TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance	7
19	Discounts	13
20	Model Year Rating	16
21	~~Reserved for Future Use~~Responsible Driver Factor	16
22	Non-Symbolled Vehicles	~~17~~18
23	High-Theft Vehicles	~~17~~18
24	Extra-Risk Rating (Collision and Comprehensive)	~~18~~19
25	Vehicle Series Rating	~~19~~20
26	Reserved for Future Use	~~19~~20

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition	~~20~~21
28	Private Passenger Classifications	~~20~~21
29	Reserved For Future Use	~~23~~24
30	Personal Injury Protection - Deductible Form	~~23~~24
31	Transportation of Fellow Employees	~~23~~24

Copyright, Liberty Mutual Insurance Group, 2009

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles ..... ~~23~~24
33 Towing and Labor Cost ..... ~~24~~25
34 Trailers Designed for Use With Private Passenger Motor Vehicles ..... ~~24~~25
35-38 Reserved for Future Use ..... ~~24~~25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies ..... ~~25~~26
40 Antique Motor Cars and Motorcycles ..... ~~25~~26
41 Stated Amount Coverage ..... ~~26~~27
42-43 Reserved for Future Use ..... ~~26~~27
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles ..... ~~26~~27
45 Agreed Amount Coverage - Comprehensive ..... ~~27~~28
46 Excess Electronic Equipment Coverage ..... ~~27~~28
47 Customized Vans and Pickups ..... ~~28~~29
48 Original Equipment Manufacturer Parts Coverage ..... ~~28~~29

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy ..... ~~29~~30
50 Use of Other Automobiles ..... ~~29~~30
51-53 Reserved for Future Use ..... ~~30~~31

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards ..... ~~31~~32
55 Pre-Insurance Inspection Program ..... ~~37~~38
56 Driving Record Rating Plan (Merit Rating Plan) ..... ~~38~~39
Increased Limits Tables ~~and Implicit Surcharge Exclusion Factors~~ ..... ~~41~~42
57 Reserved for Future Use ..... ~~41~~42
58 Registry of Motor Vehicles Procedures ..... ~~41~~42

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2009

RATING TERRITORIES SECTION

Rating Territories ..... T-1 - T-6

~~HIGH THEFT VEHICLE SECTION~~

~~High Theft Vehicle Section ..... HT-1 - HT-3~~

RATE SECTION

Private Passenger Rates ..... R-1 - R-~~15~~14
Stated Amount Rates ..... R-~~16~~15
Motorcycle Rates ..... R-~~17~~16-R-20~~21~~
Approved Motorcycle Training Sites ..... R-21~~22~~
Miscellaneous Motor Vehicles ..... R-~~23~~22-R-~~29~~30
Approved Public Transit Systems ..... R-~~26~~31
Responsible Driver Factors R-32

Copyright, Liberty Mutual Insurance Group, 2009

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance	7
19	Discounts	13
20	Model Year Rating	16
21	Responsible Driver Factor	16
22	Non-Symbolled Vehicles	18
23	High-Theft Vehicles	18
24	Extra-Risk Rating (Collision and Comprehensive)	19
25	Vehicle Series Rating	20
26	Reserved for Future Use	20

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition	21
28	Private Passenger Classifications	21
29	Reserved For Future Use	24
30	Personal Injury Protection - Deductible Form	24
31	Transportation of Fellow Employees	24

Copyright, Liberty Mutual Insurance Group, 2009

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles 24
33 Towing and Labor Cost 25
34 Trailers Designed for Use With Private Passenger Motor Vehicles 25
35-38 Reserved for Future Use 25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 26
40 Antique Motor Cars and Motorcycles 26
41 Stated Amount Coverage 27
42-43 Reserved for Future Use 27
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 27
45 Agreed Amount Coverage - Comprehensive 28
46 Excess Electronic Equipment Coverage 28
47 Customized Vans and Pickups 29
48 Original Equipment Manufacturer Parts Coverage 29

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 30
50 Use of Other Automobiles 30
51-53 Reserved for Future Use 31

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 32
55 Pre-Insurance Inspection Program 38
56 Driving Record Rating Plan (Merit Rating Plan) 39
Increased Limits Tables 42
57 Reserved for Future Use 42
58 Registry of Motor Vehicles Procedures 42

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2009

RATING TERRITORIES SECTION

Rating Territories ..... T-1 - T-6

RATE SECTION

Private Passenger Rates ..... R-1 - R-14
Stated Amount Rates R-15
Motorcycle Rates ..... R-16 - R-20
Approved Motorcycle Training Sites R-21
Miscellaneous Motor Vehicles R-22-R-30
Approved Public Transit Systems R-31
Responsible Driver Factors R-32

Copyright, Liberty Mutual Insurance Group, 2009

responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate surcharge to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by applying the applicable surcharge in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable surcharge in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by applying the applicable surcharge to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.

4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

Copyright, Liberty Mutual Insurance Group, 2009

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (~~14~~15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

Copyright, Liberty Mutual Insurance Group, 2009

responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate surcharge to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by applying the applicable surcharge in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable surcharge in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by applying the applicable surcharge to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.

4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

Copyright, Liberty Mutual Insurance Group, 2009

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

Copyright, Liberty Mutual Insurance Group, 2009

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least ~~six~~ three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

NOTE: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
    a. ranked among the upper 20% of the class scholastically, or
    b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or

Copyright, Liberty Mutual Insurance Group, 2009

c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
e. in the case of home schooling, 2 options are given:
    i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
    ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The certified statement must be submitted:
    a. when the good student discount is initially requested, and;
    b. at renewal and thereafter at the company's discretion.
4. 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.

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.

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 ~~for a one year term~~ 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.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2009

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

NOTE: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
    a. ranked among the upper 20% of the class scholastically, or
    b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or

Copyright, Liberty Mutual Insurance Group, 2009

c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
e. in the case of home schooling, 2 options are given:
    i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
    ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The certified statement must be submitted:
    a. when the good student discount is initially requested, and;
    b. at renewal and thereafter at the company's discretion.
4. 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.

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.

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.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Rule 21. ~~RESERVED FOR FUTURE USE~~ LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Newest Vehicle
- Age of Oldest Vehicle
- Annual Mileage
- Anti-Theft Category
- Vehicle/ Coverage Combination
- Average Vehicle Base Cost
- Collision Coverage Combination
- Comprehensive Coverage Combination
- Advance Quote Days
- Days Since First and Second Most Recent Accident
- Days Since Most Recent Accident
- Days Since Most Recent Accident and Violation
- Days Since Most Recent Violation
- Days Since Second Most Recent Accident
- Full Coverage Combinations
- Highest BI Limit
- Prior Carrier Lapse
- Lesser of Current/Prior BI Limit
- Lowest BI Limit
- Lowest BI Limit / Highest BI Limit
- Marketing Group Discount
- Marketing Group Type
- Marketing Group Type / Marketing Group Discount
- Maximum Horsepower / Vehicle Curb Weight
- Maximum Vehicle Base Cost
- Maximum Vehicle Curb Weight
- Maximum Vehicle Engine Displacement
- Maximum Vehicle Horsepower
- Maximum Vehicle Size
- Maximum Operator Years Licensed
- Minimum Operator Years Licensed
- Months at Current Residence
- Months Since Oldest Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred and Non-rated Operators
- Number of Experienced Operators
- Number of Experienced Operators/Number of Inexperienced Operators
- Number of Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Number of Vehicles / Multi-Vehicle Discount
- Number of Vehicles / Number of Operators / Presence of Inexperienced Operator
- Number of Vehicles / Number of Operators
- Number of Major / Minor Violations

Copyright, Liberty Mutual Insurance Group, 2009

- Payment Method
- Presence of an Umbrella Insurance Policy and Condominium Owners, Homeowners, or Renters Insurance Policy
- Presence of an Umbrella Insurance Policy
- Presence of a Previous Auto Insurance Cancellation
- Previous Auto Insurance
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Prior Claims / Number of Violations / Number of Nonchargeable Incidents
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)
- Years Licensed Difference Between Operators

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Newest Vehicle
- Age of Oldest Vehicle
- Annual Mileage
- Anti-Theft Category
- Vehicle/ Coverage Combination
- Average Vehicle Base Cost
- Collision Coverage Combination
- Comprehensive Coverage Combination
- Advance Quote Days
- Days Since First and Second Most Recent Accident
- Days Since Most Recent Accident
- Days Since Most Recent Accident and Violation
- Days Since Most Recent Violation
- Days Since Second Most Recent Accident
- Full Coverage Combinations
- Highest BI Limit
- Prior Carrier Lapse
- Lesser of Current/Prior BI Limit
- Lowest BI Limit
- Lowest BI Limit / Highest BI Limit
- Marketing Group Discount
- Marketing Group Type
- Marketing Group Type / Marketing Group Discount
- Maximum Horsepower / Vehicle Curb Weight
- Maximum Vehicle Base Cost
- Maximum Vehicle Curb Weight
- Maximum Vehicle Engine Displacement
- Maximum Vehicle Horsepower
- Maximum Vehicle Size
- Maximum Operator Years Licensed
- Minimum Operator Years Licensed
- Months at Current Residence
- Months Since Oldest Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred and Non-rated Operators
- Number of Experienced Operators
- Number of Experienced Operators/Number of Inexperienced Operators
- Number of Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Number of Vehicles / Multi-Vehicle Discount
- Number of Vehicles / Number of Operators / Presence of Inexperienced Operator
- Number of Vehicles / Number of Operators
- Number of Major / Minor Violations

Copyright, Liberty Mutual Insurance Group, 2009

- Payment Method
- Presence of an Umbrella Insurance Policy and Condominium Owners, Homeowners, or Renters Insurance Policy
- Presence of an Umbrella Insurance Policy
- Presence of a Previous Auto Insurance Cancellation
- Previous Auto Insurance
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Prior Claims / Number of Violations / Number of Nonchargeable Incidents
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)
- Years Licensed Difference Between Operators

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above

a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.
b) Apply this factor to the symbol 27 premium shown in the rate pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. ~~These vehicles are identified as such in the Symbol and Identification Section of this Manual.~~ The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above

a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.

b) Apply this factor to the symbol 27 premium shown in the rate pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

Copyright, Liberty Mutual Insurance Group, 2009

of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.

6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN (MERIT RATING PLAN)

The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.

Plan Overview

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents (after consideration of accident and violation forgiveness) during the Policy Experience Period. The Credit Factor is either the Liberty Responsible Driver Discount (formerly the Excellent Driver Discount), awarded to operators with Incident-Free Periods of more than five but less than six years, or the Liberty Responsible Driver Discount Plus (formerly the Excellent Driver Discount Plus), awarded to operators with Incident-Free Periods of at least six years and to select operators receiving forgiveness. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Company the total number of operator Surcharge Points or Credits for each listed operator, and the Company will apply accident and violation forgiveness as indicated.

Copyright, Liberty Mutual Insurance Group, 2009

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 the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company 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 must be combined by the Company 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, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR 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 credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. 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 the Company. 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, the Company must 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 credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

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 constitutes a minor at-fault accident. A claim payment of more than $2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge 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 operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property, Optional Bodily Injury To Others, and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the enrollment credit and charges for Liberty Advantage Plus, if applicable.

Total operator Driving Record Points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Driving Record Points applicable to the operator, prior to consideration of accident/violation forgiveness, shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the surcharge points applicable to each incident shall be reduced by one and the total number of Driving Record Points applicable to the Operator, prior to the consideration of accident/violation forgiveness, shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Surcharge 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 operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
        iii. As a transition, if there was a surchargeable accident or conviction during the prior policy term expiring between 4/1/2008 and 3/31/2009, for policies renewing 4/1/2008 through 3/31/2009, the policy will qualify for forgiveness under Liberty Advantage provided the policy met i and ii as of the last renewal date.
    c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus.

2. Redeeming Forgiveness
    a. Accident Surcharge Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one surchargeable accident per policy will be forgiven.
        iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident surcharge forgiveness**,** the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
    b. Violation Surcharge Forgiveness under Liberty Advantage
        i. Surcharge 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 operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

INCREASED LIMITS TABLES ~~AND IMPLICIT SURCHARGE EXCLUSION FACTORS~~

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

~~Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor in the Rate Pages (Section R) to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest dollar and cents after all calculations have been completed.~~

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2009

of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.

6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN (MERIT RATING PLAN)

The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.

Plan Overview

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents (after consideration of accident and violation forgiveness) during the Policy Experience Period. The Credit Factor is either the Liberty Responsible Driver Discount (formerly the Excellent Driver Discount), awarded to operators with Incident-Free Periods of more than five but less than six years, or the Liberty Responsible Driver Discount Plus (formerly the Excellent Driver Discount Plus), awarded to operators with Incident-Free Periods of at least six years and to select operators receiving forgiveness. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Company the total number of operator Surcharge Points or Credits for each listed operator, and the Company will apply accident and violation forgiveness as indicated.

Copyright, Liberty Mutual Insurance Group, 2009

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 the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company 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 must be combined by the Company 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, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR 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 credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. 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 the Company. 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, the Company must 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 credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

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 constitutes a minor at-fault accident. A claim payment of more than $2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge 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 operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property, Optional Bodily Injury To Others, and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the enrollment credit and charges for Liberty Advantage Plus, if applicable.

Total operator Driving Record Points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Driving Record Points applicable to the operator, prior to consideration of accident/violation forgiveness, shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the surcharge points applicable to each incident shall be reduced by one and the total number of Driving Record Points applicable to the Operator, prior to the consideration of accident/violation forgiveness, shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Surcharge 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 operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
        iii. As a transition, if there was a surchargeable accident or conviction during the prior policy term expiring between 4/1/2008 and 3/31/2009, for policies renewing 4/1/2008 through 3/31/2009, the policy will qualify for forgiveness under Liberty Advantage provided the policy met i and ii as of the last renewal date.
    c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus.

