

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
PRIVATE PASSENGER RULES SECTION
MASSACHUSETTS**

***RULE PPA-04. RATING PLAN**

A. DEFINITIONS

1. Experience Period

The 5-year Experience Period shall be the five year period immediately preceding the policy effective date for New Business and Renewals.

The 6-year Experience Period shall be the six year period immediately preceding the policy effective date for New Business and Renewals. This experience period will only be used to determine eligibility for the Excellent Driver Discount and Excellent Driver Discount Plus.

2. Driving Record

All driving record information shall be determined on a driver level.

Incident-Free Period – The number of consecutive Incident-Free Years immediately preceding the policy effective date.

Incident-Free Year – Any of the series of one-year periods immediately preceding the policy effective date from the conviction date for violations and occurrence date for accidents for which a Rated Driver has no rateable incidents.

a. Accidents

Qualifying accidents – At-fault accidents occurring during the experience period that result in either:

- 1) damage to person(s) or property (including his/her own) for which any company has made payment(s) under any one of the Bodily Injury, Property Damage, Collision or Limited Collision coverages in excess of \$500 for accidents occurring prior to July 1, 2017 or in excess of \$1000 for accidents occurring on or after July 1, 2017.
 - a. Major Accidents – An at-fault accident wherein the claim payment, exclusive of any deductible for any one of the Bodily Injury, Property Damage, Collision or Limited Collision coverages exceeds:
 - i. \$2000 for accidents occurring prior to July 1, 2017
 - ii. \$5000 for accidents occurring on or after July 1, 2017
 - b. Minor Accidents - An at-fault accident which is not a major accident wherein the claim payment, exclusive of any deductible for any one of the Bodily Injury, Property Damage, Collision or Limited Collision coverages meets the following criteria:
 - i. Exceeds \$500 but is no more than \$2000 for accidents occurring prior to July 1, 2017
 - ii. Exceeds \$1000 but is no more than \$5000 for accidents occurring on or after July 1, 2017

NOTE: Only accidents incurred by Rated Drivers currently on the policy will be considered.

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- a. Major Accidents – An at-fault accident wherein the claim payment, exclusive of any deductible ~~exceeds \$2,000~~ for any one of the ~~following coverages: Bodily Injury, Property Damage, Collision or Limited Collision~~ coverages. ~~exceeds:~~

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PPA-04(1)

Effective ~~05/18/2009~~ 11/02/2017

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GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

PRIVATE PASSENGER RULES SECTION

Revised page PPA-04(1) replaces the
current page of like number currently on
file.

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PPA-04(1)

Effective ~~05/18/2009~~ 07/01/2017

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