

- a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
2. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Liberty Preferred

A discount will apply based on the tenure, multi-car discount and presence of an inforce tenant (HO-4), condominium (HO-6) or homeowner (HO-2, HO-3) companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, ~~or~~ LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. Tenure is defined as the number of years with the Company for auto renewal policies, or the number of years with the prior auto carrier for new business, increased by one year at each subsequent policy term.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied or changed mid-term when there are changes in multi-car discount or presence of inforce tenant, condominium or homeowners policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, or LM Insurance Corporation: Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating association the rates otherwise applicable shall be reduced by the corresponding discount.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied mid-term if the policy becomes eligible.

This discount will apply only once, regardless of the number of participating associations or groups which the insured is a member, or the number of insureds in a household belonging to a participating association or employer group.

L. Enrollment Credit

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.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

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