2. Redeeming Forgiveness
    a. Accident Surcharge Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one surchargeable accident per policy will be forgiven.
        iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident surcharge forgiveness**,** the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
    b. Violation Surcharge Forgiveness under Liberty Advantage
        i. Surcharge 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 operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2009

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 2312 02 08
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2009

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 2312 02 08
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2009

Effective 4/1/2008

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

CHRYSLER
Jeep Wrangler Sahara - 04, 05
Jeep Wrangler Rubicon -04, 05, 06, 07, 08
Jeep Wrangler Unlimited - 05, 07
Jeep Wrangler Unlimited Rubicon - 06, 07, 08
Jeep Liberty Limited
- 4x2 - 05, 07, 08
- 4x2 side air bags -06
- 4x4 - 06
Jeep Liberty Renegade
- 4x2 - 05
- 4x4 with side air bags -04, 06
Jeep Liberty Sport
- 4x4 2.8L -06
300
- Side air bags -08
300 Touring -08
300 Touring AWD -08
300C -08
300C AWD -08
300C SRT-8 -08

DODGE
Stratus ES
- Sed 4 Dr Side Air bags - 05
Stratus R/T - 05
Stratus R/T
- flexible fuel -07
Charger SRT-8 -08
Charger SXT AWD -08
Durango Limited -08
Durango SLT -08
Durango SXT -08
Magnum R/T -08
Magnum R/T AWD -08
Magnum SE
- 4x2 3.5L -08
Magnum SRT8 -08
Magnum SXT
- 4x2 3.5L -08
Magnum SXT AWD -08
Mega Cab Pickup 1500
- 4x2 - 08
Ram Pickup 1500 Quad Cab -08
Ram Pickup 2500 Quad Cab
Ram Pickup 3500 DRW Quad Cab
- 4x2 -08
Ram Pickup 3500 SRW Quad Cab
- 4x4 -08

FORD
Mustang
- Conv. - 05
- Conv side air bags - 06, 07
Mustang Cobra SVT - 04, 05
Mustang GT
- Conv. - 04, 05, 06, 07
- Cpe. - 05, 06, 07
Mustang GT Mach 1 -04, 05, 06
Thunderbird - 04, 05, 06
Thunderbird 007 Limited Edition -04
Expedition Eddie Bauer
- 4x2 -08

Make/Model/Year

CHRYSLER
Jeep Wrangler Sahara - 04, 05
Jeep Wrangler Rubicon -04, 05, 06, 07, 08
Jeep Wrangler Unlimited - 05, 07
Jeep Wrangler Unlimited Rubicon - 06, 07, 08
Jeep Liberty Limited
- 4x2 - 05, 07, 08
- 4x2 side air bags -06
- 4x4 - 06
Jeep Liberty Renegade
- 4x2 - 05
- 4x4 with side air bags -04, 06
Jeep Liberty Sport
- 4x4 2.8L -06
300
- Side air bags -08
300 Touring -08
300 Touring AWD -08
300C -08
300C AWD -08
300C SRT-8 -08

DODGE
Stratus ES
- Sed 4 Dr Side Air bags - 05
Stratus R/T - 05
Stratus R/T
- flexible fuel -07
Charger SRT-8 -08
Charger SXT AWD -08
Durango Limited -08
Durango SLT -08
Durango SXT -08
Magnum R/T -08
Magnum R/T AWD -08
Magnum SE
- 4x2 3.5L -08
Magnum SRT8 -08
Magnum SXT
- 4x2 3.5L -08
Magnum SXT AWD -08
Mega Cab Pickup 1500
- 4x2 - 08
Ram Pickup 1500 Quad Cab -08
Ram Pickup 2500 Quad Cab
Ram Pickup 3500 DRW Quad Cab
- 4x2 -08
Ram Pickup 3500 SRW Quad Cab
- 4x4 -08

FORD
Mustang
- Conv. - 05
- Conv side air bags - 06, 07
Mustang Cobra SVT - 04, 05
Mustang GT
- Conv. - 04, 05, 06, 07
- Cpe. - 05, 06, 07
Mustang GT Mach 1 -04, 05, 06
Thunderbird - 04, 05, 06
Thunderbird 007 Limited Edition -04
Expedition Eddie Bauer
- 4x2 -08

Make/Model/Year

FORD
Expedition EL Eddie Bauer
- 4x2 -08
Expedition EL Limited
- 4x2 -08
Expedition EL SSV
- 4x2 -08
Expedition EL XLT
- 4x2 -08
Expedition Limited
- 4x2 -08
Expedition SSV
- 4x2 -08
Expedition XLT
- 4x2 -08
F-150 Supercab
- 4x2 -08
F-150 Supercrew -08
F-250 Super Duty Crew Cab
- 4x4 -08
F-350 Super Duty SRW Crew Cab
- 4x4 -08

FORD - LINCOLN - MERCURY
Mercury Grand Marquis GS - 06, 08
Mercury Grand Marquis LS - 06, 08
Mercury Grand Marquis LSE - 06
Mark LT -07, 08
Navigator -08
Navigator L -08

GENERAL MOTORS
Buick Lacrosse CXL -07
Buick Lacrosse CXS -07
Buick Lucerne CX -07, 08
Buick Lucerne CXL -07, 08
Buick Lucerne CXS -07, 08
Cadillac Deville - 04, 05
Cadillac Deville High Luxury Sedan (DHS) -04, 05
Cadillac Deville Touring Sedan (DTS) - 04, 05
Cadillac Seville Luxury Sedan (SLS) - 05
Cadillac Escalade -08
Cadillac Escalade AWD -08
Cadillac Escalade ESV AWD -08
Cadillac Escalade EXT AWD -08
Chevrolet Blazer LS
- 4x2, 2 Dr. - 05
- 4x2, 4 Dr. - 04, 05
- 4x4, 2 Dr. - 04, 05, 06
- 4x4, 4 Dr. - 04
Chevrolet Blazer Xtreme
- 4x2, 2 Dr. - 05
- 4x2, 4 Dr. - 04, 05
- 4x4, 2 Dr. - 04, 05, 06
- 4x4, 4 Dr. -04
Chevrolet Blazer ZR2
- 4x2, 2 Dr. -05
- 4x2, 4 Dr. -04
- 4x4, 2 Dr. - 04, 05, 06
- 4x4, 4 Dr. -04

Copyright, Liberty Mutual Insurance Group, 2009

Make/Model/Year

GENERAL MOTORS
Chevrolet Corvette
- Conv. 04, 05, 06, 07, 08
- Cpe. 06, 07, 08
- Hchbk 2 Dr. 04, 05

Chevrolet Corvette Z06 04, 05, 06, 07, 08
Chevrolet Monte Carlo LS
- Cpe 2 Dr Driver Air Bag (side) 05

Chevrolet Monte Carlo LT 06
Chevrolet Monte Carlo LT
- Cpe 2 Dr 3.9L 07

Chevrolet Monte Carlo LTZ 07
Chevrolet Monte Carlo SS 05, 07, 08
Chevrolet Monte Carlo Supercharged SS 05, 06
Chevrolet Avalanche 08
Chevrolet Silverado 1500 Crew Cab 08
Chevrolet Silverado 2500HD Crew Cab 08
Chevrolet Silverado Classic 1500 Crew Cab 08
Chevrolet Silverado Classic 1500HDCrewCab08
Chevrolet Silverado Classic 2500HDCrewCab08
Chevrolet Suburban 1500 08
Chevrolet Tahoe LS 08
Chevrolet Tahoe LT 08
Chevrolet Tahoe Z71 08
Chevrolet Trailblazer SS
- 4x2 08

Chevrolet Trailblazer LT
- 4x2 08

Chevrolet Trailblazer LS
- 4x2 08

GMC Safari AWD
- Wag. 4x4 3 Dr. 04

GMC Safari SLE AWD
- Wag. 4x4 3 Dr. 04

GMC Safari SLT AWD
- Wag. 4x4 3 Dr. 04

GMC Envoy Denali
- 4x2 08

GMC Envoy SLE
- 4x2 08

GMC Envoy SLT
- 4x2 08

GMC Sierra 1500 Crew Cab
- 4x2 08

GMC Sierra 2500 HD Crew Cab
- 4x4 08

GMC Sierra Classic 1500 Crew Cab
- 4x2 08

GMC Sierra Classic 1500 Extended Cab
- 4x2 6.0L 08

GMC Sierra Classic 1500 HD Crew Cab 08
GMC Yukon Denali AWD 08
GMC Yukon SLE 08
GMC Yukon SLT 08
GMC Yukon XL 1500 SLE 08
GMC Yukon XL 1500 SLT 08
GMC Yukon XL 2500 SLE 08
GMC Yukon XL 2500 SLT 08
Oldsmobile Aurora 4.0 04
Oldsmobile Bravada 04, 05
Oldsmobile Bravada AWD 04, 05
Pontiac Grand Am GT1 05
Pontiac Grand Prix GT 07, 08

Make/Model/Year

GENERAL MOTORS
Pontiac Grand Prix GXP 08
Pontiac Grand Prix GXP 07

HONDA
Acura MDX AWD 04
Acura NSX-T 04, 05, 06
Acura RSX Type S 05
Acura 3.2CL 04
Acura 3.2CL Type S 04
Acura 3.2TL 04, 05, 06
Acura 3.2TL Type S 04
Acura 3.5RL 05, 06, 08
Honda Accord EX
- Cpe 2.4L leather seats 07
- Cpe 2.4L DOHC VTEC ULEV 06, 08
- Cpe 2.4L Automatic 05
- Cpe 2.4L navigation system 04, 05, 07
- Cpe 2.4L ULEV Manual 05
- Cpe 3.0L 04, 05, 06, 07, 08

Honda Accord LX
- Cpe 2.4L 08
- Cpe. 3.0 L 05, 07, 08

Honda S2000 04, 05, 06, 07, 08
Honda Pilot EX 04, 05
Honda Pilot EX-L 04, 05
Honda Pilot LX 04, 05

HUMMER
H2 08
H2 SUT 08

ISUZU
Axiom S 04, 05
Axiom XS 04, 05

JAGUAR
XJR 04, 05, 06
XJ8 04, 05, 06, 07, 08
XJ8 Vanden Plas (VDP) 04, 05, 06, 07, 08
XJ8L 06, 07, 08
XJ8 Super V8 07, 08
XJ8 Super V8 Portfolio 07
XJ Sport 04
XJR 07, 08
XK 08
XK8 04, 05, 06, 07, 08
XKR 04, 05, 06, 07, 08
S-Type 08
S-Type R 08

LAND ROVER
Range Rover HSE AWD 08
Range Rover Sport HSE AWD 08
Range Rover Supercharged AWD 08
Range Rover Sport Supercharged AWD 08

MAZDA
Mazda6 S
- Sed 4 Dr. side air bags 05

RX-8 08

Make/Model/Year

MERCEDES-BENZ
C230 Kompressor 04
C230 Kompressor Sport
- Cpe. 2 Dr 05, 06

SL500 04, 05, 06, 07
SL600 05, 06, 07, 08
E500 06
E500 4Matic AWD 06
CL550 08
CL600 08
CLK350
- Cpe 08

CLK550
- Cpe 08

CLK63 AMG 08
S550 08
S600 08
S65 AMG 08
SL55 AMG 08
SL550 08
SL65 AMG 08

MITSUBISHI
Diamante ES 05
Diamante LS 05
Diamante VR-X 05
Eclipse GTS 04, 05, 06
Eclipse Special Edition 07
Eclipse Spyder GS 05, 06, 07, 08
Eclipse Spyder GT 04, 05, 06, 07, 08
Eclipse Spyder GTS 04, 05, 06, 07
Galant GTS 05, 06, 07
Galant LS Premium 05
Montero Limited 04, 05, 06, 07
Montero Sport ES
- 4x4 04

Montero Sport Limited 04
Montero Sport LS 05
- 4x4 04

Montero Sport XLS 04, 05
Montero XLS 04
Lancer Evolution MR ED. AWD 06
Lancer Evolution RS AWD 06
Lancer Evolution VIII 06
Lancer Evolution IX AWD 07
Lancer Evolution RS AWD 07
Endeavor SE 08
Endeavor LS 08

NISSAN
Altima 3.5 SE 05
Altima
- 3.5L side air bags 06

Altima S
- 3.5L side air bags 06

NISSAN
Altima SE
- 3.5L side air bags 06

Altima SE-R
- 3.5L side air bags 06

Altima SL
- 3.5L side air bags 06

Copyright, Liberty Mutual Insurance Group, 2009

Make/Model/Year

NISSAN
Infiniti G35 05
Cpe 08
Infiniti G35 AWD 05
Infiniti M45 04, 05, 07, 08
Infiniti M45 Sport 07, 08
Infiniti Q45 04, 05, 06, 07
Maxima SE 05, 06, 07, 08
Maxima SL 05, 06, 07, 08
350Z 08
Armada LE
4x2 08
Armada SE
4x2 08
Titan Crew Cab 08
Pathfinder LE 05, 08
Pathfinder SE 05,08
Pathfinder S 08
Pathfinder Armada LE 05
Pathfinder Armada SE 05

PORSCHE
Boxster 05, 06, 07, 08
Boxster S 05, 06, 07, 08
Boxster S Special Edition 05
911 Carrera 04, 05, 06, 07, 08
911 Carrera S 06, 07, 08
911 Carrera Turbo 04, 05, 06
911 Carrera Turbo S AWD 06
911 Carrera 4 04, 05, 06, 07, 08
911 Carrera 4S 04, 05, 06, 07, 08
911 Carrera Targa 04, 05, 06
911 Carrera GT2 04, 05, 06
911 Carrera GT3 05, 06, 08
911 GT3 RS 08
911 Targa 4 08
911 Targa 4S 08
911 Turbo 08
911 Cayman 08
911 Cayman S 08

SAAB
9-3 Aero
Sed 06
Conv. 05, 06, 08
9-3 Arc
Conv. 05, 06
Sed 06
9-3 Linear 06
9-3 2.0T
Conv 08

SUBARU
Baja Turbo AWD 05, 06, 07
Legacy 2.5 GT AWD
Sed 04
Legacy Outback H6
Sed 04
Legacy Outback VDC AWD
Sed 04
Legacy Outback Limited AWD
Sed 04
Impreza Limited AWD Turbo 08

Make/Model/Year

SUBARU
Impreza WRX 08
Impreza WRX STI AWD Turbo 08
Impreza WRX STI LTD AWD Turbo 08

SUZUKI
Grand Vitara
4x4 4Dr (luxury pkg) 07, 08
XL7 08
XL7 Limited 08

TOYOTA
Celica GT-S 05
Highlander
4x2, 4 Dr. 3.0L 04
4x4 04
Highlander Limited
4x2, 4 Dr. 3.0L 04
4x4 04
MR2 Spyder 04, 05, 06
4Runner Limited 05, 06
4x2 07
4Runner SR5 05, 06
4x2 07
4Runner Sport ED
4x2 07
4Runner SR5 Sport Edition 05, 06
Camry Solara SE
Conv 07, 08
Camry Solara SLE
Conv 07, 08
Camry Solara Sport
Conv 07, 08
Sienna LE AWD 07
Sienna XLE 07
Sienna XLE AWD 07
Sienna XLE LTD 07
Sienna XLE LTD AWD 07
Lexus ES 330 05, 06
Lexus GS 300 04, 05, 06, 07
Lexus GS 300 AWD 07
Lexus GS 350 08
Lexus GS 350 AWD 08
Lexus GS 430 04, 05, 06, 07, 08
Lexus GS 450H 08
Lexus GX 470 AWD 04
Lexus IS 300 04, 05, 06
Lexus IS 300 Sportcross 04, 05, 06
Lexus LS 430 04, 05, 06, 07, 08
Lexus LS 460L 08
Lexus LX 470 AWD 05, 06, 07
Lexus LX 470 08
Lexus LX 470 Limited Edition 08
Lexus SC 430 04, 05, 06, 07, 08
Tundra Limited
4x2 Double Cab 08
Tundra SR5
4x2 Double Cab 08

Make/Model/Year

VOLKSWAGEN
Audi A4 3.0 Quattro
Conv 06
Audi A6 3.0 04, 05
Audi A6 3.0 Avant Quattro 04
Audi A8 Quattro 04, 06, 07, 08
Audi A8 L Quattro 04, 05, 06, 07,08
Audi Allroad Quattro 05, 06
Audi Allroad 2.7T Quattro 04, 05
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi S6 Avant Quattro 04
Audi S8 Quattro 04
Audi TT Quattro 04

