

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017

PURE Proposed MA Auto Algorithm

	Compulsory	Compulsory	Compulsory	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Optional Limited Collision	Comprehensive	Optional Substitute Transportation.	Optional Towing & Labor	Optional UIMBI
Base Rate											
Territory Factor	X	X	X	X	X	X	X	X			
Class Factor	X	X	X	X	X	X	X	X			
Liability / Model Year Symbol Factor	X		X	X	X	X	X	X			
Base Rate by Limit									X	X	X
Increased Limits Factor		X	X	X	X						X
Deductible Factor	X					X	X	X			
Glass Deductible								X			
Waiver of Deductible						+					
Extra Risk Factor						X		X			
Years Licensed Factor	X	X	X	X	X	X	X	X	X	X	X
Annual Mileage Discount	X	X	X	X	X	X	X	X			X
Multicar Discount	X		X	X		X	X	X			
Anti-Theft Discount								X			
Multiline Discount	X	X	X	X	X	X	X	X	X	X	X
Group Marketing Credit	X	X	X	X	X	X	X	X	X	X	X
Vehicle Usage	X	X	X	X	X	X	X				X
Good Student Discount	X	X	X	X		X	X	X			
Away at School Discount	X		X	X		X	X	X			
Driving Training/ Smart Driver Discount	X		X	X		X	X				
Years Clean Discount	X		X	X		X	X				
Anti-lock brakes dsct	X		X	X	X	X	X				
Passive Restraint	X				X						
Vacation Use Discount	X	X	X	X	X	X	X				X
Mobile Device Control Discount	X		X	X	X	X	X				
Excess Vehicles Credit	X	X	X	X	X	X	X	X	X	X	X
Merit Rating Adjustment	X		X	X		X	X				
Coverage Premium	=	=	=	=	=	=	=	=	=	=	=

For policies with selected Bodily Injury Liability limits below \$250,000/\$500,000, use the most current algorithm and rates for Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Residual Market Automobile Insurance Manual.

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BASE RATES

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Base Rate	34.34	22.00	196.42	224.88	17.00	295.66	33.81	58.16			120.00

CLASS FACTORS

Class	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
17	1.61	1.00	1.95	2.05	1.00	2.41	2.41	1.00	1.00	1.00	1.00
18	1.26	1.00	1.29	1.41	1.00	1.35	1.35	1.00	1.00	1.00	1.00
20	4.16	1.00	3.69	3.91	1.00	4.36	4.36	1.00	1.00	1.00	1.00
21	2.45	1.00	2.34	2.28	1.00	2.56	2.56	1.00	1.00	1.00	1.00
25	3.07	1.00	3.61	3.73	1.00	3.86	3.86	1.00	1.00	1.00	1.00
26	1.72	1.00	2.14	2.13	1.00	2.31	2.31	1.00	1.00	1.00	1.00
30	0.97	1.00	1.13	1.00	1.00	1.01	1.01	1.00	1.00	1.00	1.00

DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR

Used for vehicles with no driver assigned, because there are more vehicles than drivers.

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	1.00	1.00

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VEHICLE DISCOUNTS

Anti-lock brake discount: Applies to any vehicle with anti-lock brakes. Can be assigned by VIN decoding.

Passive Restraint Discount: Applies to any vehicle equipped with a passive occupant restraint system for front-seat passengers. Such discount shall apply to passive occupant restraint systems that meet applicable federal or appropriate equivalent standards

Anti-theft discount:

Category I - Ignition cut-off switch, non-passive warning alarm, steering column armored Collar, steering wheel lock

Category II - Internally-operated alarm system, non-passive fuel cut-off device, non-passive steering wheel lock, armored cable hood lock and ignition cut-off switch, window ID system, emergency handbrake lock

Category III - Passive alarm system with ignition cut-off, alarm triggered by entry, hood unable to open unless unlocked from inside, passive fuel cut-off device, armored ignition cut-off, passive multi-component cut-off, passive time delay ignition system, armored cable or electrically operated hood lock and ignition cut-off, passive delayed ignition cut-off, passive ignition lock protection, high security ignition replacement lock, hydraulic brake lock, chip key

Category IV - Motor vehicle recovery system

Category V - Motor vehicle recovery system with unauthorized movement notification

Vacation Use Discount - Part 1:

Applies when the policyholder is assigned to another vehicle insured under a separate policy issued by PURE in a different state and Rhode Island is not the state where the policyholder's primary home is located.

