

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

**\*RULE PPA-P-01. RISK TIER**

A risk will be assigned to a Risk Tier. The Company uses the following list of characteristics for Risk Tier placement:

- **Bounced Checks/Insufficient Funds Notices**
- **Cancellation Notices**
- **Convictions**
- **Coverage Changes**
- **Current Insurance Status** - An applicant is considered currently insured if their current policy does not expire prior to the desired effective date of the GEICO policy. If their current policy expires prior to the desired effective date, they are considered to be in a lapse. Otherwise, drivers are classified as no prior insurance needed. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- **Lending Losses** - A lending loss is any loss which occurs while the vehicle is operated by an unlisted driver.
- **Negligent Accidents** - An accident is considered to be negligent if it is indicated as negligent by the applicant or the information reported by the third-party reporting agency indicates that it is negligent. Accidents discovered on the motor vehicle report that occur on the same day as a moving violation also discovered on the report are classified as negligent. Types of negligent accidents include but are not limited to accidents which are a result of loss of control, a moving violation, failure to pay attention, and recklessness or improper parking of a vehicle. All lending losses are considered to be negligent. The amount of time since the most recent negligent accident occurred is also considered.
- **Non-negligent Accidents** - Accidents not classified as negligent are classified as non-negligent.
- **Number of Drivers** - The number of Rated Drivers on a policy.
- **Number of Vehicles** - The number of vehicles listed on the policy.
- **Number of Vehicles Added**
- **Number of Vehicles Changed**
- **Original Distribution Channel**
- **Pay Plan**
- **Prior Limits of Liability**
- **Reissues** – The number of reissues will be considered, as well as the time elapsed since the original GEICO policy cancellation date.
- **Suspensions** - The number of suspensions, amount of time since the most recent suspension, and the maximum length of all suspensions are considered if the suspension falls within the experience period. All measurements are made from the suspension begin date.
- **Time Since Last Move-Up**
- **Time Since Last Move-Down**
- **Theft/Vandalism Claims**
- **Vehicle Age** – The age of a vehicle based on model year where the current model year is considered vehicle age 1. The current model year shall change effective October 1 of each calendar year regardless of introductory dates of individual makes and models.
- **Vehicle Body Type** – The type of vehicle insured based on body style (e.g. sedan, pick-up, SUV).
- **Years Insured with Current Insurer** - The number of years the applicant has been insured with their current carrier (including GEICO in cases of spinoffs or lapses of insurance).

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

**\*RULE PPA-P-01. RISK TIER**

A risk will be assigned to a Risk Tier. The Company uses the following list of characteristics for Risk Tier placement:

- **Bounced Checks/Insufficient Funds Notices**
- **Cancellation Notices**
- **Convictions**
- **Coverage Changes**
- **Current Insurance Status** - An applicant is considered currently insured if their current policy does not expire prior to the desired effective date of the GEICO policy. If their current policy expires prior to the desired effective date, they are considered to be in a lapse. Otherwise, drivers are classified as no prior insurance needed. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- **Lending Losses** - A lending loss is any loss which occurs while the vehicle is operated by an unlisted driver.
- **Negligent Accidents** - An accident is considered to be negligent if it is indicated as negligent by the applicant or the information reported by the third-party reporting agency indicates that it is negligent. Accidents discovered on the motor vehicle report that occur on the same day as a moving violation also discovered on the report are classified as negligent. Types of negligent accidents include but are not limited to accidents which are a result of loss of control, a moving violation, failure to pay attention, and recklessness or improper parking of a vehicle. All lending losses are considered to be negligent. The amount of time since the most recent negligent accident occurred is also considered.
- **Non-negligent Accidents** - Accidents not classified as negligent are classified as non-negligent.
- **Number of Drivers** - The number of Rated Drivers on a policy.
- **Number of Vehicles** - The number of vehicles listed on the policy.
- **Number of Vehicles Added**
- **Number of Vehicles Changed**
- **Original Distribution Channel**
- **Pay Plan**
- **Prior Limits of Liability**
- **Reissues** – [The number of reissues will be considered, as well as the time elapsed since the original GEICO policy cancellation date.](#)
- **Suspensions** - The number of suspensions, amount of time since the most recent suspension, and the maximum length of all suspensions are considered if the suspension falls within the experience period. All measurements are made from the suspension begin date.
- **Time Since Last Move-Up**
- **Time Since Last Move-Down**
- **Theft/Vandalism Claims**
- **Vehicle Age** – The age of a vehicle based on model year where the current model year is considered vehicle age 1. The current model year shall change effective October 1 of each calendar year regardless of introductory dates of individual makes and models.
- **Vehicle Body Type** – The type of vehicle insured based on body style (e.g. sedan, pick-up, SUV).
- **Years Insured with Current Insurer** - The number of years the applicant has been insured with their current carrier (including GEICO in cases of spinoffs or lapses of insurance).

**PPA-P-01(1)**

**Effective ~~0408/2123/2017~~2018**

GOVERNMENT EMPLOYEES INSURANCE COMPANY  
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

PRIVATE PASSENGER RULES SECTION

Revised page PPA-P-01(1) replaces current  
page of like number currently on file.