Copyright, Liberty Mutual Insurance Group, 2009

INDEX

	Page Number
A	
Agreed Amount Comprehensive	~~27~~28
Annual Mileage Discount	14
Antique Motor Cars and Motorcycles	~~25~~26
Anti-Theft Device Standards and Discounts	~~31~~32
Approved Motorcycle Training Sites	R-22
Auto Homes - See Motor Homes (Self-propelled)	~~25~~26
B	
Base Premium	~~21~~22
Bodily Injury to Others	1
Business Use	~~21~~22
C	
Camper Bodies	~~25~~26
Cancellations	7
Cellular Telephones	~~27~~28
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	13
Classification Changes	~~22~~23
Classifications - Private Passenger	~~20~~21
Comprehensive	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	~~28~~29
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	~~23~~24
Definition - Private Passenger Automobiles	~~20~~21
Deposit Premium Rule	7
Discounts - Motorcycles	~~27~~28
Discounts Private Passenger Automobiles	13
Driver Training	~~22~~23
E	
Eligibility	1
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	~~27~~28
Excluded Operator	~~22~~23
Experienced Operator	~~20~~21
Extra-Risk Rating (Collision & Comprehensive)	~~18~~19
F	
Financial Responsibility Laws - Certified Risks	5
Fire, Theft and Comprehensive Coverage	

	Page Number
G	
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	~~17~~18
~~High-Theft Vehicle Listings~~	~~HT-1~~
I	
~~Implicit Surcharge Exclusion Factors~~	~~41~~
Increased Limits Tables	~~41~~42
Inexperienced Operators	~~20~~21
Installment Payment of Premiums	7
Insurance Certificates	5
Insureds 65 and Older - Discount	13
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Merit Rating Plan	~~38~~39
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-23
Model Year Rating	16
Motorcycles - Motorscooters, Mopeds	~~26~~27
Motorcycles - Rating	R-17
Motor Homes (Self-propelled)	~~25~~26
Motor Vehicle Registration Certificate	5
Multi-Car Discount	~~13~~14
N	
Named Non-Owner Policy	~~29~~30
New Business	3
Non-Owned Automobiles	~~29~~30
Non-Renewal	2
Non-Symbolled Vehicles	~~17~~18
O	
Original Equipment Manufacturers Parts Coverage	~~28~~29
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	~~14~~15
Personal Injury Protection Deductible Form	~~23~~24
Pick-ups, Vans, and Similar Type Vehicles	~~23~~24
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	~~37~~38
Premium Calculation Rule	6
Private Passenger Definition	~~20~~21
Private Passenger Classifications	~~20~~21
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2009

P	Page Number
Pro-Rata Table	11
Instructions for Use	9
Public Transit Discount	13
Q	
Qualifying Massachusetts Transit Systems	R-~~30~~31
R	
Rates	R-1
Registry of Motor Vehicles Procedures	~~41~~42
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	16
S	
Sale or Transfer of Motor Vehicle	8
Satisfactory Driver Training Program	~~22~~23
Short Rate Table	12
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	12
Standard Procedures	2
Stated Amount Coverage	~~26~~27
Stated Amount Rates	R-16
Substitute Transportation	7
Surrender of Registration Plates	9
Symbol - Value Table	~~17~~18

T	Page Number
Termination of Insurance	7
Territory Definitions	T-1
Towing and Labor Cost	~~24~~25
Trailers Designed for Use With Private Passenger Motor Vehicles	~~24~~25
Transfer of Insurer	3
Transportation of Fellow Employees	~~23~~24
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	~~29~~30
V	
Value - Symbol Tables	~~17~~18
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2009

INDEX

A	Page Number
Agreed Amount Comprehensive	28
Annual Mileage Discount	14
Antique Motor Cars and Motorcycles	26
Anti-Theft Device Standards and Discounts	32
Approved Motorcycle Training Sites	R-22
Auto Homes - See Motor Homes (Self-propelled)	26
B	
Base Premium	22
Bodily Injury to Others	1
Business Use	22
C	
Camper Bodies	26
Cancellations	7
Cellular Telephones	28
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	13
Classification Changes	23
Classifications - Private Passenger	21
Comprehensive	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	29
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	24
Definition - Private Passenger Automobiles	21
Deposit Premium Rule	7
Discounts - Motorcycles	28
Discounts Private Passenger Automobiles	13
Driver Training	23
E	
Eligibility	1
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	28
Excluded Operator	23
Experienced Operator	21
Extra-Risk Rating (Collision & Comprehensive)	19
F	
Financial Responsibility Laws - Certified Risks	5
Fire, Theft and Comprehensive Coverage	

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	18
I	
Increased Limits Tables	42
Inexperienced Operators	21
Installment Payment of Premiums	7
Insurance Certificates	5
Insureds 65 and Older - Discount	13
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Merit Rating Plan	39
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-23
Model Year Rating	16
Motorcycles - Motorscooters, Mopeds	27
Motorcycles - Rating	R-17
Motor Homes (Self-propelled)	26
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	30
New Business	3
Non-Owned Automobiles	30
Non-Renewal	2
Non-Symbolled Vehicles	18
O	
Original Equipment Manufacturers Parts Coverage	29
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	24
Pick-ups, Vans, and Similar Type Vehicles	24
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	38
Premium Calculation Rule	6
Private Passenger Definition	21
Private Passenger Classifications	21
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2009

P	Page Number
Pro-Rata Table	11
Instructions for Use	9
Public Transit Discount	13
Q	
Qualifying Massachusetts Transit Systems	R-31
R	
Rates	R-1
Registry of Motor Vehicles Procedures	42
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	16
S	
Sale or Transfer of Motor Vehicle	8
Satisfactory Driver Training Program	23
Short Rate Table	12
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	12
Standard Procedures	2
Stated Amount Coverage	27
Stated Amount Rates	R-16
Substitute Transportation	7
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	7
Territory Definitions	T-1
Towing and Labor Cost	25
Trailers Designed for Use With Private Passenger Motor Vehicles	25
Transfer of Insurer	3
Transportation of Fellow Employees	24
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	30
V	
Value - Symbol Tables	18
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2009

Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	129	233	145	436	229	392	206	125
2	141	253	163	473	260	426	234	136
3	147	266	176	514	278	462	250	144
4	159	296	181	569	322	513	289	154
5	163	295	205	599	345	540	310	161
6	177	328	202	642	394	578	355	172
7	180	316	224	682	402	614	361	175
8	192	351	230	717	432	646	389	188
9	219	376	262	742	451	668	405	214
10	223	440	294	790	519	711	469	226
11	215	479	289	777	523	700	471	245
12	239	457	317	778	562	701	506	233
13	271	496	341	779	565	702	508	264
14	304	519	382	766	584	690	526	296
15	374	600	415	792	653	714	587	358
16	314	612	541	775	632	697	570	322
17	230	446	281	760	449	683	404	231
18	244	604	330	807	582	727	524	276
19	285	569	378	744	569	671	513	318
20	273	602	369	800	607	720	547	303
21	335	607	502	777	638	701	574	466
22	330	607	489	778	628	702	564	451
23	243	541	377	760	560	684	504	247
24	246	482	311	763	502	686	452	249
25	243	545	328	765	577	689	519	265
26	299	591	418	747	615	672	553	288
27	111	213	124	390	194	352	175	114
40	281	528	347	773	551	695	496	296
41	292	525	383	777	583	700	525	299
42	358	579	413	770	630	692	566	365
43	321	571	404	766	630	691	566	347
44	292	601	529	760	618	684	555	296
45	345	581	414	795	648	716	583	358

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	53	91	60	170	94	153	85	53
2	56	100	66	183	103	165	93	55
3	63	103	71	199	110	179	99	60
4	65	114	73	219	126	198	113	64
5	67	113	82	231	135	208	122	67
6	72	126	82	248	155	223	138	71
7	73	122	88	263	157	236	141	71
8	77	135	91	276	169	248	152	75
9	89	144	103	285	176	258	158	86
10	90	169	114	298	201	268	181	89
11	88	183	113	294	202	264	182	96
12	95	176	123	294	217	264	195	91
13	108	195	133	294	218	264	196	105
14	121	206	147	288	226	261	204	117
15	145	234	160	298	251	268	226	136
16	125	239	208	291	243	262	219	127
17	93	171	110	293	176	263	157	93
18	97	230	128	304	224	273	201	111
19	113	224	147	281	219	252	198	125
20	108	237	142	301	234	270	210	124
21	132	237	197	292	245	263	221	184
22	129	237	194	293	242	263	218	177
23	95	214	146	286	216	258	194	98
24	99	184	122	287	194	259	176	99
25	98	214	128	288	224	260	200	109
26	119	231	161	282	237	253	214	114
27	47	84	51	153	78	137	71	50
40	112	207	135	292	213	262	192	117
41	113	207	148	294	225	264	202	118
42	141	227	160	289	242	261	218	141
43	125	224	157	289	243	261	218	135
44	114	235	204	286	239	259	214	118
45	135	227	160	299	249	269	224	139

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	165	296	210	583	361	525	324	173
2	179	311	215	628	387	565	348	182
3	182	319	229	653	390	587	351	194
4	194	332	233	700	418	630	376	213
5	194	335	231	721	444	649	400	217
6	206	342	246	726	459	654	413	222
7	212	346	260	747	490	672	440	230
8	214	367	266	772	491	694	441	241
9	222	375	264	785	493	707	444	228
10	224	379	266	791	496	712	446	229
11	219	403	272	784	494	706	444	231
12	245	411	292	802	529	723	476	249
13	254	410	289	801	529	723	476	254
14	266	444	307	806	546	725	492	273
15	295	505	338	848	612	763	550	302
16	259	497	334	829	549	746	495	268
17	230	444	276	801	467	721	421	230
18	261	516	318	850	550	765	496	258
19	263	492	316	796	513	717	461	254
20	254	507	307	843	537	759	484	267
21	298	559	358	830	601	747	540	299
22	378	596	444	828	646	746	582	369
23	219	502	322	813	538	731	484	241
24	268	502	321	817	516	736	463	262
25	253	544	319	819	571	738	514	269
26	304	557	393	799	610	719	548	300
27	159	282	189	551	320	496	287	159
40	236	441	293	801	505	721	455	272
41	240	429	303	801	536	721	482	253
42	241	463	330	823	583	741	525	285
43	277	476	328	822	590	739	531	282
44	219	469	318	800	530	720	476	227
45	292	495	333	851	608	766	547	296

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	249	548	330	1004	554	902	498	248
2	260	555	332	1047	544	943	489	259
3	263	583	355	1066	573	959	516	262
4	276	605	359	1102	612	992	550	273
5	279	611	369	1117	641	1006	577	278
6	297	652	391	1152	679	1037	612	295
7	313	668	423	1149	710	1034	640	307
8	320	660	442	1146	708	1032	636	318
9	320	659	419	1141	710	1026	639	318
10	312	674	421	1144	730	1029	656	316
11	338	754	460	1114	740	1003	665	337
12	375	776	483	1118	810	1006	728	374
13	377	703	514	1127	817	1014	735	372
14	418	779	559	1101	853	990	769	416
15	518	848	626	1139	926	1025	833	506
16	459	822	565	1111	789	1000	710	441
17	352	743	464	1131	704	1018	634	351
18	446	854	568	1145	858	1031	771	436
19	446	837	623	1071	861	964	774	444
20	495	868	628	1128	890	1014	801	481
21	515	882	722	1120	1012	1008	911	619
22	572	873	741	1109	977	999	880	769
23	379	843	671	1100	890	990	801	427
24	417	810	589	1097	831	988	748	414
25	438	855	646	1115	895	1004	806	460
26	516	851	706	1071	929	964	836	566
27	237	524	303	971	514	875	463	236
40	382	737	523	1111	799	999	720	389
41	356	758	547	1118	838	1007	754	370
42	411	811	623	1112	895	1000	806	401
43	443	807	603	1095	898	986	808	432
44	403	810	531	1097	760	988	684	387
45	477	826	629	1142	926	1026	834	465

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	105	105	105	105	105	105	105	105
2	107	107	107	107	107	107	107	107
3	110	110	110	110	110	110	110	110
4	108	108	108	108	108	108	108	108
5	112	112	112	112	112	112	112	112
6	118	118	118	118	118	118	118	118
7	122	122	122	122	122	122	122	122
8	125	125	125	125	125	125	125	125
9	124	124	124	124	124	124	124	124
10	131	131	131	131	131	131	131	131
11	141	141	141	141	141	141	141	141
12	145	145	145	145	145	145	145	145
13	163	163	163	163	163	163	163	163
14	172	172	172	172	172	172	172	172
15	219	219	219	219	219	219	219	219
16	355	355	355	355	355	355	355	355
17	122	122	122	122	122	122	122	122
18	257	257	257	257	257	257	257	257
19	273	273	273	273	273	273	273	273
20	256	256	256	256	256	256	256	256
21	350	350	350	350	350	350	350	350
22	394	394	394	394	394	394	394	394
23	228	228	228	228	228	228	228	228
24	172	172	172	172	172	172	172	172
25	259	259	259	259	259	259	259	259
26	308	308	308	308	308	308	308	308
27	99	99	99	99	99	99	99	99
40	157	157	157	157	157	157	157	157
41	158	158	158	158	158	158	158	158
42	192	192	192	192	192	192	192	192
43	202	202	202	202	202	202	202	202
44	330	330	330	330	330	330	330	330
45	220	220	220	220	220	220	220	220

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	129	233	145	436	229	392	206	125
2	141	253	163	473	260	426	234	136
3	147	266	176	514	278	462	250	144
4	159	296	181	569	322	513	289	154
5	163	295	205	599	345	540	310	161
6	177	328	202	642	394	578	355	172
7	180	316	224	682	402	614	361	175
8	192	351	230	717	432	646	389	188
9	219	376	262	742	451	668	405	214
10	223	440	294	790	519	711	469	226
11	215	479	289	777	523	700	471	245
12	239	457	317	778	562	701	506	233
13	271	496	341	779	565	702	508	264
14	304	519	382	766	584	690	526	296
15	374	600	415	792	653	714	587	358
16	314	612	541	775	632	697	570	322
17	230	446	281	760	449	683	404	231
18	244	604	330	807	582	727	524	276
19	285	569	378	744	569	671	513	318
20	273	602	369	800	607	720	547	303
21	335	607	502	777	638	701	574	466
22	330	607	489	778	628	702	564	451
23	243	541	377	760	560	684	504	247
24	246	482	311	763	502	686	452	249
25	243	545	328	765	577	689	519	265
26	299	591	418	747	615	672	553	288
27	111	213	124	390	194	352	175	114
40	281	528	347	773	551	695	496	296
41	292	525	383	777	583	700	525	299
42	358	579	413	770	630	692	566	365
43	321	571	404	766	630	691	566	347
44	292	601	529	760	618	684	555	296
45	345	581	414	795	648	716	583	358

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	53	91	60	170	94	153	85	53
2	56	100	66	183	103	165	93	55
3	63	103	71	199	110	179	99	60
4	65	114	73	219	126	198	113	64
5	67	113	82	231	135	208	122	67
6	72	126	82	248	155	223	138	71
7	73	122	88	263	157	236	141	71
8	77	135	91	276	169	248	152	75
9	89	144	103	285	176	258	158	86
10	90	169	114	298	201	268	181	89
11	88	183	113	294	202	264	182	96
12	95	176	123	294	217	264	195	91
13	108	195	133	294	218	264	196	105
14	121	206	147	288	226	261	204	117
15	145	234	160	298	251	268	226	136
16	125	239	208	291	243	262	219	127
17	93	171	110	293	176	263	157	93
18	97	230	128	304	224	273	201	111
19	113	224	147	281	219	252	198	125
20	108	237	142	301	234	270	210	124
21	132	237	197	292	245	263	221	184
22	129	237	194	293	242	263	218	177
23	95	214	146	286	216	258	194	98
24	99	184	122	287	194	259	176	99
25	98	214	128	288	224	260	200	109
26	119	231	161	282	237	253	214	114
27	47	84	51	153	78	137	71	50
40	112	207	135	292	213	262	192	117
41	113	207	148	294	225	264	202	118
42	141	227	160	289	242	261	218	141
43	125	224	157	289	243	261	218	135
44	114	235	204	286	239	259	214	118
45	135	227	160	299	249	269	224	139