Vacation Use Discount - Part 2:

Applies when the policyholder spends at least three months out of state during the year and the insured vehicle is not taken out of state with the policyholder.

<u>Discounts</u>	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Anti-lock brakes Discount	0.97		0.97	0.97	0.97	0.97	0.97				
Passive Restraint	0.70				0.70						
Category I								0.95			
Category II								0.85			
Category III								0.80			
Category IV								0.80			
Category IV + I								0.75			
Category IV + II								0.70			
Category IV + III								0.65			
Category V								0.75			
Category V + I								0.72			
Category V + II								0.68			
Category V + III								0.64			
Vacation Use Discount - Part 1	0.75	0.75	0.75	0.75	0.75	0.75	0.75				
Vacation Use Discount - Part 2	0.75	0.75	0.75	0.75	0.75	0.75	0.75				

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POLICY DISCOUNTS

Multicar Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Single Car	1.00		1.00	1.00		1.00	1.00	1.00			
Multicar	0.92		0.92	0.92		0.92	0.92	0.92			

Multiple Line Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Home(1)	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Excess Liability	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98

(1) A member qualifies for this discount if they have an in-force homeowners or Condo/Co-op/Tenant policy with PURE. To qualify for the Excess Liability Multiple Line Discount, the Excess Liability policy must have a limit of \$5 million dollars or higher.

Clean in 3/5/6+ Discount

3 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 36 months.

5 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 60 months. Exception: Policy can still qualify for 5 year clean if there is one Not-at-fault accident on the policy in the past 60 months.

6+ Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 72 months. Exception: Policy can still qualify for 6+ year clean if there is one Not-at-fault accident on the policy in the past 72 months.

	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
	BI 20/40	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
3 years clean	0.95	0.95		0.95	0.95		0.95	0.95				
5 years clean	0.86	0.86		0.86	0.86		0.86	0.86				
6+ years clean	0.81	0.81		0.81	0.81		0.81	0.81				

MILEAGE BAND

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
0 to 3,000	0.850	0.850	0.850	0.850	0.850	0.850	0.850				0.850
3,001 to 5,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880				0.880
5,001 to 7,500	0.950	0.950	0.950	0.950	0.950	0.950	0.950				0.950
7,501 to 10,000	0.970	0.970	0.970	0.970	0.970	0.970	0.970				0.970
10,001 to 12,500	0.990	0.990	0.990	0.990	0.990	0.990	0.990				0.990
12,501 to 15,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15,001 to 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
More than 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000

VEHICLE USAGE

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00				1.00
Commute	1.10	1.10	1.10	1.10	1.10	1.10	1.10				1.10
Business	1.20	1.20	1.20	1.20	1.20	1.20	1.20				1.20
Farm	0.80	0.80	0.80	0.80	0.80	0.80	0.80				0.80

the proximity of the motor vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the company reasonable confirmation of the coverage.

RULE 55. RESERVED FOR FUTURE USE

RULE 56. MERIT RATING PLAN

The following is an overview of the terms of the Merit Rating Plan and its impact on underlying rates.

Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy.

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 PURE receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, PURE 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 will be combined by PURE 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, PURE will submit a policy inquiry to the Merit Rating Board in compliance with the MRB manual and 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 merit rating code.

If an operator's MVR is not electronically available, the operator's policy experience period will begin as of the effective date of the policy until PURE receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to PURE. 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 PURE. 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, PURE 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 merit rating code.

Determination of Merit Rating Code

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

An "at-fault" accident is one in which the company determines that the involved operator is more than 50% at fault.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Prior to October 21, 2017

An at-fault accident is defined as minor only if it resulted in 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. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

October 21, 2017 or After

An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the points assigned to each incident shall be reduced by one, and the total number of points assigned to the operator shall be the sum of those reduced points. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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 six year policy experience period.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. In addition, a merit rating code of 98 will be assigned to an operator with at least 5 years of experience, with an incident free period equal to or greater than three, with 1 minor non criminal traffic violation that occurred in the 4th, 5th or 6th year of the experience period.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99.

