusted premium will move the customer toward the un-collared renewal premium.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

| **P28 – ~~P30~~ P31 - RESERVED FOR FUTURE USE**

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

~~P31 — Switch and Save™ Discount~~

~~A discount will be applied to customers who have current insurance with another carrier at the time they purchase their policy from Esurance. The discount will apply for the first 12 months after policy inception. Discount amounts are in the Rate Pages.~~

P32 – Claim-Free Discount

1) New Business*

A discount will be applied to policies at new business that meet the below criteria.

- a) None of the rated drivers have had any of the following types of claim occurrences in the past 60 months
 - i) Accident(s) noted on the application or any report regardless of fault.
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.
 - ii) Comprehensive claim(s)
 - (1) Exception: Claims where the customer has disclosed there were Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience
- c) Customers have current insurance at the time the Esurance policy is purchased

* Eligibility for the discount will be re-evaluated at any time during the 60 day period post purchase pending an endorsement.

Once the Claim-Free Discount is applied at new business, it may only be removed upon the next policy renewal when the policy no longer contains a driver with 5 or more years of continuous driving experience or any of the below types of claims have been made on their Esurance policy:

- i) At-fault accident(s)
- ~~ii) Not at fault accident(s)
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.~~
- ~~iii) Comprehensive Claims
 - (1) Exception: Claims that are limited to Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.~~

2) Renewals

A discount will be applied to policies at renewal that meet the below criteria.

- a) There are none of the following types of claims associated with the policy within the last 60 months:
 - i) At-fault accident(s)
 - ~~ii) Not at fault accident(s)
 - (1) Exception: Towing/Emergency Roadside Service only claims will not be used for discount disqualification.~~
 - ~~iii) Comprehensive Claims
 - (1) Exception: Claims that are limited to Glass only repairs, or claims with a payout of less than \$1000 will not be used for discount disqualification.~~
- b) At least one driver listed on the policy has had 5 or more years of continuous driving experience.
- c) The policy has been active for 5 or more years.

Discount amounts are in the rate pages. The discount will be removed upon the next policy renewal after the policy no longer meets the above criteria.

Esurance Insurance Company
Private Passenger Automobile Rules
Massachusetts

P43 – Rate Capping

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is ~~February~~ May 1, 201~~8~~9.

P44 – Preferred Customer Discount

The following criteria will be used for the application of the preferred customer discount:

- a. Prior Insurance
- b. Number of vehicles
- c. ~~Minimum of current and p~~Prior BI limits

See rate manual for discount factors.