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	165	296	210	583	361	525	324	173
2	179	311	215	628	387	565	348	182
3	182	319	229	653	390	587	351	194
4	194	332	233	700	418	630	376	213
5	194	335	231	721	444	649	400	217
6	206	342	246	726	459	654	413	222
7	212	346	260	747	490	672	440	230
8	214	367	266	772	491	694	441	241
9	222	375	264	785	493	707	444	228
10	224	379	266	791	496	712	446	229
11	219	403	272	784	494	706	444	231
12	245	411	292	802	529	723	476	249
13	254	410	289	801	529	723	476	254
14	266	444	307	806	546	725	492	273
15	295	505	338	848	612	763	550	302
16	259	497	334	829	549	746	495	268
17	230	444	276	801	467	721	421	230
18	261	516	318	850	550	765	496	258
19	263	492	316	796	513	717	461	254
20	254	507	307	843	537	759	484	267
21	298	559	358	830	601	747	540	299
22	378	596	444	828	646	746	582	369
23	219	502	322	813	538	731	484	241
24	268	502	321	817	516	736	463	262
25	253	544	319	819	571	738	514	269
26	304	557	393	799	610	719	548	300
27	159	282	189	551	320	496	287	159
40	236	441	293	801	505	721	455	272
41	240	429	303	801	536	721	482	253
42	241	463	330	823	583	741	525	285
43	277	476	328	822	590	739	531	282
44	219	469	318	800	530	720	476	227
45	292	495	333	851	608	766	547	296

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	**Class 10**	**Class 17**	**Class 18**	**Class 20**	**Class 21**	**Class 25**	**Class 26**	**Class 30**
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	249	548	330	1004	554	902	498	248
2	260	555	332	1047	544	943	489	259
3	263	583	355	1066	573	959	516	262
4	276	605	359	1102	612	992	550	273
5	279	611	369	1117	641	1006	577	278
6	297	652	391	1152	679	1037	612	295
7	313	668	423	1149	710	1034	640	307
8	320	660	442	1146	708	1032	636	318
9	320	659	419	1141	710	1026	639	318
10	312	674	421	1144	730	1029	656	316
11	338	754	460	1114	740	1003	665	337
12	375	776	483	1118	810	1006	728	374
13	377	703	514	1127	817	1014	735	372
14	418	779	559	1101	853	990	769	416
15	518	848	626	1139	926	1025	833	506
16	459	822	565	1111	789	1000	710	441
17	352	743	464	1131	704	1018	634	351
18	446	854	568	1145	858	1031	771	436
19	446	837	623	1071	861	964	774	444
20	495	868	628	1128	890	1014	801	481
21	515	882	722	1120	1012	1008	911	619
22	572	873	741	1109	977	999	880	769
23	379	843	671	1100	890	990	801	427
24	417	810	589	1097	831	988	748	414
25	438	855	646	1115	895	1004	806	460
26	516	851	706	1071	929	964	836	566
27	237	524	303	971	514	875	463	236
40	382	737	523	1111	799	999	720	389
41	356	758	547	1118	838	1007	754	370
42	411	811	623	1112	895	1000	806	401
43	443	807	603	1095	898	986	808	432
44	403	810	531	1097	760	988	684	387
45	477	826	629	1142	926	1026	834	465

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	105	105	105	105	105	105	105	105
2	107	107	107	107	107	107	107	107
3	110	110	110	110	110	110	110	110
4	108	108	108	108	108	108	108	108
5	112	112	112	112	112	112	112	112
6	118	118	118	118	118	118	118	118
7	122	122	122	122	122	122	122	122
8	125	125	125	125	125	125	125	125
9	124	124	124	124	124	124	124	124
10	131	131	131	131	131	131	131	131
11	141	141	141	141	141	141	141	141
12	145	145	145	145	145	145	145	145
13	163	163	163	163	163	163	163	163
14	172	172	172	172	172	172	172	172
15	219	219	219	219	219	219	219	219
16	355	355	355	355	355	355	355	355
17	122	122	122	122	122	122	122	122
18	257	257	257	257	257	257	257	257
19	273	273	273	273	273	273	273	273
20	256	256	256	256	256	256	256	256
21	350	350	350	350	350	350	350	350
22	394	394	394	394	394	394	394	394
23	228	228	228	228	228	228	228	228
24	172	172	172	172	172	172	172	172
25	259	259	259	259	259	259	259	259
26	308	308	308	308	308	308	308	308
27	99	99	99	99	99	99	99	99
40	157	157	157	157	157	157	157	157
41	158	158	158	158	158	158	158	158
42	192	192	192	192	192	192	192	192
43	202	202	202	202	202	202	202	202
44	330	330	330	330	330	330	330	330
45	220	220	220	220	220	220	220	220

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
50/100	1.20
~~100/100~~	~~1.38~~
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
~~250/1000~~	~~1.85~~
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	20
10,000	27
15,000	35
20,000	37
25,000	41
50,000	48
100,000	57

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

6 (D: Medical Payments)	
Limit	**Rate**
5,000	20
10,000	27
15,000	35
20,000	37
25,000	41
50,000	48
100,000	57

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	15	0
20/50	16	1
25/50	17	3
25/60	18	4
30/70	19	8
35/80	19	12
50/100	20	20
~~100/100~~	~~22~~	~~44~~
~~100/200~~	~~23~~	~~45~~
100/300	24	46
~~200/400~~	~~27~~	~~111~~
250/500	28	133
~~250/1000~~	~~29~~	~~143~~
~~300/500~~	~~32~~	~~186~~
500/500	42	333
500/1000	43	343

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	15	0
20/50	16	1
25/50	17	3
25/60	18	4
30/70	19	8
35/80	19	12
50/100	20	20
100/300	24	46
250/500	28	133
500/500	42	333
500/1000	43	343

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy	6 Month Policy
in excess of	but less than	Discount	Discount
0	1	0.0%	0.0%
1	2	5.5%	5.0%
2	3	5.0%	4.0%
3	4	4.5%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.5%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy Discount	6 Month Policy Discount
in excess of	but less than		
0	1	0.0%	0.0%
1	2	5.5%	5.0%
2	3	5.0%	4.0%
3	4	4.5%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.5%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

	Model Year														
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-1990**	**1989 & Prior**
1	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.432	0.383	0.111
2	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.455	0.403	0.129
3	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.478	0.423	0.152
4	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.503	0.444	0.182
5	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.530	0.467	0.215
6	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.559	0.492	0.251
7	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.590	0.518	0.295
8	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.623	0.545	0.349
10	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.657	0.575	0.409
11	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.696	0.608	0.486
12	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.736	0.641	0.571
13	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.778	0.678	0.678
14	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.824	0.717	0.803
15	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.872	0.758	0.947
16	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.924	0.802	1.123
17	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.980	0.849	1.333
18	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	1.058	0.909	1.533
19	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	1.127	0.961	1.733
20	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.225	1.035	1.933
21	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.323	1.109	2.133
22	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.421	1.184	
23	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.519	1.257	
24	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.666	1.369	
25	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.813	1.481	
26	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.960	1.592	
27	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	2.107	1.703	

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

		Model Year													
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-1990**	**1989 & Prior**
1	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.432	0.383	0.111
2	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.455	0.403	0.129
3	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.478	0.423	0.152
4	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.503	0.444	0.182
5	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.530	0.467	0.215
6	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.559	0.492	0.251
7	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.590	0.518	0.295
8	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.623	0.545	0.349
10	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.657	0.575	0.409
11	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.696	0.608	0.486
12	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.736	0.641	0.571
13	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.778	0.678	0.678
14	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.824	0.717	0.803
15	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.872	0.758	0.947
16	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.924	0.802	1.123
17	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.980	0.849	1.333
18	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	1.058	0.909	1.533
19	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	1.127	0.961	1.733
20	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.225	1.035	1.933
21	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.323	1.109	2.133
22	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.421	1.184	
23	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.519	1.257	
24	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.666	1.369	
25	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.813	1.481	
26	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.960	1.592	
27	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	2.107	1.703	

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

	Model Year														
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-1990**	**1989 & Prior**
1	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.480	0.459	0.111
2	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.505	0.484	0.136
3	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.534	0.510	0.163
4	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.563	0.538	0.194
5	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.596	0.569	0.233
6	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.630	0.601	0.276
7	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.666	0.636	0.337
8	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.705	0.672	0.404
10	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.747	0.712	0.484
11	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.791	0.754	0.580
12	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.839	0.799	0.704
13	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.890	0.847	0.847
14	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.945	0.899	1.025
15	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	1.004	0.954	1.231
16	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.065	1.014	1.490
17	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.132	1.076	1.797
18	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.223	1.162	2.067
19	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.302	1.237	2.336
20	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.415	1.345	2.606
21	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.529	1.453	2.875
22	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.642	1.560	
23	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.755	1.668	
24	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.925	1.829	
25	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	2.095	1.991	
26	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.265	2.152	
27	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.434	2.313	

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

		Model Year													
Symbol	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**	**2000**	**1999**	**1998**	**1997-1990**	**1989 & Prior**
1	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.480	0.459	0.111
2	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.505	0.484	0.136
3	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.534	0.510	0.163
4	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.563	0.538	0.194
5	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.596	0.569	0.233
6	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.630	0.601	0.276
7	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.666	0.636	0.337
8	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.705	0.672	0.404
10	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.747	0.712	0.484
11	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.791	0.754	0.580
12	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.839	0.799	0.704
13	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.890	0.847	0.847
14	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.945	0.899	1.025
15	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	1.004	0.954	1.231
16	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.065	1.014	1.490
17	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.132	1.076	1.797
18	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.223	1.162	2.067
19	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.302	1.237	2.336
20	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.415	1.345	2.606
21	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.529	1.453	2.875
22	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.642	1.560	
23	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.755	1.668	
24	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.925	1.829	
25	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	2.095	1.991	
26	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.265	2.152	
27	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.434	2.313	

~~Implicit Surcharge Exclusion Factors~~

	~~Class~~	~~Class~~	~~Class~~	~~Class~~	~~Class~~	~~Class~~	~~Class~~	~~Class~~
~~Territory~~	~~10~~	~~17~~	~~18~~	~~20~~	~~21~~	~~25~~	~~26~~	~~30~~
~~1~~	~~1.018~~	~~1.178~~	~~1.117~~	~~1.061~~	~~1.051~~	~~1.061~~	~~1.051~~	~~1.100~~
~~2~~	~~1.025~~	~~1.167~~	~~1.108~~	~~1.064~~	~~1.048~~	~~1.064~~	~~1.048~~	~~1.119~~
~~3~~	~~1.021~~	~~1.178~~	~~1.115~~	~~1.066~~	~~1.049~~	~~1.066~~	~~1.049~~	~~1.102~~
~~4~~	~~1.014~~	~~1.170~~	~~1.107~~	~~1.067~~	~~1.049~~	~~1.067~~	~~1.049~~	~~1.094~~
~~5~~	~~1.032~~	~~1.176~~	~~1.128~~	~~1.070~~	~~1.052~~	~~1.070~~	~~1.052~~	~~1.129~~
~~6~~	~~1.034~~	~~1.176~~	~~1.114~~	~~1.071~~	~~1.051~~	~~1.071~~	~~1.051~~	~~1.113~~
~~7~~	~~1.034~~	~~1.173~~	~~1.131~~	~~1.070~~	~~1.053~~	~~1.070~~	~~1.053~~	~~1.124~~
~~8~~	~~1.040~~	~~1.170~~	~~1.118~~	~~1.067~~	~~1.052~~	~~1.067~~	~~1.052~~	~~1.139~~
~~9~~	~~1.045~~	~~1.167~~	~~1.135~~	~~1.069~~	~~1.055~~	~~1.069~~	~~1.055~~	~~1.145~~
~~10~~	~~1.027~~	~~1.171~~	~~1.134~~	~~1.069~~	~~1.053~~	~~1.069~~	~~1.053~~	~~1.107~~
~~11~~	~~1.043~~	~~1.126~~	~~1.093~~	~~1.063~~	~~1.041~~	~~1.063~~	~~1.041~~	~~1.138~~
~~12~~	~~1.048~~	~~1.148~~	~~1.118~~	~~1.067~~	~~1.054~~	~~1.067~~	~~1.054~~	~~1.185~~
~~13~~	~~1.061~~	~~1.161~~	~~1.138~~	~~1.070~~	~~1.055~~	~~1.070~~	~~1.055~~	~~1.144~~
~~14~~	~~1.072~~	~~1.145~~	~~1.110~~	~~1.067~~	~~1.047~~	~~1.067~~	~~1.047~~	~~1.200~~
~~15~~	~~1.065~~	~~1.142~~	~~1.140~~	~~1.072~~	~~1.058~~	~~1.072~~	~~1.058~~	~~1.156~~
~~16~~	~~1.092~~	~~1.132~~	~~1.102~~	~~1.055~~	~~1.054~~	~~1.055~~	~~1.054~~	~~1.219~~
~~17~~	~~1.038~~	~~1.119~~	~~1.079~~	~~1.067~~	~~1.038~~	~~1.067~~	~~1.038~~	~~1.162~~
~~18~~	~~1.088~~	~~1.149~~	~~1.136~~	~~1.054~~	~~1.051~~	~~1.054~~	~~1.051~~	~~1.227~~
~~19~~	~~1.076~~	~~1.147~~	~~1.087~~	~~1.067~~	~~1.052~~	~~1.067~~	~~1.052~~	~~1.170~~
~~20~~	~~1.103~~	~~1.158~~	~~1.150~~	~~1.063~~	~~1.044~~	~~1.063~~	~~1.044~~	~~1.150~~
~~21~~	~~1.119~~	~~1.155~~	~~1.122~~	~~1.063~~	~~1.057~~	~~1.063~~	~~1.057~~	~~1.183~~
~~22~~	~~1.138~~	~~1.146~~	~~1.104~~	~~1.057~~	~~1.064~~	~~1.057~~	~~1.064~~	~~1.294~~
~~23~~	~~1.054~~	~~1.101~~	~~1.092~~	~~1.050~~	~~1.050~~	~~1.050~~	~~1.050~~	~~1.111~~
~~24~~	~~1.072~~	~~1.094~~	~~1.089~~	~~1.041~~	~~1.033~~	~~1.041~~	~~1.033~~	~~1.250~~
~~25~~	~~1.057~~	~~1.124~~	~~1.149~~	~~1.064~~	~~1.047~~	~~1.064~~	~~1.047~~	~~1.132~~
~~26~~	~~1.061~~	~~1.137~~	~~1.073~~	~~1.061~~	~~1.048~~	~~1.061~~	~~1.048~~	~~1.131~~
~~27~~	~~1.013~~	~~1.169~~	~~1.114~~	~~1.065~~	~~1.048~~	~~1.065~~	~~1.048~~	~~1.089~~
~~40~~	~~1.025~~	~~1.126~~	~~1.125~~	~~1.057~~	~~1.066~~	~~1.057~~	~~1.066~~	~~1.051~~
~~41~~	~~1.056~~	~~1.137~~	~~1.110~~	~~1.062~~	~~1.051~~	~~1.062~~	~~1.051~~	~~1.177~~
~~42~~	~~1.036~~	~~1.143~~	~~1.111~~	~~1.058~~	~~1.048~~	~~1.058~~	~~1.048~~	~~1.088~~
~~43~~	~~1.085~~	~~1.161~~	~~1.134~~	~~1.059~~	~~1.046~~	~~1.059~~	~~1.046~~	~~1.154~~
~~44~~	~~1.061~~	~~1.111~~	~~1.104~~	~~1.048~~	~~1.047~~	~~1.048~~	~~1.047~~	~~1.196~~
~~45~~	~~1.088~~	~~1.182~~	~~1.148~~	~~1.071~~	~~1.058~~	~~1.071~~	~~1.058~~	~~1.148~~