The motorcycle rating code will be determined as follows:

Years of Motorcycles Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	99
	98	98
Less than 5	99	99
	98	98

Calculation of Premium Adjustment

The merit rating adjustment is multiplied by the otherwise applicable premium for Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury and Collision.

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the premium.

RULE 57. THROUGH 58. RESERVED FOR FUTURE USE

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Revision Date: 10/21/2017 ~~1/15/2013~~

PURE Proposed MA Auto Algorithm

	Compulsory PIP 8K	Compulsory UMBI 20/40	Compulsory PD \$5k	Optional BI	Optional Med Pay	Optional Collision	Optional Limited Collision	Optional Comprehensive	Optional Substitute Transportation.	Optional Towing & Labor	Optional UIMBI
Base Rate											
Territory Factor	X	X	X	X	X	X	X	X			
Class Factor	X	X	X	X	X	X	X	X			
Liability / Model Year Symbol Factor	X		X	X	X	X	X	X			
Base Rate by Limit									X	X	X
Increased Limits Factor		X	X	X	X						X
Deductible Factor	X					X	X	X			
Glass Deductible								X			
Waiver of Deductible						+					
Extra Risk Factor						X		X			
Years Licensed Factor	X	X	X	X	X	X	X	X	X	X	X
Annual Mileage Discount	X	X	X	X	X	X	X	X			X
Multicar Discount	X		X	X		X	X	X			
Anti-Theft Discount								X			
Multiline Discount	X	X	X	X	X	X	X	X	X	X	X
Group Marketing Credit	X	X	X	X	X	X	X	X	X	X	X
Vehicle Usage	X	X	X	X	X	X	X	X	X	X	X
Good Student Discount	X	X	X	X		X	X	X			
Away at School Discount											
Student Away From Home Discount	X		X	X		X	X	X			
Driving Training/											
Smart Driver Discount	X		X	X		X	X				
Years Clean Discount	X		X	X		X	X				
Clean in 3 Discount	X	-	X	X	-	X	X	-	-	-	-
Clean in 5 Discount	X	-	X	X	-	X	X	-	-	-	-
Clean in 6+ Discount	X	-	X	X	-	X	X	-	-	-	-
Anti-lock brakes dsct	X		X	X	X	X	X				
Passive Restraint	X				X						
Vacation Use Discount	X	X	X	X	X	X	X				X
Mobile Device Control Discount	X		X	X	X	X	X				
Excess Vehicles Credit	X	X	X	X	X	X	X	X	X	X	X
Merit Rating Adjustment	X		X	X		X	X				
Coverage Premium	=	=	=	=	=	=	=	=	=	=	=

For policies with selected Bodily Injury Liability limits below \$250,000/\$500,000, use the most current algorithm and rates for Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Residual Market Automobile Insurance Manual.

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Revision Date: ~~10/21/2017~~ 08/13/2016

BASE RATES

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
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Class	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
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17	1.61	1.00	1.95	2.05	1.00	2.41	2.41	1.00	1.00	1.00	1.00
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26	1.72	1.00	2.14	2.13	1.00	2.31	2.31	1.00	1.00	1.00	1.00
30	0.97	1.00	1.13	1.00	1.00	1.01	1.01	1.00	1.00	1.00	1.00

DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR

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	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	1.00	1.00

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Category IV + I								0.75			
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Category V + III								0.64			
Vacation Use Discount - Part 1	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			
Vacation Use Discount - Part 2	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			

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Multiple Line Discount

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5 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 60 months. Exception: Policy can still qualify for 5 year clean if there is one Not-at-fault accident on the policy in the past 60 months.

6+ Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 72 months. Exception: Policy can still qualify for 6+ year clean if there is one Not-at-fault accident on the policy in the past 72 months.

