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Version	Effective Date
1.00	6/17/2013
1.01	9/23/2013
1.02	4/1/2014
1.03	1/15/2015
1.04	2/25/2015
1.05	5/18/2015
1.06	2/25/2016
1.07	6/20/2016
1.08	1/21/2017
1.09	4/1/2017
1.10	8/1/2017

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C2. Operator Discount Factor

Each operator's Operator Factor is adjusted by any applicable Operator Discounts and any applicable Certified Risk Factor to obtain the Final Operator Factor. The following is a list of available Operator Discounts:

C2A – Reserved for Future Use

F7. Policy Discount Factor

The following discounts apply to the premium for each private passenger vehicle on the policy:

- Paid-in-Full Discount
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount
- Payroll Deduction Discount
- Early Shopper Discount
- Longevity Factor
- Group Savings Plus Discount
- Newly Licensed Discount
- Newly Independent Discount
- New Move Discount
- Multi-Policy Discount
- Paperless Discount

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F7L – Reserved for Future Use

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Operator Discount Factor	Compulsory				Optional								FE
	BI	PIP	UM	PD	BI	MP	Coll	Lmt Coll	Comp	Sub Trans	T&L	UIM	
Reserved for Future Use													
Student-away-at-School	x	x	x	x	x	x	x	x	x			x	x
Good Student	x	x	x	x	x	x	x	x	x			x	x
Senior	x	x	x	x	x	x	x	x	x			x	x
Defensive Driving Course	x	x	x	x	x	x	x	x	x			x	x
Driver Training	x	x	x	x	x	x	x	x	x			x	x
New Driver Responsibility Contract	x	x	x	x	x	x	x	x	x			x	x
Advanced Driver Training	x	x	x	x	x	x	x	x	x			x	x
Military	x	x	x	x	x	x	x	x	x			x	x
Driving Years	x	x	x	x	x	x	x	x	x			x	x
Operator Discount Factor	=	=	=	=	=	=	=	=	=			=	=

Premium Determination – Policy Discount Factor

Policy Discount Factor	Factor
Paid-in-Full Discount	x
Electronic Funds Transfer/Recurring Credit Card Discount	x
Payroll Deduction Discount	x
Early Shopper Discount	x
Longevity Factor	x
Group Savings Plus Discount	x
Newly Licensed Discount	x
Newly Independent Discount	x
New Move Discount	x
Multi-Policy Discount	x
Paperless Discount	x
Reserved for Future Use	x
Policy Discount Factor	=

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Base Rates

Company	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
LMGIC	664.2814	914.9761	64.3885	415.6666	236.0008	1059.3506	32.0928	4.8996	1020.0685

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C2. Operator Discount Factor

Each operator's Operator Factor is adjusted by any applicable Operator Discounts and any applicable Certified Risk Factor to obtain the Final Operator Factor. The following is a list of available Operator Discounts:

C2A – ~~Public Transit Discount~~ Reserved for Future Use

~~A discount will be given to eligible operators who use a qualifying mass transit system during the automobile policy period provided the operator does not drive an automobile to work or school more than 10 days per month. Satisfactory verification may be required.~~

F7. Policy Discount Factor

The following discounts apply to the premium for each private passenger vehicle on the policy:

- Paid-in-Full Discount
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount
- Payroll Deduction Discount
- Early Shopper Discount
- Longevity Factor
- Group Savings Plus Discount
- Newly Licensed Discount
- Newly Independent Discount
- New Move Discount
- Multi-Policy Discount
- Paperless Discount
- ~~Enrollment Credit~~

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F7L – ~~Enrollment Credit~~ Reserved for Future Use

~~If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy. The discount will apply once, regardless of the number of policies cancelled, with the largest credit applicable.~~

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Operator Discount Factor	Compulsory				Optional									FE
	BI	PIP	UM	PD	BI	MP	Coll	Lmt Coll	Comp	Sub Trans	T&L	UIM		
Public Transit Reserved for Future Use														
Student-away-at-School	x	x	x	x	x	x	x	x	x			x	x	
Good Student	x	x	x	x	x	x	x	x	x			x	x	
Senior	x	x	x	x	x	x	x	x	x			x	x	
Defensive Driving Course	x	x	x	x	x	x	x	x	x			x	x	
Driver Training	x	x	x	x	x	x	x	x	x			x	x	
New Driver Responsibility Contract	x	x	x	x	x	x	x	x	x			x	x	
Advanced Driver Training	x	x	x	x	x	x	x	x	x			x	x	
Military	x	x	x	x	x	x	x	x	x			x	x	
Driving Years	x	x	x	x	x	x	x	x	x			x	x	
Operator Discount Factor	=	=	=	=	=	=	=	=	=			=	=	

Premium Determination – Policy Discount Factor

Policy Discount Factor	Factor
Paid-in-Full Discount	x
Electronic Funds Transfer/Recurring Credit Card Discount	x
Payroll Deduction Discount	x
Early Shopper Discount	x
Longevity Factor	x
Group Savings Plus Discount	x
Newly Licensed Discount	x
Newly Independent Discount	x
New Move Discount	x
Multi-Policy Discount	x
Paperless Discount	x
Enrollment Credit Reserved for Future Use	x
Policy Discount Factor	=

Massachusetts
Automobile Rating Manual
Household Average
Factor

Public Transit	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
Yes	1.0000	1.0000	1.0000	1.0000	0.8500	0.8500	1.0000	1.0000	1.0000
No	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Policy Discount Factor

Enrollment	Full Months	Term	Factor
Yes	0	6-Months	1.0000
Yes	1	6-Months	0.9740
Yes	2	6-Months	0.9740
Yes	3	6-Months	0.9806
Yes	4	6-Months	0.9872
Yes	5	6-Months	0.9950
Yes	6	6-Months	1.0000
Yes	7	6-Months	1.0000
Yes	8	6-Months	1.0000
Yes	9	6-Months	1.0000
Yes	10	6-Months	1.0000
Yes	11	6-Months	1.0000
Yes	0	12-Months	1.0000
Yes	1	12-Months	0.9740
Yes	2	12-Months	0.9740
Yes	3	12-Months	0.9740
Yes	4	12-Months	0.9740
Yes	5	12-Months	0.9770
Yes	6	12-Months	0.9810
Yes	7	12-Months	0.9840
Yes	8	12-Months	0.9870
Yes	9	12-Months	0.9910
Yes	10	12-Months	0.9950
Yes	11	12-Months	1.0000
No	0	6-Months	1.0000
No	1	6-Months	1.0000
No	2	6-Months	1.0000
No	3	6-Months	1.0000
No	4	6-Months	1.0000
No	5	6-Months	1.0000
No	6	6-Months	1.0000
No	7	6-Months	1.0000
No	8	6-Months	1.0000
No	9	6-Months	1.0000
No	10	6-Months	1.0000
No	11	6-Months	1.0000
No	0	12-Months	1.0000