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M. & V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to reduce Deductible from $500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

~~Rates at Increased limits~~

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04.~~

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Glass Deductible for Comprehensive
$100	0.84

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Glass Deductible for Comprehensive
$100	0.84

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Responsible Driver Factors						
0.40	1.06	1.72	2.38	3.04	3.70	4.36
0.41	1.07	1.73	2.39	3.05	3.71	4.37
0.42	1.08	1.74	2.40	3.06	3.72	4.38
0.43	1.09	1.75	2.41	3.07	3.73	4.39
0.44	1.10	1.76	2.42	3.08	3.74	4.40
0.45	1.11	1.77	2.43	3.09	3.75	4.41
0.46	1.12	1.78	2.44	3.10	3.76	4.42
0.47	1.13	1.79	2.45	3.11	3.77	4.43
0.48	1.14	1.80	2.46	3.12	3.78	4.44
0.49	1.15	1.81	2.47	3.13	3.79	4.45
0.50	1.16	1.82	2.48	3.14	3.80	4.46
0.51	1.17	1.83	2.49	3.15	3.81	4.47
0.52	1.18	1.84	2.50	3.16	3.82	4.48
0.53	1.19	1.85	2.51	3.17	3.83	4.49
0.54	1.20	1.86	2.52	3.18	3.84	4.50
0.55	1.21	1.87	2.53	3.19	3.85	4.51
0.56	1.22	1.88	2.54	3.20	3.86	4.52
0.57	1.23	1.89	2.55	3.21	3.87	4.53
0.58	1.24	1.90	2.56	3.22	3.88	4.54
0.59	1.25	1.91	2.57	3.23	3.89	4.55
0.60	1.26	1.92	2.58	3.24	3.90	4.56
0.61	1.27	1.93	2.59	3.25	3.91	4.57
0.62	1.28	1.94	2.60	3.26	3.92	4.58
0.63	1.29	1.95	2.61	3.27	3.93	4.59
0.64	1.30	1.96	2.62	3.28	3.94	4.60
0.65	1.31	1.97	2.63	3.29	3.95	4.61
0.66	1.32	1.98	2.64	3.30	3.96	4.62
0.67	1.33	1.99	2.65	3.31	3.97	4.63
0.68	1.34	2.00	2.66	3.32	3.98	4.64
0.69	1.35	2.01	2.67	3.33	3.99	4.65
0.70	1.36	2.02	2.68	3.34	4.00	4.66
0.71	1.37	2.03	2.69	3.35	4.01	4.67
0.72	1.38	2.04	2.70	3.36	4.02	4.68
0.73	1.39	2.05	2.71	3.37	4.03	4.69
0.74	1.40	2.06	2.72	3.38	4.04	4.70
0.75	1.41	2.07	2.73	3.39	4.05	4.71
0.76	1.42	2.08	2.74	3.40	4.06	4.72
0.77	1.43	2.09	2.75	3.41	4.07	4.73
0.78	1.44	2.10	2.76	3.42	4.08	4.74
0.79	1.45	2.11	2.77	3.43	4.09	4.75
0.80	1.46	2.12	2.78	3.44	4.10	4.76
0.81	1.47	2.13	2.79	3.45	4.11	4.77
0.82	1.48	2.14	2.80	3.46	4.12	4.78
0.83	1.49	2.15	2.81	3.47	4.13	4.79
0.84	1.50	2.16	2.82	3.48	4.14	4.80
0.85	1.51	2.17	2.83	3.49	4.15	4.81
0.86	1.52	2.18	2.84	3.50	4.16	4.82
0.87	1.53	2.19	2.85	3.51	4.17	4.83
0.88	1.54	2.20	2.86	3.52	4.18	4.84
0.89	1.55	2.21	2.87	3.53	4.19	4.85
0.90	1.56	2.22	2.88	3.54	4.20	4.86
0.91	1.57	2.23	2.89	3.55	4.21	4.87
0.92	1.58	2.24	2.90	3.56	4.22	4.88
0.93	1.59	2.25	2.91	3.57	4.23	4.89
0.94	1.60	2.26	2.92	3.58	4.24	4.90
0.95	1.61	2.27	2.93	3.59	4.25	4.91
0.96	1.62	2.28	2.94	3.60	4.26	4.92
0.97	1.63	2.29	2.95	3.61	4.27	4.93
0.98	1.64	2.30	2.96	3.62	4.28	4.94
0.99	1.65	2.31	2.97	3.63	4.29	4.95
1.00	1.66	2.32	2.98	3.64	4.30	4.96
1.01	1.67	2.33	2.99	3.65	4.31	4.97
1.02	1.68	2.34	3.00	3.66	4.32	4.98
1.03	1.69	2.35	3.01	3.67	4.33	4.99
1.04	1.70	2.36	3.02	3.68	4.34	5.00
1.05	1.71	2.37	3.03	3.69	4.35	

Responsible Driver Factors						
0.40	1.06	1.72	2.38	3.04	3.70	4.36
0.41	1.07	1.73	2.39	3.05	3.71	4.37
0.42	1.08	1.74	2.40	3.06	3.72	4.38
0.43	1.09	1.75	2.41	3.07	3.73	4.39
0.44	1.10	1.76	2.42	3.08	3.74	4.40
0.45	1.11	1.77	2.43	3.09	3.75	4.41
0.46	1.12	1.78	2.44	3.10	3.76	4.42
0.47	1.13	1.79	2.45	3.11	3.77	4.43
0.48	1.14	1.80	2.46	3.12	3.78	4.44
0.49	1.15	1.81	2.47	3.13	3.79	4.45
0.50	1.16	1.82	2.48	3.14	3.80	4.46
0.51	1.17	1.83	2.49	3.15	3.81	4.47
0.52	1.18	1.84	2.50	3.16	3.82	4.48
0.53	1.19	1.85	2.51	3.17	3.83	4.49
0.54	1.20	1.86	2.52	3.18	3.84	4.50
0.55	1.21	1.87	2.53	3.19	3.85	4.51
0.56	1.22	1.88	2.54	3.20	3.86	4.52
0.57	1.23	1.89	2.55	3.21	3.87	4.53
0.58	1.24	1.90	2.56	3.22	3.88	4.54
0.59	1.25	1.91	2.57	3.23	3.89	4.55
0.60	1.26	1.92	2.58	3.24	3.90	4.56
0.61	1.27	1.93	2.59	3.25	3.91	4.57
0.62	1.28	1.94	2.60	3.26	3.92	4.58
0.63	1.29	1.95	2.61	3.27	3.93	4.59
0.64	1.30	1.96	2.62	3.28	3.94	4.60
0.65	1.31	1.97	2.63	3.29	3.95	4.61
0.66	1.32	1.98	2.64	3.30	3.96	4.62
0.67	1.33	1.99	2.65	3.31	3.97	4.63
0.68	1.34	2.00	2.66	3.32	3.98	4.64
0.69	1.35	2.01	2.67	3.33	3.99	4.65
0.70	1.36	2.02	2.68	3.34	4.00	4.66
0.71	1.37	2.03	2.69	3.35	4.01	4.67
0.72	1.38	2.04	2.70	3.36	4.02	4.68
0.73	1.39	2.05	2.71	3.37	4.03	4.69
0.74	1.40	2.06	2.72	3.38	4.04	4.70
0.75	1.41	2.07	2.73	3.39	4.05	4.71
0.76	1.42	2.08	2.74	3.40	4.06	4.72
0.77	1.43	2.09	2.75	3.41	4.07	4.73
0.78	1.44	2.10	2.76	3.42	4.08	4.74
0.79	1.45	2.11	2.77	3.43	4.09	4.75
0.80	1.46	2.12	2.78	3.44	4.10	4.76
0.81	1.47	2.13	2.79	3.45	4.11	4.77
0.82	1.48	2.14	2.80	3.46	4.12	4.78
0.83	1.49	2.15	2.81	3.47	4.13	4.79
0.84	1.50	2.16	2.82	3.48	4.14	4.80
0.85	1.51	2.17	2.83	3.49	4.15	4.81
0.86	1.52	2.18	2.84	3.50	4.16	4.82
0.87	1.53	2.19	2.85	3.51	4.17	4.83
0.88	1.54	2.20	2.86	3.52	4.18	4.84
0.89	1.55	2.21	2.87	3.53	4.19	4.85
0.90	1.56	2.22	2.88	3.54	4.20	4.86
0.91	1.57	2.23	2.89	3.55	4.21	4.87
0.92	1.58	2.24	2.90	3.56	4.22	4.88
0.93	1.59	2.25	2.91	3.57	4.23	4.89
0.94	1.60	2.26	2.92	3.58	4.24	4.90
0.95	1.61	2.27	2.93	3.59	4.25	4.91
0.96	1.62	2.28	2.94	3.60	4.26	4.92
0.97	1.63	2.29	2.95	3.61	4.27	4.93
0.98	1.64	2.30	2.96	3.62	4.28	4.94
0.99	1.65	2.31	2.97	3.63	4.29	4.95
1.00	1.66	2.32	2.98	3.64	4.30	4.96
1.01	1.67	2.33	2.99	3.65	4.31	4.97
1.02	1.68	2.34	3.00	3.66	4.32	4.98
1.03	1.69	2.35	3.01	3.67	4.33	4.99
1.04	1.70	2.36	3.02	3.68	4.34	5.00
1.05	1.71	2.37	3.03	3.69	4.35	

MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL

Copyright, Liberty Mutual Insurance Group, 2009

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance	7
19	Discounts	13
20	Model Year Rating	16
21	Responsible Driver Factor	16
22	Non-Symbolled Vehicles	18
23	High-Theft Vehicles	18
24	Extra-Risk Rating (Collision and Comprehensive)	19
25	Vehicle Series Rating	20
26	Reserved for Future Use	20

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition	21
28	Private Passenger Classifications	21
29	Reserved For Future Use	24
30	Personal Injury Protection - Deductible Form	24
31	Transportation of Fellow Employees	24

Copyright, Liberty Mutual Insurance Group, 2009

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles 24
33 Towing and Labor Cost 25
34 Trailers Designed for Use With Private Passenger Motor Vehicles 25
35-38 Reserved for Future Use 25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 26
40 Antique Motor Cars and Motorcycles 26
41 Stated Amount Coverage 27
42-43 Reserved for Future Use 27
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 27
45 Agreed Amount Coverage - Comprehensive 28
46 Excess Electronic Equipment Coverage 28
47 Customized Vans and Pickups 29
48 Original Equipment Manufacturer Parts Coverage 29

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 30
50 Use of Other Automobiles 30
51-53 Reserved for Future Use 31

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 32
55 Pre-Insurance Inspection Program 38
56 Driving Record Rating Plan (Merit Rating Plan) 39
Increased Limits Tables 42
57 Reserved for Future Use 42
58 Registry of Motor Vehicles Procedures 42

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2009

RATING TERRITORIES SECTION

Rating Territories ..... T-1 - T-6

RATE SECTION

Private Passenger Rates ..... R-1 - R-14
Stated Amount Rates R-15
Motorcycle Rates ..... R-16 - R-20
Approved Motorcycle Training Sites R-21
Miscellaneous Motor Vehicles R-22-R-30
Approved Public Transit Systems R-31
Responsible Driver Factors R-32

Copyright, Liberty Mutual Insurance Group, 2009

SECTION I - GENERAL RULES

The following rules are applicable to policies written by Liberty Mutual Insurance Company (the "Company").

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Company's Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident.

Part 2 - Personal Injury Protection
The basic limit is $8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property
The basic limit is $5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available.

Part 6 - Medical Payments
The basic limit is $5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from $500 to $50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement AS 2339 must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision
This coverage is subject to a basic deductible of $500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Copyright, Liberty Mutual Insurance Group, 2009

Part 9 - Comprehensive
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate $100 glass deductible is also available at the option of the insured. Endorsement AS 2330, titled $100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation
This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor
This coverage will pay up to $50 or up to $100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Refer to the Rate Pages (Section R) for applicable rates and factors. For additional limits, refer to the Company.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to $35,000 each person and $80,000 each accident for Parts 3, 5 and 12.
2. $5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of $500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of $500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

   The Cancellation Notice must also contain the following statement:

   "This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

   a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

Copyright, Liberty Mutual Insurance Group, 2009

company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the Company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the Company not later than the policy expiration date if the insurance is not replaced so that the Company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the Company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business to the Company and the Company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfer of Insurer

1. The producer of record must provide information necessary for the Company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

   In addition to reporting the necessary information to the Company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the Company, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a Notice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the Company stamp.

3. Upon receipt of the notice of transfer of insurer, the former carrier shall:

   a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer;

   b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and

   c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business to the Company. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the Company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The Company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

Copyright, Liberty Mutual Insurance Group, 2009

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

A. Policies will be written for a term of one year. A policy may be extended, by the Company, for an additional year at each anniversary of the original expiration date.

B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement AS 2333, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies

Date Interval*				Percent of
All Other		**Motorcycle**		**Annual Rates**
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20

Copyright, Liberty Mutual Insurance Group, 2009

Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than $5, such adjustment may be waived, or it may be made subject to a minimum adjustment of $5 except that the actual return premium of less than $5 shall be allowed at the request of the insured.

2. A minimum premium of $5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.

3. If a return premium of less than $5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than $5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility law of any state or province of Canada, the Company will issue evidence of financial responsibility upon request of the insured.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

NOTE: A charge shall be made for any filing required because of a motor vehicle accident.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial

Copyright, Liberty Mutual Insurance Group, 2009

responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate surcharge to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by applying the applicable surcharge in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable surcharge in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by applying the applicable surcharge to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.

4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

Copyright, Liberty Mutual Insurance Group, 2009

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the Company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

   If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

   a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.

   b. If the insured automobile is repossessed under terms of a financing agreement.

   c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.

   d. If the insured enters the military service of the United States of America.

   e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

   a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

   b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

   c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation if the cancellation affects Part 1 coverage. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than $5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

   No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

Copyright, Liberty Mutual Insurance Group, 2009

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.

2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

   NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by the Company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the Company, except that the company may verify plate return electronically in lieu of receipt.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the Company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.

2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	2007.512
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Copyright, Liberty Mutual Insurance Group, 2009

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	2006.956
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.

b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term	
No. of days in policy term	547
No. of days in effect	425
425 / 547 = .777 pro rata factor	
.777 x total premium = earned premium	

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.