	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
	BI 20/40	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
3 years clean	0.95	0.95		0.95	0.95		0.95	0.95				
5 years clean	0.86 0.90	0.86 0.90		0.86 0.90	0.86 0.90		0.86 0.90	0.86 0.90				
6+ years clean	0.81 0.95	0.81 0.95		0.81 0.95	0.81 0.95		0.81 0.95	0.81 0.95				

MILEAGE BAND

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
0 to 3,000	0.850	0.850	0.850	0.850	0.850	0.850	0.850				0.850
3,001 to 5,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880				0.880
5,001 to 7,500	0.950	0.950	0.950	0.950	0.950	0.950	0.950				0.950
7,501 to 10,000	0.970	0.970	0.970	0.970	0.970	0.970	0.970				0.970
10,001 to 12,500	0.990	0.990	0.990	0.990	0.990	0.990	0.990				0.990
12,501 to 15,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15,001 to 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
More than 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000

VEHICLE USAGE

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00				1.00
Commute	1.10	1.10	1.10	1.10	1.10	1.10	1.10				1.10
Business	1.20	1.20	1.20	1.20	1.20	1.20	1.20				1.20
Farm	0.80	0.80	0.80	0.80	0.80	0.80	0.80				0.80

the proximity of the motor vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the company reasonable confirmation of the coverage.

RULE 55. RESERVED FOR FUTURE USE

RULE 56. MERIT RATING PLAN

The following is an overview of the terms of the Merit Rating Plan and its impact on underlying rates.

Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy.

~~The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.~~

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 PURE receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, PURE 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 will be combined by PURE 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, PURE will submit a policy inquiry to the Merit Rating Board in compliance with the MRB manual and 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 merit rating code.

If an operator's MVR is not electronically available, the operator's policy experience period will begin as of the effective date of the policy until PURE receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to PURE. 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 PURE. 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, PURE 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 merit rating code.

Determination of Merit Rating Code

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

An "at-fault" accident is one in which the company determines that the involved operator is more than 50% at fault. AA

Prior to October 21, 2017

An at-fault accident is defined as minor only if it resulted in 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. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

October 21, 2017 or After

An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the points assigned to each incident shall be reduced by one, and the total number of points assigned to the operator shall be the sum of those reduced points. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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 six year policy experience period.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. In addition, a merit rating code of 98 will be assigned to an operator with at least 5 years of experience, with an incident free period equal to or greater than three, with 1 minor non criminal traffic violation that occurred in the 4th, 5th or 6th year of the experience period.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99.

The motorcycle rating code will be determined as follows:

Years of Motorcycles Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	99
	98	98
Less than 5	99	99
	98	98

Calculation of Premium Adjustment

The merit rating adjustment is multiplied by the otherwise applicable premium for Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury and Collision.

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the premium.

RULE 57. THROUGH 58. RESERVED FOR FUTURE USE

the proximity of the motor vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the company reasonable confirmation of the coverage.

RULE 55. RESERVED FOR FUTURE USE

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The following is an overview of the terms of the Merit Rating Plan and its impact on underlying rates.

Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy.

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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 PURE receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, PURE 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 will be combined by PURE and considered as one report.

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If an operator's MVR is not electronically available, the operator's policy experience period will begin as of the effective date of the policy until PURE receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to PURE. 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 PURE. 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, PURE 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 merit rating code.

Determination of Merit Rating Code

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

An "at-fault" accident is one in which the company determines that the involved operator is more than 50% at fault.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Prior to October 21, 2017

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October 21, 2017 or After

An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the points assigned to each incident shall be reduced by one, and the total number of points assigned to the operator shall be the sum of those reduced points. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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 six year policy experience period.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. In addition, a merit rating code of 98 will be assigned to an operator with at least 5 years of experience, with an incident free period equal to or greater than three, with 1 minor non criminal traffic violation that occurred in the 4th, 5th or 6th year of the experience period.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99.

The motorcycle rating code will be determined as follows:

Years of Motorcycles Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	99
	98	98
Less than 5	99	99
	98	98

Calculation of Premium Adjustment

The merit rating adjustment is multiplied by the otherwise applicable premium for Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury and Collision.

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the premium.