2. Add that factor to the following factor:

Policy Period Months in Effect in excess of	**but less than**	**Factors**
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the Company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	.050
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

Copyright, Liberty Mutual Insurance Group, 2009

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			**August**			**September**			**October**			**November**			**December**		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

Copyright, Liberty Mutual Insurance Group, 2009

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES

Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

No. of Days in force	Jan.	Feb.	Mar.	Apr.	May	June	July	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30	December 1-15	December 16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration Expiration of December 31)

No. of Days in force	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July 1-15	July 16-31	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration Expiration of November 30)

Copyright, Liberty Mutual Insurance Group, 2009

RULE 19. DISCOUNTS

Unless otherwise stated in the eligibility criteria for each discount, the following discounts are applicable to private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Refer to Rate Pages (Section R) for the applicable categories, discounts and groups.

A. Multi-Car Discount

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the Company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

B. Public Transit Discount

A discount will be given to eligible vehicles when one or more operators uses a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The Company may accept a signed Public Transit form as acceptable evidence. The Company may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Pages (Section R) for a list of approved public transit systems.

C. Anti-Theft Device Discount

Refer to Anti-Theft Devices Standards Section.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium will be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan discounts or points, enrollment credits and charges for Liberty Advantage Plus, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

NOTE: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
    a. ranked among the upper 20% of the class scholastically, or
    b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
    c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or

Copyright, Liberty Mutual Insurance Group, 2009

   d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
   e. in the case of home schooling, 2 options are given:
      i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
      ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:
   a. when the good student discount is initially requested, and;
   b. at renewal and thereafter at the company's discretion.
4. 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.

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.

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.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Newest Vehicle
- Age of Oldest Vehicle
- Annual Mileage
- Anti-Theft Category
- Vehicle/ Coverage Combination
- Average Vehicle Base Cost
- Collision Coverage Combination
- Comprehensive Coverage Combination
- Advance Quote Days
- Days Since First and Second Most Recent Accident
- Days Since Most Recent Accident
- Days Since Most Recent Accident and Violation
- Days Since Most Recent Violation
- Days Since Second Most Recent Accident
- Full Coverage Combinations
- Highest BI Limit
- Prior Carrier Lapse
- Lesser of Current/Prior BI Limit
- Lowest BI Limit
- Lowest BI Limit / Highest BI Limit
- Marketing Group Discount
- Marketing Group Type
- Marketing Group Type / Marketing Group Discount
- Maximum Horsepower / Vehicle Curb Weight
- Maximum Vehicle Base Cost
- Maximum Vehicle Curb Weight
- Maximum Vehicle Engine Displacement
- Maximum Vehicle Horsepower
- Maximum Vehicle Size
- Maximum Operator Years Licensed
- Minimum Operator Years Licensed
- Months at Current Residence
- Months Since Oldest Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred and Non-rated Operators
- Number of Experienced Operators
- Number of Experienced Operators/Number of Inexperienced Operators
- Number of Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Number of Vehicles / Multi-Vehicle Discount
- Number of Vehicles / Number of Operators / Presence of Inexperienced Operator

Copyright, Liberty Mutual Insurance Group, 2009

- Number of Vehicles / Number of Operators
- Number of Major / Minor Violations
- Payment Method
- Presence of an Umbrella Insurance Policy and Condominium Owners, Homeowners, or Renters Insurance Policy
- Presence of an Umbrella Insurance Policy
- Presence of a Previous Auto Insurance Cancellation
- Previous Auto Insurance
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Prior Claims / Number of Violations / Number of Nonchargeable Incidents
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)
- Years Licensed Difference Between Operators

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uniinsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above

a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.
b) Apply this factor to the symbol 27 premium shown in the rate pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Copyright, Liberty Mutual Insurance Group, 2009

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the Company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.

2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.

3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.

4. designated as a “high-theft vehicle” which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.

6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.

7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the Company.

Copyright, Liberty Mutual Insurance Group, 2009

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and

2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. At the option of the Company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Liberty Mutual Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement AS 2327, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

Copyright, Liberty Mutual Insurance Group, 2009

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating plan points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating plan points of that operator;

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating plan points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating plan points of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and merit rating plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating plan points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating plan points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

Copyright, Liberty Mutual Insurance Group, 2009

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, AUTO 3273.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the Company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or

2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:

a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:

(1) a recognized secondary school, college or university, or

(2) other school approved and supervised by the State Department of Education or other responsible state agency.

b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

Copyright, Liberty Mutual Insurance Group, 2009

c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.

2. The eligible policyholder may select a deductible amount of $100, $250, $500, $1,000, $2,000, $4,000 or $8,000.

3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.

5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.

6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.

7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages (Section R) to the manual premium.

The discount shall not apply to other coverages.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile rate. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, AS 2336.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Copyright, Liberty Mutual Insurance Group, 2009

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Rate Pages (Section R) for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

RULES 35 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Rate Pages (Section R) under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement AS 2334 titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

RULES 42-43 RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating plan points. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating plan points and merit rating plan points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Copyright, Liberty Mutual Insurance Group, 2009

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been

Copyright, Liberty Mutual Insurance Group, 2009

permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2009

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
   C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

   50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

Copyright, Liberty Mutual Insurance Group, 2009

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles and certain Commercial motor vehicles equipped with an anti-theft mechanism and vehicle recovery system.

1. Purpose and Scope

This rule is adapted from 211 CMR 86 promulgated by the Commissioner of Insurance.

2. Eligibility

This rule is applicable to:

(1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in the Private Passenger Manual.

(2) Private Passenger Types as defined in the Commercial Manual.

(3) Commercial Vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8,000 pounds or under.

3. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

4. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

5. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

6. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2009

Categories Defined

Category I

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

Copyright, Liberty Mutual Insurance Group, 2009

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

(1) Ignition must be cut off automatically, or starter must be disabled automatically.

(2) Alarm must be triggered by entry of doors, hood or trunk.

(3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.

(4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

(5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.

(6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.

(7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

Copyright, Liberty Mutual Insurance Group, 2009

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

(1) The fuel line must be blocked when the power is off.

(2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

(3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

(4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

(1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.

(2) The device must prevent hot-wiring of the car.

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

(1) The primary wire to the ignition coil must be disconnected.

(2) The device must disconnect the starter.

(3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

(4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.

(5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

(6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

Copyright, Liberty Mutual Insurance Group, 2009

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

(a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.

(b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

(c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

(a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.

(b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

(c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

(1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

(2) The system must be automatically armed when the ignition key is turned to the off position.

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

Copyright, Liberty Mutual Insurance Group, 2009

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the 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 insurer reasonable confirmation of the coverage.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

   Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by the Company which has inspected such motor vehicle in accordance with the provisions of this regulation.

3. A producer is transferring a book of business from one insurer to the Company.

4. An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle

Copyright, Liberty Mutual Insurance Group, 2009

was physically inspected by the previous insurer. However, if the Company does not receive a copy of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.

6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN (MERIT RATING PLAN)

The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.

Plan Overview

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents (after consideration of accident and violation forgiveness) during the Policy Experience Period. The Credit Factor is either the Liberty Responsible Driver Discount (formerly the Excellent Driver Discount), awarded to operators with Incident-Free Periods of more than five but less than six years, or the Liberty Responsible Driver Discount Plus (formerly the Excellent Driver Discount Plus), awarded to operators with Incident-Free Periods of at least six years and to select operators receiving forgiveness. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Company the total number of operator Surcharge Points or Credits for each listed operator, and the Company will apply accident and violation forgiveness as indicated.

Copyright, Liberty Mutual Insurance Group, 2009

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 the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company 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 must be combined by the Company 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, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR 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 credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. 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 the Company. 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, the Company must 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 credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

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 constitutes a minor at-fault accident. A claim payment of more than $2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge 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 operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property, Optional Bodily Injury To Others, and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the enrollment credit and charges for Liberty Advantage Plus, if applicable.

Total operator Driving Record Points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Driving Record Points applicable to the operator, prior to consideration of accident/violation forgiveness, shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the surcharge points applicable to each incident shall be reduced by one and the total number of Driving Record Points applicable to the Operator, prior to the consideration of accident/violation forgiveness, shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Surcharge 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 operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
        iii. As a transition, if there was a surchargeable accident or conviction during the prior policy term expiring between 4/1/2008 and 3/31/2009, for policies renewing 4/1/2008 through 3/31/2009, the policy will qualify for forgiveness under Liberty Advantage provided the policy met i and ii as of the last renewal date.
    c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus.

2. Redeeming Forgiveness
    a. Accident Surcharge Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one surchargeable accident per policy will be forgiven.
        iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident surcharge forgiveness**,** the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
    b. Violation Surcharge Forgiveness under Liberty Advantage
        i. Surcharge 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 operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2009

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 2312 02 08
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2009

PRIVATE PASSENGER FORMS

Title	Edition
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

Copyright, Liberty Mutual Insurance Group, 2009

PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
For Vehicles Not Subject to the Compulsory Law

Form Title	**Form Number and**
Policy	**Edition Date**
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Copyright, Insurance Services Office, Inc., 2003.

Copyright, Liberty Mutual Insurance Group, 2009

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated “North,” “East,” “South,” and “West” or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin Hampden
1	Berkshire	5	Hampshire
2	Bristol	6	Middlesex
3	Essex	7	Norfolk
		8	Suffolk
		9	Worcester

Copyright, Liberty Mutual Insurance Group, 2009

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	**Rating Territory**	**Statistical Code**
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	**Rating Territory**	**Statistical Code**
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Copyright, Liberty Mutual Insurance Group, 2009

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430
BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	6	032
EAST BROOKFIELD	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	27	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201
FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

Copyright, Liberty Mutual Insurance Group, 2009

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	27	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303
LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDLOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

Copyright, Liberty Mutual Insurance Group, 2009

City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	27	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

Copyright, Liberty Mutual Insurance Group, 2009

WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

Copyright, Liberty Mutual Insurance Group, 2009

INDEX

A	Page Number
Agreed Amount Comprehensive	28
Annual Mileage Discount	14
Antique Motor Cars and Motorcycles	26
Anti-Theft Device Standards and Discounts	32
Approved Motorcycle Training Sites	R-22
Auto Homes - See Motor Homes (Self-propelled)	26
B	
Base Premium	22
Bodily Injury to Others	1
Business Use	22
C	
Camper Bodies	26
Cancellations	7
Cellular Telephones	28
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	13
Classification Changes	23
Classifications - Private Passenger	21
Comprehensive	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	29
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	24
Definition - Private Passenger Automobiles	21
Deposit Premium Rule	7
Discounts - Motorcycles	28
Discounts Private Passenger Automobiles	13
Driver Training	23
E	
Eligibility	1
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	28
Excluded Operator	23
Experienced Operator	21
Extra-Risk Rating (Collision & Comprehensive)	19
F	
Financial Responsibility Laws - Certified Risks	5
Fire, Theft and Comprehensive Coverage	

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	18
I	
Increased Limits Tables	42
Inexperienced Operators	21
Installment Payment of Premiums	7
Insurance Certificates	5
Insureds 65 and Older - Discount	13
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Merit Rating Plan	39
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-23
Model Year Rating	16
Motorcycles - Motorscooters, Mopeds	27
Motorcycles - Rating	R-17
Motor Homes (Self-propelled)	26
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	30
New Business	3
Non-Owned Automobiles	30
Non-Renewal	2
Non-Symbolled Vehicles	18
O	
Original Equipment Manufacturers Parts Coverage	29
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	24
Pick-ups, Vans, and Similar Type Vehicles	24
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	38
Premium Calculation Rule	6
Private Passenger Definition	21
Private Passenger Classifications	21
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2009

P	Page Number
Pro-Rata Table	11
Instructions for Use	9
Public Transit Discount	13
Q	
Qualifying Massachusetts Transit Systems	R-31
R	
Rates	R-1
Registry of Motor Vehicles Procedures	42
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	16
S	
Sale or Transfer of Motor Vehicle	8
Satisfactory Driver Training Program	23
Short Rate Table	12
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	12
Standard Procedures	2
Stated Amount Coverage	27
Stated Amount Rates	R-16
Substitute Transportation	7
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	7
Territory Definitions	T-1
Towing and Labor Cost	25
Trailers Designed for Use With Private Passenger Motor Vehicles	25
Transfer of Insurer	3
Transportation of Fellow Employees	24
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	30
V	
Value - Symbol Tables	18
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2009

Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	129	233	145	436	229	392	206	125
2	141	253	163	473	260	426	234	136
3	147	266	176	514	278	462	250	144
4	159	296	181	569	322	513	289	154
5	163	295	205	599	345	540	310	161
6	177	328	202	642	394	578	355	172
7	180	316	224	682	402	614	361	175
8	192	351	230	717	432	646	389	188
9	219	376	262	742	451	668	405	214
10	223	440	294	790	519	711	469	226
11	215	479	289	777	523	700	471	245
12	239	457	317	778	562	701	506	233
13	271	496	341	779	565	702	508	264
14	304	519	382	766	584	690	526	296
15	374	600	415	792	653	714	587	358
16	314	612	541	775	632	697	570	322
17	230	446	281	760	449	683	404	231
18	244	604	330	807	582	727	524	276
19	285	569	378	744	569	671	513	318
20	273	602	369	800	607	720	547	303
21	335	607	502	777	638	701	574	466
22	330	607	489	778	628	702	564	451
23	243	541	377	760	560	684	504	247
24	246	482	311	763	502	686	452	249
25	243	545	328	765	577	689	519	265
26	299	591	418	747	615	672	553	288
27	111	213	124	390	194	352	175	114
40	281	528	347	773	551	695	496	296
41	292	525	383	777	583	700	525	299
42	358	579	413	770	630	692	566	365
43	321	571	404	766	630	691	566	347
44	292	601	529	760	618	684	555	296
45	345	581	414	795	648	716	583	358

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	53	91	60	170	94	153	85	53
2	56	100	66	183	103	165	93	55
3	63	103	71	199	110	179	99	60
4	65	114	73	219	126	198	113	64
5	67	113	82	231	135	208	122	67
6	72	126	82	248	155	223	138	71
7	73	122	88	263	157	236	141	71
8	77	135	91	276	169	248	152	75
9	89	144	103	285	176	258	158	86
10	90	169	114	298	201	268	181	89
11	88	183	113	294	202	264	182	96
12	95	176	123	294	217	264	195	91
13	108	195	133	294	218	264	196	105
14	121	206	147	288	226	261	204	117
15	145	234	160	298	251	268	226	136
16	125	239	208	291	243	262	219	127
17	93	171	110	293	176	263	157	93
18	97	230	128	304	224	273	201	111
19	113	224	147	281	219	252	198	125
20	108	237	142	301	234	270	210	124
21	132	237	197	292	245	263	221	184
22	129	237	194	293	242	263	218	177
23	95	214	146	286	216	258	194	98
24	99	184	122	287	194	259	176	99
25	98	214	128	288	224	260	200	109
26	119	231	161	282	237	253	214	114
27	47	84	51	153	78	137	71	50
40	112	207	135	292	213	262	192	117
41	113	207	148	294	225	264	202	118
42	141	227	160	289	242	261	218	141
43	125	224	157	289	243	261	218	135
44	114	235	204	286	239	259	214	118
45	135	227	160	299	249	269	224	139