RULE 57. THROUGH 58. RESERVED FOR FUTURE USE

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017

PURE Proposed MA Auto Algorithm

	Compulsory PIP 8K	Compulsory UMBI 20/40	Compulsory PD \$5k	Optional BI	Optional Med Pay	Optional Collision	Optional Limited Collision	Optional Comprehensive	Optional Substitute Transportation.	Optional Towing & Labor	Optional UIMBI
Base Rate											
Territory Factor	X	X	X	X	X	X	X	X			
Class Factor	X	X	X	X	X	X	X	X			
Liability / Model Year Symbol Factor	X		X	X	X	X	X	X			
Base Rate by Limit									X	X	X
Increased Limits Factor		X	X	X	X						X
Deductible Factor	X					X	X	X			
Glass Deductible								X			
Waiver of Deductible						+					
Extra Risk Factor						X		X			
Years Licensed Factor	X	X	X	X	X	X	X	X	X	X	X
Annual Mileage Discount	X	X	X	X	X	X	X	X			X
Multicar Discount	X		X	X		X	X	X			
Anti-Theft Discount								X			
Multiline Discount	X	X	X	X	X	X	X	X	X	X	X
Group Marketing Credit	X	X	X	X	X	X	X	X	X	X	X
Vehicle Usage	X	X	X	X	X	X	X				X
Good Student Discount	X	X	X	X		X	X	X			
Away at School Discount	X		X	X		X	X	X			
Driving Training/ Smart Driver Discount	X		X	X		X	X				
Years Clean Discount	X		X	X		X	X				
Anti-lock brakes dsct	X		X	X	X	X	X				
Passive Restraint	X				X						
Vacation Use Discount	X	X	X	X	X	X	X				X
Mobile Device Control Discount	X		X	X	X	X	X				
Excess Vehicles Credit	X	X	X	X	X	X	X	X	X	X	X
Merit Rating Adjustment	X		X	X		X	X				
Coverage Premium	=	=	=	=	=	=	=	=	=	=	=

For policies with selected Bodily Injury Liability limits below \$250,000/\$500,000, use the most current algorithm and rates for Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Residual Market Automobile Insurance Manual.

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017

BASE RATES

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Base Rate	34.34	22.00	196.42	224.88	17.00	295.66	33.81	58.16			120.00

CLASS FACTORS

Class	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
17	1.61	1.00	1.95	2.05	1.00	2.41	2.41	1.00	1.00	1.00	1.00
18	1.26	1.00	1.29	1.41	1.00	1.35	1.35	1.00	1.00	1.00	1.00
20	4.16	1.00	3.69	3.91	1.00	4.36	4.36	1.00	1.00	1.00	1.00
21	2.45	1.00	2.34	2.28	1.00	2.56	2.56	1.00	1.00	1.00	1.00
25	3.07	1.00	3.61	3.73	1.00	3.86	3.86	1.00	1.00	1.00	1.00
26	1.72	1.00	2.14	2.13	1.00	2.31	2.31	1.00	1.00	1.00	1.00
30	0.97	1.00	1.13	1.00	1.00	1.01	1.01	1.00	1.00	1.00	1.00

DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR

Used for vehicles with no driver assigned, because there are more vehicles than drivers.

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	1.00	1.00

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017

VEHICLE DISCOUNTS

Anti-lock brake discount: Applies to any vehicle with anti-lock brakes. Can be assigned by VIN decoding.

Passive Restraint Discount: Applies to any vehicle equipped with a passive occupant restraint system for front-seat passengers. Such discount shall apply to passive occupant restraint systems that meet applicable federal or appropriate equivalent standards

Anti-theft discount:

Category I - Ignition cut-off switch, non-passive warning alarm, steering column armored Collar, steering wheel lock

Category II - Internally-operated alarm system, non-passive fuel cut-off device, non-passive steering wheel lock, armored cable hood lock and ignition cut-off switch, window ID system, emergency handbrake lock

Category III - Passive alarm system with ignition cut-off, alarm triggered by entry, hood unable to open unless unlocked from inside, passive fuel cut-off device, armored ignition cut-off, passive multi-component cut-off, passive time delay ignition system, armored cable or electrically operated hood lock and ignition cut-off, passive delayed ignition cut-off, passive ignition lock protection, high security ignition replacement lock, hydraulic brake lock, chip key

Category IV - Motor vehicle recovery system

Category V - Motor vehicle recovery system with unauthorized movement notification

Vacation Use Discount - Part 1:

Applies when the policyholder is assigned to another vehicle insured under a separate policy issued by PURE in a different state and Rhode Island is not the state where the policyholder's primary home is located.

Vacation Use Discount - Part 2:

Applies when the policyholder spends at least three months out of state during the year and the insured vehicle is not taken out of state with the policyholder.