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	165	296	210	583	361	525	324	173
2	179	311	215	628	387	565	348	182
3	182	319	229	653	390	587	351	194
4	194	332	233	700	418	630	376	213
5	194	335	231	721	444	649	400	217
6	206	342	246	726	459	654	413	222
7	212	346	260	747	490	672	440	230
8	214	367	266	772	491	694	441	241
9	222	375	264	785	493	707	444	228
10	224	379	266	791	496	712	446	229
11	219	403	272	784	494	706	444	231
12	245	411	292	802	529	723	476	249
13	254	410	289	801	529	723	476	254
14	266	444	307	806	546	725	492	273
15	295	505	338	848	612	763	550	302
16	259	497	334	829	549	746	495	268
17	230	444	276	801	467	721	421	230
18	261	516	318	850	550	765	496	258
19	263	492	316	796	513	717	461	254
20	254	507	307	843	537	759	484	267
21	298	559	358	830	601	747	540	299
22	378	596	444	828	646	746	582	369
23	219	502	322	813	538	731	484	241
24	268	502	321	817	516	736	463	262
25	253	544	319	819	571	738	514	269
26	304	557	393	799	610	719	548	300
27	159	282	189	551	320	496	287	159
40	236	441	293	801	505	721	455	272
41	240	429	303	801	536	721	482	253
42	241	463	330	823	583	741	525	285
43	277	476	328	822	590	739	531	282
44	219	469	318	800	530	720	476	227
45	292	495	333	851	608	766	547	296

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	249	548	330	1004	554	902	498	248
2	260	555	332	1047	544	943	489	259
3	263	583	355	1066	573	959	516	262
4	276	605	359	1102	612	992	550	273
5	279	611	369	1117	641	1006	577	278
6	297	652	391	1152	679	1037	612	295
7	313	668	423	1149	710	1034	640	307
8	320	660	442	1146	708	1032	636	318
9	320	659	419	1141	710	1026	639	318
10	312	674	421	1144	730	1029	656	316
11	338	754	460	1114	740	1003	665	337
12	375	776	483	1118	810	1006	728	374
13	377	703	514	1127	817	1014	735	372
14	418	779	559	1101	853	990	769	416
15	518	848	626	1139	926	1025	833	506
16	459	822	565	1111	789	1000	710	441
17	352	743	464	1131	704	1018	634	351
18	446	854	568	1145	858	1031	771	436
19	446	837	623	1071	861	964	774	444
20	495	868	628	1128	890	1014	801	481
21	515	882	722	1120	1012	1008	911	619
22	572	873	741	1109	977	999	880	769
23	379	843	671	1100	890	990	801	427
24	417	810	589	1097	831	988	748	414
25	438	855	646	1115	895	1004	806	460
26	516	851	706	1071	929	964	836	566
27	237	524	303	971	514	875	463	236
40	382	737	523	1111	799	999	720	389
41	356	758	547	1118	838	1007	754	370
42	411	811	623	1112	895	1000	806	401
43	443	807	603	1095	898	986	808	432
44	403	810	531	1097	760	988	684	387
45	477	826	629	1142	926	1026	834	465

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	105	105	105	105	105	105	105	105
2	107	107	107	107	107	107	107	107
3	110	110	110	110	110	110	110	110
4	108	108	108	108	108	108	108	108
5	112	112	112	112	112	112	112	112
6	118	118	118	118	118	118	118	118
7	122	122	122	122	122	122	122	122
8	125	125	125	125	125	125	125	125
9	124	124	124	124	124	124	124	124
10	131	131	131	131	131	131	131	131
11	141	141	141	141	141	141	141	141
12	145	145	145	145	145	145	145	145
13	163	163	163	163	163	163	163	163
14	172	172	172	172	172	172	172	172
15	219	219	219	219	219	219	219	219
16	355	355	355	355	355	355	355	355
17	122	122	122	122	122	122	122	122
18	257	257	257	257	257	257	257	257
19	273	273	273	273	273	273	273	273
20	256	256	256	256	256	256	256	256
21	350	350	350	350	350	350	350	350
22	394	394	394	394	394	394	394	394
23	228	228	228	228	228	228	228	228
24	172	172	172	172	172	172	172	172
25	259	259	259	259	259	259	259	259
26	308	308	308	308	308	308	308	308
27	99	99	99	99	99	99	99	99
40	157	157	157	157	157	157	157	157
41	158	158	158	158	158	158	158	158
42	192	192	192	192	192	192	192	192
43	202	202	202	202	202	202	202	202
44	330	330	330	330	330	330	330	330
45	220	220	220	220	220	220	220	220

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

6 (D: Medical Payments)	
Limit	Rate
5,000	20
10,000	27
15,000	35
20,000	37
25,000	41
50,000	48
100,000	57

Part 5 (B: Optional BI)	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	15	0
20/50	16	1
25/50	17	3
25/60	18	4
30/70	19	8
35/80	19	12
50/100	20	20
100/300	24	46
250/500	28	133
500/500	42	333
500/1000	43	343

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Deductible	Glass Deductible for Comprehensive
$100	0.84

Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy Discount	6 Month Policy Discount
in excess of	but less than		
0	1	0.0%	0.0%
1	2	5.5%	5.0%
2	3	5.0%	4.0%
3	4	4.5%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.5%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount
0-1	0.0%
1-2	2.5%
2-3	5.0%
3-4	0.0%
4-5	2.5%
5-6	5.0%
6-10	0.0%
10-11	0.5%
11-12	1.0%
12-13	1.5%
13-14	2.0%
14-15	2.5%
15-16	3.0%
16-17	3.5%
17-18	4.0%
18-19	4.5%
19-20	5.0%
20-21	5.5%
21-22	6.0%
22-23	6.5%
23-24	7.0%
24-25	7.5%
25-26	8.0%
26-27	8.5%
27-28	9.0%
28-29	9.5%
29-30	10.0%
30-31	10.5%
31-32	11.0%
32-33	11.5%
33-34	12.0%
34-35	12.5%
35-36	13.0%
36-37	13.5%
37-38	14.0%
38-39	14.5%
39-40	15.0%
40-41	15.5%
41-42	16.0%
42-43	16.5%
43-44	17.0%
44-45	17.5%
45-46	18.0%
46-47	18.5%
47-48	19.0%
48-49	19.5%
49-50	20.0%
50+	20.0%

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%
1	Single Car	No	0%
2	Single Car	No	0%
3	Single Car	No	0%
4	Single Car	No	0%
5	Single Car	No	1%
6	Single Car	No	1%
7	Single Car	No	2%
8	Single Car	No	2%
9	Single Car	No	3%
10+	Single Car	No	5%
0	Single Car	HO 2	8%
1	Single Car	HO 2	8%
2	Single Car	HO 2	8%
3	Single Car	HO 2	8%
4	Single Car	HO 2	8%
5	Single Car	HO 2	8%
6	Single Car	HO 2	8%
7	Single Car	HO 2	8%
8	Single Car	HO 2	8%
9	Single Car	HO 2	8%
10+	Single Car	HO 2	8%
0	Single Car	HO 3	8%
1	Single Car	HO 3	8%
2	Single Car	HO 3	8%
3	Single Car	HO 3	8%
4	Single Car	HO 3	8%
5	Single Car	HO 3	8%
6	Single Car	HO 3	8%
7	Single Car	HO 3	8%
8	Single Car	HO 3	8%
9	Single Car	HO 3	8%
10+	Single Car	HO 3	8%
0	Single Car	HO 4	3%
1	Single Car	HO 4	3%
2	Single Car	HO 4	3%
3	Single Car	HO 4	3%
4	Single Car	HO 4	3%
5	Single Car	HO 4	4%
6	Single Car	HO 4	4%
7	Single Car	HO 4	5%
8	Single Car	HO 4	5%
9	Single Car	HO 4	6%
10+	Single Car	HO 4	8%
0	Single Car	HO 6	8%
1	Single Car	HO 6	8%
2	Single Car	HO 6	8%
3	Single Car	HO 6	8%
4	Single Car	HO 6	8%
5	Single Car	HO 6	8%
6	Single Car	HO 6	8%
7	Single Car	HO 6	8%
8	Single Car	HO 6	8%
9	Single Car	HO 6	8%
10+	Single Car	HO 6	8%

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Multi-Car	No	5%
1	Multi-Car	No	5%
2	Multi-Car	No	5%
3	Multi-Car	No	5%
4	Multi-Car	No	5%
5	Multi-Car	No	7%
6	Multi-Car	No	7%
7	Multi-Car	No	8%
8	Multi-Car	No	8%
9	Multi-Car	No	9%
10+	Multi-Car	No	11%
0	Multi-Car	HO 2	14%
1	Multi-Car	HO 2	15%
2	Multi-Car	HO 2	15%
3	Multi-Car	HO 2	15%
4	Multi-Car	HO 2	15%
5	Multi-Car	HO 2	15%
6	Multi-Car	HO 2	15%
7	Multi-Car	HO 2	15%
8	Multi-Car	HO 2	15%
9	Multi-Car	HO 2	15%
10+	Multi-Car	HO 2	15%
0	Multi-Car	HO 3	14%
1	Multi-Car	HO 3	15%
2	Multi-Car	HO 3	15%
3	Multi-Car	HO 3	15%
4	Multi-Car	HO 3	15%
5	Multi-Car	HO 3	15%
6	Multi-Car	HO 3	15%
7	Multi-Car	HO 3	15%
8	Multi-Car	HO 3	15%
9	Multi-Car	HO 3	15%
10+	Multi-Car	HO 3	15%
0	Multi-Car	HO 4	8%
1	Multi-Car	HO 4	8%
2	Multi-Car	HO 4	8%
3	Multi-Car	HO 4	8%
4	Multi-Car	HO 4	8%
5	Multi-Car	HO 4	10%
6	Multi-Car	HO 4	10%
7	Multi-Car	HO 4	11%
8	Multi-Car	HO 4	11%
9	Multi-Car	HO 4	12%
10+	Multi-Car	HO 4	14%
0	Multi-Car	HO 6	14%
1	Multi-Car	HO 6	15%
2	Multi-Car	HO 6	15%
3	Multi-Car	HO 6	15%
4	Multi-Car	HO 6	15%
5	Multi-Car	HO 6	15%
6	Multi-Car	HO 6	15%
7	Multi-Car	HO 6	15%
8	Multi-Car	HO 6	15%
9	Multi-Car	HO 6	15%
10+	Multi-Car	HO 6	15%

Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Credit Factors			
Liberty Responsible Driver Plus	0.170	0.170	NA	NA
Liberty Responsible Driver	0.070	0.070	0.070	0.070

Points	Surcharge Factors			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

		Model Year												
Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-1990	1989 & Prior
1	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.432	0.383	0.111
2	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.455	0.403	0.129
3	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.478	0.423	0.152
4	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.503	0.444	0.182
5	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.530	0.467	0.215
6	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.559	0.492	0.251
7	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.590	0.518	0.295
8	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.623	0.545	0.349
10	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.657	0.575	0.409
11	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.696	0.608	0.486
12	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.736	0.641	0.571
13	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.778	0.678	0.678
14	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.824	0.717	0.803
15	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.872	0.758	0.947
16	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.924	0.802	1.123
17	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.980	0.849	1.333
18	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	1.058	0.909	1.533
19	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	1.127	0.961	1.733
20	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.225	1.035	1.933
21	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.323	1.109	2.133
22	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.421	1.184	
23	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.519	1.257	
24	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.666	1.369	
25	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.813	1.481	
26	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.960	1.592	
27	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	2.107	1.703	

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

		Model Year													
Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-1990	1989 & Prior
1	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.480	0.459	0.111
2	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.505	0.484	0.136
3	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.534	0.510	0.163
4	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.563	0.538	0.194
5	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.596	0.569	0.233
6	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.630	0.601	0.276
7	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.666	0.636	0.337
8	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.705	0.672	0.404
10	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.747	0.712	0.484
11	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.791	0.754	0.580
12	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.839	0.799	0.704
13	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.890	0.847	0.847
14	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.945	0.899	1.025
15	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	1.004	0.954	1.231
16	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.065	1.014	1.490
17	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.132	1.076	1.797
18	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.223	1.162	2.067
19	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.302	1.237	2.336
20	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.415	1.345	2.606
21	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.529	1.453	2.875
22	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.642	1.560	
23	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.755	1.668	
24	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.925	1.829	
25	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	2.095	1.991	
26	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.265	2.152	
27	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.434	2.313	

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M. & V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to reduce Deductible from $500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$10	$10	$19	$16
2	$9	$9	$17	$15
3	$10	$10	$19	$16
4	$15	$14	$25	$22
5	$14	$12	$23	$20
6	$16	$16	$27	$23
7	$16	$15	$26	$22
8	$15	$15	$25	$22
9	$16	$16	$27	$24
10	$22	$21	$36	$31
11	$21	$20	$35	$30
12	$23	$21	$39	$32
13	$24	$23	$42	$35
14	$26	$24	$44	$37
15	$43	$41	$73	$62
16	$49	$47	$83	$72
17	$44	$42	$75	$65
18	$44	$42	$75	$65
19	$44	$42	$75	$65
20	$44	$42	$75	$65
21	$44	$42	$75	$65
22	$44	$42	$75	$65
23	$44	$42	$75	$65
24	$44	$42	$75	$65
25	$44	$42	$75	$65
26	$44	$42	$75	$65
27	$8	$8	$14	$12
40	$23	$22	$40	$34
41	$26	$24	$44	$37
42	$43	$41	$73	$62
43	$44	$42	$74	$64
44	$49	$46	$82	$71
45	$43	$41	$73	$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$1	$1	$2	$1
2	$1	$1	$1	$1
3	$1	$1	$2	$1
4	$1	$1	$2	$2
5	$1	$1	$2	$2
6	$1	$1	$2	$2
7	$1	$1	$2	$2
8	$1	$1	$2	$2
9	$1	$1	$2	$2
10	$2	$2	$3	$3
11	$2	$2	$3	$2
12	$2	$2	$3	$3
13	$2	$2	$3	$3
14	$2	$2	$4	$3
15	$4	$3	$7	$6
16	$4	$4	$8	$7
17	$4	$3	$7	$6
18	$4	$3	$7	$6
19	$4	$3	$7	$6
20	$4	$3	$7	$6
21	$4	$3	$7	$6
22	$4	$3	$7	$6
23	$4	$3	$7	$6
24	$4	$3	$7	$6
25	$4	$3	$7	$6
26	$4	$3	$7	$6
27	$1	$1	$1	$1
40	$2	$2	$3	$3
41	$2	$2	$4	$3
42	$4	$3	$7	$6
43	$4	$3	$7	$6
44	$4	$4	$8	$7
45	$3	$3	$7	$6

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS
Automobile Rating Manual

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04.

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 of value* Experienced Operators All Groups
1	$1.91
2	$1.81
3	$2.15
4	$2.37
5	$2.47
6	$2.49
7	$2.65
8	$3.03
9	$2.76
10	$3.22
11	$2.84
12	$3.71
13	$3.87
14	$5.38
15	$6.29
16	$6.91
17	$6.46
18	$6.46
19	$6.46
20	$6.46
21	$6.46
22	$6.46
23	$6.46
24	$6.46
25	$6.46
26	$6.46
27	$1.62
40	$4.10
41	$4.09
42	$5.58
43	$6.30
44	$5.79
45	$6.18

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
$300	$500 deductible premium + $40
$1,000	71.5% of $500 deductible premium
$2,000	59.1% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
$300	$8
$500	$11
$1,000	$14
$2,000	$21

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $4
$1,000	64.1% of $500 deductible premium (Part 8)
$2,000	46.5% of $500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's insured value* in hundreds of dollars.
(b) Multiply the value determined in (a) by the rate per $100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of $1,800 applies to vehicle sizes 651 c.c. and over.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of insured value.