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
<u>Discounts</u>											
Anti-lock brakes Discount	0.97		0.97	0.97	0.97	0.97	0.97				
Passive Restraint	0.70				0.70						
Category I								0.95			
Category II								0.85			
Category III								0.80			
Category IV								0.80			
Category IV + I								0.75			
Category IV + II								0.70			
Category IV + III								0.65			
Category V								0.75			
Category V + I								0.72			
Category V + II								0.68			
Category V + III								0.64			
Vacation Use Discount - Part 1	0.75	0.75	0.75	0.75	0.75	0.75	0.75				
Vacation Use Discount - Part 2	0.75	0.75	0.75	0.75	0.75	0.75	0.75				

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017

POLICY DISCOUNTS

Multicar Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Single Car	1.00		1.00	1.00		1.00	1.00	1.00			
Multicar	0.92		0.92	0.92		0.92	0.92	0.92			

Multiple Line Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Home(1)	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Excess Liability	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98

(1) A member qualifies for this discount if they have an in-force homeowners or Condo/Co-op/Tenant policy with PURE. To qualify for the Excess Liability Multiple Line Discount, the Excess Liability policy must have a limit of \$5 million dollars or higher.

Clean in 3/5/6+ Discount

3 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 36 months.

5 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 60 months. Exception: Policy can still qualify for 5 year clean if there is one Not-at-fault accident on the policy in the past 60 months.

6+ Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 72 months. Exception: Policy can still qualify for 6+ year clean if there is one Not-at-fault accident on the policy in the past 72 months.

	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
	BI 20/40	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
3 years clean	0.95	0.95		0.95	0.95		0.95	0.95				
5 years clean	0.86	0.86		0.86	0.86		0.86	0.86				
6+ years clean	0.81	0.81		0.81	0.81		0.81	0.81				

MILEAGE BAND

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
0 to 3,000	0.850	0.850	0.850	0.850	0.850	0.850	0.850				0.850
3,001 to 5,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880				0.880
5,001 to 7,500	0.950	0.950	0.950	0.950	0.950	0.950	0.950				0.950
7,501 to 10,000	0.970	0.970	0.970	0.970	0.970	0.970	0.970				0.970
10,001 to 12,500	0.990	0.990	0.990	0.990	0.990	0.990	0.990				0.990
12,501 to 15,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15,001 to 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
More than 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000

VEHICLE USAGE

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00				1.00
Commute	1.10	1.10	1.10	1.10	1.10	1.10	1.10				1.10
Business	1.20	1.20	1.20	1.20	1.20	1.20	1.20				1.20
Farm	0.80	0.80	0.80	0.80	0.80	0.80	0.80				0.80

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Prior to October 21, 2017

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If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the points assigned to each incident shall be reduced by one, and the total number of points assigned to the operator shall be the sum of those reduced points. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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 six year policy experience period.

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In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99.

The motorcycle rating code will be determined as follows:

Years of Motorcycles Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	99
	98	98
Less than 5	99	99
	98	98

Calculation of Premium Adjustment

The merit rating adjustment is multiplied by the otherwise applicable premium for Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury and Collision.

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the premium.

RULE 57. THROUGH 58. RESERVED FOR FUTURE USE

Prior to October 21, 2017

An at-fault accident is defined as minor only if it resulted in 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. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

October 21, 2017 or After

An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the points assigned to each incident shall be reduced by one, and the total number of points assigned to the operator shall be the sum of those reduced points. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

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 six year policy experience period.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. In addition, a merit rating code of 98 will be assigned to an operator with at least 5 years of experience, with an incident free period equal to or greater than three, with 1 minor non criminal traffic violation that occurred in the 4th, 5th or 6th year of the experience period.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99.

The motorcycle rating code will be determined as follows:

Years of Motorcycles Experience	Operator Merit Rating Code	Motorcycle Merit Rating Code
5 but less than 6	99	99
	98	98
Less than 5	99	99
	98	98

Calculation of Premium Adjustment

The merit rating adjustment is multiplied by the otherwise applicable premium for Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury and Collision.

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the premium.

RULE 57. THROUGH 58. RESERVED FOR FUTURE USE

Company Name: Privilege Underwriters Reciprocal Exchange

Line of Business: Private Passenger Auto – Massachusetts

Program Name: Private Fleet Auto

Revision Date: 10/21/2017 ~~1/15/2013~~

PURE Proposed MA Auto Algorithm

	Compulsory PIP 8K	Compulsory UMBI 20/40	Compulsory PD \$5k	Optional BI	Optional Med Pay	Optional Collision	Optional Limited Collision	Optional Comprehensive	Optional Substitute Transportation.	Optional Towing & Labor	Optional UIMBI
Base Rate											
Territory Factor	X	X	X	X	X	X	X	X			
Class Factor	X	X	X	X	X	X	X	X			
Liability / Model Year Symbol Factor	X		X	X	X	X	X	X			
Base Rate by Limit									X	X	X
Increased Limits Factor		X	X	X	X						X
Deductible Factor	X					X	X	X			
Glass Deductible								X			
Waiver of Deductible						+					
Extra Risk Factor						X		X			
Years Licensed Factor	X	X	X	X	X	X	X	X	X	X	X
Annual Mileage Discount	X	X	X	X	X	X	X	X			X
Multicar Discount	X		X	X		X	X	X			
Anti-Theft Discount								X			
Multiline Discount	X	X	X	X	X	X	X	X	X	X	X
Group Marketing Credit	X	X	X	X	X	X	X	X	X	X	X
Vehicle Usage	X	X	X	X	X	X	X	X	X	X	X
Good Student Discount	X	X	X	X		X	X	X			
Away at School Discount											
Student Away From Home Discount	X		X	X		X	X	X			
Driving Training/											
Smart Driver Discount	X		X	X		X	X				
Years Clean Discount	X		X	X		X	X				
Clean-in-3-Discount	X	-	X	X	-	X	X	-	-	-	-
Clean-in-5-Discount	X	-	X	X	-	X	X	-	-	-	-
Clean-in-6+-Discount	X	-	X	X	-	X	X	-	-	-	-
Anti-lock brakes dsct	X		X	X	X	X	X				
Passive Restraint	X				X						
Vacation Use Discount	X	X	X	X	X	X	X				X
Mobile Device Control Discount	X		X	X	X	X	X				
Excess Vehicles Credit	X	X	X	X	X	X	X	X	X	X	X
Merit Rating Adjustment	X		X	X		X	X				
Coverage Premium	=	=	=	=	=	=	=	=	=	=	=

For policies with selected Bodily Injury Liability limits below \$250,000/\$500,000, use the most current algorithm and rates for Commonwealth Automobile Reinsurers' Massachusetts Private Passenger Residual Market Automobile Insurance Manual.

Company Name: Privilege Underwriters Reciprocal Exchange

Line of Business: Private Passenger Auto – Massachusetts

Program Name: Private Fleet Auto

Revision Date: ~~10/21/2017~~ 08/13/2016

BASE RATES

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Base Rate	34.34 32.00	22.00	196.42 161.66	224.88 209.00	17.00	295.66 273.76	33.81 31.32	58.16 53.36			120.00

CLASS FACTORS

Class	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
17	1.61	1.00	1.95	2.05	1.00	2.41	2.41	1.00	1.00	1.00	1.00
18	1.26	1.00	1.29	1.41	1.00	1.35	1.35	1.00	1.00	1.00	1.00
20	4.16	1.00	3.69	3.91	1.00	4.36	4.36	1.00	1.00	1.00	1.00
21	2.45	1.00	2.34	2.28	1.00	2.56	2.56	1.00	1.00	1.00	1.00
25	3.07	1.00	3.61	3.73	1.00	3.86	3.86	1.00	1.00	1.00	1.00
26	1.72	1.00	2.14	2.13	1.00	2.31	2.31	1.00	1.00	1.00	1.00
30	0.97	1.00	1.13	1.00	1.00	1.01	1.01	1.00	1.00	1.00	1.00

DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR

Used for vehicles with no driver assigned, because there are more vehicles than drivers.

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
DEFAULT DRIVER FACTOR/EXTRA VEHICLE FACTOR	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.00	1.00	1.00

Company Name: Privilege Underwriters Reciprocal Exchange

Line of Business: Private Passenger Auto – Massachusetts

Program Name: Private Fleet Auto

Revision Date: 10/21/2017 ~~1/15/2013~~

VEHICLE DISCOUNTS

Anti-lock brake discount: Applies to any vehicle with anti-lock brakes. Can be assigned by VIN decoding.

Passive Restraint Discount: Applies to any vehicle equipped with a passive occupant restraint system for front-seat passengers. Such discount shall apply to passive occupant restraint systems that meet applicable federal or appropriate equivalent standards

Anti-theft discount:

Category I - Ignition cut-off switch, non-passive warning alarm, steering column armored Collar, steering wheel lock

Category II - Internally-operated alarm system, non-passive fuel cut-off device, non-passive steering wheel lock, armored cable hood lock and ignition cut-off switch, window ID system, emergency handbrake lock

Category III - Passive alarm system with ignition cut-off, alarm triggered by entry, hood unable to open unless unlocked from inside, passive fuel cut-off device, armored ignition cut-off, passive multi-component cut-off, passive time delay ignition system, armored cable or electrically operated hood lock and ignition cut-off, passive delayed ignition cut-off, passive ignition lock protection, high security ignition replacement lock, hydraulic brake lock, chip key

Category IV - Motor vehicle recovery system

Category V - Motor vehicle recovery system with unauthorized movement notification

Vacation Use Discount - Part 1:

Applies when the policyholder is assigned to another vehicle insured under a separate policy issued by PURE in a different state and Rhode Island is not the state where the policyholder's primary home is located.

Vacation Use Discount - Part 2:

Applies when the policyholder spends at least three months out of state during the year and the insured vehicle is not taken out of state with the policyholder.

Discounts	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Anti-lock brakes Discount	0.97		0.97	0.97	0.97	0.97	0.97				
Passive Restraint	0.70				0.70						
Category I								0.95			
Category II								0.85			
Category III								0.80			
Category IV								0.80			
Category IV + I								0.75			
Category IV + II								0.70			
Category IV + III								0.65			
Category V								0.75			
Category V + I								0.72			
Category V + II								0.68			
Category V + III								0.64			
Vacation Use Discount - Part 1	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			
Vacation Use Discount - Part 2	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Private Passenger Auto – Massachusetts
Program Name: Private Fleet Auto
Revision Date: 10/21/2017 ~~1/15/2013~~

POLICY DISCOUNTS

Multicar Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Single Car	1.00		1.00	1.00		1.00	1.00	1.00			
Multicar	0.92		0.92	0.92		0.92	0.92	0.92			

Multiple Line Discount

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Home(1)	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Excess Liability	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98

(1) A member qualifies for this discount if they have an in-force homeowners or Condo/Co-op/Tenant policy with PURE. To qualify for the Excess Liability Multiple Line Discount, the Excess Liability policy must have a limit of \$5 million dollars or higher.

Clean in 3/5/6+ Discount

3 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 36 months.

5 Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 60 months. Exception: Policy can still qualify for 5 year clean if there is one Not-at-fault accident on the policy in the past 60 months.

6+ Years Clean: All eligible to be rated drivers have no moving violations and no at-fault or not-at-fault accidents in the past 72 months. Exception: Policy can still qualify for 6+ year clean if there is one Not-at-fault accident on the policy in the past 72 months.

	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
	BI 20/40	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
3 years clean	0.95	0.95		0.95	0.95		0.95	0.95				
5 years clean	0.86 0.90	0.86 0.90		0.86 0.90	0.86 0.90		0.86 0.90	0.86 0.90				
6+ years clean	0.81 0.95	0.81 0.95		0.81 0.95	0.81 0.95		0.81 0.95	0.81 0.95				

MILEAGE BAND

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
0 to 3,000	0.850	0.850	0.850	0.850	0.850	0.850	0.850				0.850
3,001 to 5,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880				0.880
5,001 to 7,500	0.950	0.950	0.950	0.950	0.950	0.950	0.950				0.950
7,501 to 10,000	0.970	0.970	0.970	0.970	0.970	0.970	0.970				0.970
10,001 to 12,500	0.990	0.990	0.990	0.990	0.990	0.990	0.990				0.990
12,501 to 15,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15,001 to 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000
More than 20,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.000

VEHICLE USAGE

	PIP 8K	UMBI 20/40	PD \$5k	BI	Med Pay	Collision	Limited Collision	Comprehensive	Substitute Transportation.	Towing & Labor	UIMBI
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00				1.00
Commute	1.10	1.10	1.10	1.10	1.10	1.10	1.10				1.10
Business	1.20	1.20	1.20	1.20	1.20	1.20	1.20				1.20
Farm	0.80	0.80	0.80	0.80	0.80	0.80	0.80				0.80