Motorcycle Rates

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 of value* All Groups
1	$1.00
2	$0.98
3	$1.02
4	$1.10
5	$1.12
6	$1.33
7	$1.60
8	$2.03
9	$1.79
10	$2.26
11	$2.18
12	$2.75
13	$2.55
14	$3.47
15	$4.15
16	$6.25
17	$6.45
18	$6.45
19	$6.45
20	$6.45
21	$6.45
22	$6.45
23	$6.45
24	$6.45
25	$6.45
26	$6.45
27	$0.89
40	$2.57
41	$2.74
42	$3.82
43	$3.93
44	$6.23
45	$3.97

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories All Groups
$300	$500 deductible premium + $3
$1,000	70.2% of $500 deductible premium
$2,000	64.4% of $500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Limit	Substitute Transportation
$15/day	45
$30/day	90
$45/day	167
$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's insured value* in hundreds of dollars.
(b) Multiply the value determined in (a) by the rate per $100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of $1,800 applies to vehicle sizes 651 c.c. and over.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of insured value.

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 – 100%
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10

***Reduction not applicable to Waiver of Deductible premium**

Snowmobiles (Rule 43)

Liability	**Annual Premiums**
B.I. (excluding passenger hazard) - $20,000/40,000	$ 36
B.I. (including passenger hazard) - $20,000/40,000	$106
Uninsured Motorists - $20,000/40,000	$ 7
Property Damage - $5,000	$ 10
Medical Payments - $500 per person (no other limits)	$ 10

Physical Damage	**Deductible**	**Rate per 100**
Comprehensive	$100	$2.00
	200	1.60
Collision	$200	$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)
Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Miscellaneous Motor Vehicles Base Rates* Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	111	200	125	374	197	337	177	108
2	121	218	140	406	223	366	201	117
3	127	229	151	441	239	397	215	124
4	137	254	156	489	277	440	249	132
5	140	253	176	514	296	463	266	139
6	152	281	174	551	339	496	305	148
7	155	271	192	585	345	527	310	150
8	165	301	198	615	371	554	334	161
9	189	323	225	637	387	573	348	184
10	191	378	252	678	446	610	402	194
11	185	411	249	667	449	600	404	210
12	205	392	272	668	482	601	434	200
13	233	426	293	669	485	602	436	227
14	261	446	328	658	501	592	451	254
15	310	497	344	656	541	591	487	297
16	260	507	449	642	524	578	472	267
17	198	383	241	652	386	586	347	199
18	202	500	274	669	482	602	434	229
19	245	489	325	639	489	576	440	273
20	227	499	306	663	503	597	453	251
21	278	503	416	644	529	580	476	386
22	274	503	405	645	520	581	468	374
23	209	464	324	652	480	587	432	212
24	211	414	267	655	431	589	388	214
25	209	468	281	657	495	591	446	228
26	257	508	359	641	528	577	475	248
27	96	183	107	335	167	302	150	99
40	241	453	298	663	473	597	426	254
41	250	450	329	667	500	600	450	257
42	308	497	355	660	540	594	486	313
43	276	490	347	658	540	593	486	298
44	250	516	454	652	530	587	477	254
45	286	481	343	659	537	593	483	297

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	46	79	52	146	81	131	73	46
2	49	86	57	158	89	142	80	48
3	54	89	61	171	95	154	85	52
4	56	99	63	189	109	170	98	55
5	58	98	70	199	116	179	105	58
6	62	109	70	213	133	191	119	61
7	63	105	76	226	135	203	121	61
8	67	116	79	237	145	213	130	65
9	77	124	89	245	151	221	136	74
10	78	145	99	256	173	230	156	77
11	76	158	98	252	174	227	157	83
12	82	151	106	252	187	227	168	79
13	93	168	114	252	188	227	169	90
14	104	177	127	248	194	224	175	100
15	120	195	133	248	209	223	188	113
16	104	199	173	242	202	218	182	106
17	80	147	95	251	151	226	135	80
18	81	191	107	253	187	227	168	92
19	98	192	127	241	189	217	170	108
20	90	197	119	250	195	225	175	103
21	110	197	164	243	204	219	184	153
22	108	197	161	244	201	219	181	148
23	82	184	126	246	186	221	167	84
24	85	159	105	247	167	222	151	85
25	84	184	110	248	192	223	172	94
26	102	199	139	242	204	218	184	99
27	40	72	44	131	68	118	61	43
40	97	178	116	250	183	225	165	100
41	98	178	128	252	193	227	174	101
42	121	195	138	249	208	224	188	121
43	108	192	135	249	209	224	188	116
44	99	202	175	246	205	222	184	101
45	112	189	133	249	207	224	187	116

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	254	180	500	310	450	279	149
2	154	267	185	539	332	485	299	157
3	157	274	197	560	335	504	301	167
4	167	285	200	600	359	540	323	183
5	167	288	199	619	381	557	343	187
6	177	294	211	623	394	561	355	190
7	182	297	223	641	420	577	378	198
8	184	315	229	662	421	596	379	207
9	190	322	227	674	423	607	381	196
10	192	326	229	679	426	611	383	197
11	189	346	234	673	424	606	381	199
12	210	353	250	689	454	620	409	214
13	219	352	249	688	454	620	409	219
14	229	381	264	691	469	622	422	235
15	245	419	280	702	507	632	456	250
16	215	412	277	687	455	618	410	222
17	198	381	237	688	401	619	361	198
18	217	428	264	704	456	634	411	214
19	226	422	271	683	440	615	396	219
20	210	420	255	699	445	629	401	221
21	247	463	297	688	498	619	448	248
22	313	494	368	686	535	618	482	306
23	189	431	277	698	462	628	416	207
24	230	431	276	701	443	631	398	225
25	218	467	274	703	490	633	441	231
26	261	478	338	686	523	617	470	258
27	137	242	162	473	275	426	247	137
40	203	379	251	688	433	619	390	234
41	206	369	260	688	460	619	414	218
42	207	398	283	706	500	636	450	245
43	238	409	281	705	507	634	456	242
44	189	402	273	687	455	618	409	195
45	242	410	276	705	504	635	453	246

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	18	36	23	62	33	56	30	18
2	19	39	25	67	37	61	33	19
3	20	41	27	73	40	66	36	20
4	22	46	28	81	46	73	41	22
5	22	46	31	86	49	77	44	24
6	24	51	31	92	56	82	50	25
7	25	49	34	97	57	87	51	25
8	26	54	35	102	61	92	55	27
9	31	58	40	105	64	95	57	30
10	31	64	45	107	72	97	65	31
11	32	71	43	105	73	95	66	36
12	34	69	48	106	79	95	71	37
13	38	77	52	106	80	95	72	38
14	43	82	57	104	82	94	73	42
15	53	89	61	104	89	94	80	52
16	58	86	73	100	86	90	77	60
17	33	65	41	107	63	96	56	33
18	40	87	48	104	79	94	71	46
19	45	86	55	101	80	91	72	52
20	45	89	55	104	81	94	73	52
21	61	87	74	102	87	92	78	75
22	60	87	74	101	86	91	77	73
23	33	86	55	101	78	91	70	35
24	34	69	45	101	69	91	62	36
25	39	87	50	104	81	93	73	42
26	47	86	60	101	86	91	77	47
27	17	33	19	56	28	50	25	17
40	38	80	52	104	78	94	70	40
41	40	82	57	105	82	94	73	42
42	50	89	61	104	88	93	79	53
43	47	88	61	103	88	93	79	52
44	52	87	74	101	86	91	77	60
45	48	89	61	105	88	94	79	52

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	210	462	278	845	467	760	420	209
2	219	468	280	882	458	794	412	218
3	222	491	299	898	483	808	435	221
4	232	510	303	928	515	835	463	231
5	235	514	311	941	540	847	486	234
6	250	549	330	970	572	873	515	248
7	264	562	356	967	598	870	539	259
8	270	556	372	965	596	869	536	268
9	270	555	353	960	598	864	538	268
10	263	568	355	963	615	867	553	266
11	285	635	388	938	623	844	560	284
12	316	653	407	942	682	847	613	315
13	318	592	433	949	688	854	619	314
14	352	656	471	927	719	834	647	350
15	421	688	508	924	752	832	676	411
16	372	667	459	901	640	811	576	358
17	297	626	391	952	593	857	534	296
18	362	693	461	929	696	836	626	354
19	376	705	525	901	725	811	652	374
20	402	704	510	915	722	823	650	390
21	418	716	586	909	821	818	739	503
22	464	709	602	900	793	810	714	624
23	320	710	565	926	750	834	675	360
24	351	682	496	924	700	832	630	349
25	369	720	544	939	753	845	678	388
26	435	717	595	901	782	811	704	477
27	200	441	256	818	433	736	390	199
40	322	620	440	935	673	841	606	328
41	300	638	461	942	706	848	635	312
42	347	683	525	936	753	842	678	338
43	373	679	508	922	756	830	680	364
44	339	682	447	924	640	832	576	326
45	388	670	511	926	752	833	677	378

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	93	93	93	93	93	93	93	93
2	95	95	95	95	95	95	95	95
3	98	98	98	98	98	98	98	98
4	96	96	96	96	96	96	96	96
5	100	100	100	100	100	100	100	100
6	104	104	104	104	104	104	104	104
7	108	108	108	108	108	108	108	108
8	111	111	111	111	111	111	111	111
9	110	110	110	110	110	110	110	110
10	117	117	117	117	117	117	117	117
11	125	125	125	125	125	125	125	125
12	129	129	129	129	129	129	129	129
13	145	145	145	145	145	145	145	145
14	152	152	152	152	152	152	152	152
15	187	187	187	187	187	187	187	187
16	303	303	303	303	303	303	303	303
17	108	108	108	108	108	108	108	108
18	220	220	220	220	220	220	220	220
19	242	242	242	242	242	242	242	242
20	219	219	219	219	219	219	219	219
21	298	298	298	298	298	298	298	298
22	336	336	336	336	336	336	336	336
23	202	202	202	202	202	202	202	202
24	152	152	152	152	152	152	152	152
25	229	229	229	229	229	229	229	229
26	273	273	273	273	273	273	273	273
27	88	88	88	88	88	88	88	88
40	139	139	139	139	139	139	139	139
41	140	140	140	140	140	140	140	140
42	170	170	170	170	170	170	170	170
43	179	179	179	179	179	179	179	179
44	292	292	292	292	292	292	292	292
45	188	188	188	188	188	188	188	188

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Glass Deductible for Comprehensive
$100	0.84

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	Approved As Of
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

Responsible Driver Factors						
0.40	1.06	1.72	2.38	3.04	3.70	4.36
0.41	1.07	1.73	2.39	3.05	3.71	4.37
0.42	1.08	1.74	2.40	3.06	3.72	4.38
0.43	1.09	1.75	2.41	3.07	3.73	4.39
0.44	1.10	1.76	2.42	3.08	3.74	4.40
0.45	1.11	1.77	2.43	3.09	3.75	4.41
0.46	1.12	1.78	2.44	3.10	3.76	4.42
0.47	1.13	1.79	2.45	3.11	3.77	4.43
0.48	1.14	1.80	2.46	3.12	3.78	4.44
0.49	1.15	1.81	2.47	3.13	3.79	4.45
0.50	1.16	1.82	2.48	3.14	3.80	4.46
0.51	1.17	1.83	2.49	3.15	3.81	4.47
0.52	1.18	1.84	2.50	3.16	3.82	4.48
0.53	1.19	1.85	2.51	3.17	3.83	4.49
0.54	1.20	1.86	2.52	3.18	3.84	4.50
0.55	1.21	1.87	2.53	3.19	3.85	4.51
0.56	1.22	1.88	2.54	3.20	3.86	4.52
0.57	1.23	1.89	2.55	3.21	3.87	4.53
0.58	1.24	1.90	2.56	3.22	3.88	4.54
0.59	1.25	1.91	2.57	3.23	3.89	4.55
0.60	1.26	1.92	2.58	3.24	3.90	4.56
0.61	1.27	1.93	2.59	3.25	3.91	4.57
0.62	1.28	1.94	2.60	3.26	3.92	4.58
0.63	1.29	1.95	2.61	3.27	3.93	4.59
0.64	1.30	1.96	2.62	3.28	3.94	4.60
0.65	1.31	1.97	2.63	3.29	3.95	4.61
0.66	1.32	1.98	2.64	3.30	3.96	4.62
0.67	1.33	1.99	2.65	3.31	3.97	4.63
0.68	1.34	2.00	2.66	3.32	3.98	4.64
0.69	1.35	2.01	2.67	3.33	3.99	4.65
0.70	1.36	2.02	2.68	3.34	4.00	4.66
0.71	1.37	2.03	2.69	3.35	4.01	4.67
0.72	1.38	2.04	2.70	3.36	4.02	4.68
0.73	1.39	2.05	2.71	3.37	4.03	4.69
0.74	1.40	2.06	2.72	3.38	4.04	4.70
0.75	1.41	2.07	2.73	3.39	4.05	4.71
0.76	1.42	2.08	2.74	3.40	4.06	4.72
0.77	1.43	2.09	2.75	3.41	4.07	4.73
0.78	1.44	2.10	2.76	3.42	4.08	4.74
0.79	1.45	2.11	2.77	3.43	4.09	4.75
0.80	1.46	2.12	2.78	3.44	4.10	4.76
0.81	1.47	2.13	2.79	3.45	4.11	4.77
0.82	1.48	2.14	2.80	3.46	4.12	4.78
0.83	1.49	2.15	2.81	3.47	4.13	4.79
0.84	1.50	2.16	2.82	3.48	4.14	4.80
0.85	1.51	2.17	2.83	3.49	4.15	4.81
0.86	1.52	2.18	2.84	3.50	4.16	4.82
0.87	1.53	2.19	2.85	3.51	4.17	4.83
0.88	1.54	2.20	2.86	3.52	4.18	4.84
0.89	1.55	2.21	2.87	3.53	4.19	4.85
0.90	1.56	2.22	2.88	3.54	4.20	4.86
0.91	1.57	2.23	2.89	3.55	4.21	4.87
0.92	1.58	2.24	2.90	3.56	4.22	4.88
0.93	1.59	2.25	2.91	3.57	4.23	4.89
0.94	1.60	2.26	2.92	3.58	4.24	4.90
0.95	1.61	2.27	2.93	3.59	4.25	4.91
0.96	1.62	2.28	2.94	3.60	4.26	4.92
0.97	1.63	2.29	2.95	3.61	4.27	4.93
0.98	1.64	2.30	2.96	3.62	4.28	4.94
0.99	1.65	2.31	2.97	3.63	4.29	4.95
1.00	1.66	2.32	2.98	3.64	4.30	4.96
1.01	1.67	2.33	2.99	3.65	4.31	4.97
1.02	1.68	2.34	3.00	3.66	4.32	4.98
1.03	1.69	2.35	3.01	3.67	4.33	4.99
1.04	1.70	2.36	3.02	3.68	4.34	5.00
1.05	1.71	2.37	3.03	3.69	4.35	

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles 24
33 Towing and Labor Cost 25
34 Trailers Designed for Use With Private Passenger Motor Vehicles 25
35-38 Reserved for Future Use 25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 26
40 Antique Motor Cars and Motorcycles ..... ~~26~~27
41 Stated Amount Coverage 27
42~~-43 Reserved for Future Use~~ Golfmobiles and Lawnmowers (Motorized) ..... ~~27~~28
43 Snowmobiles 28
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles ..... ~~27~~29
45 Agreed Amount Coverage - Comprehensive ..... ~~27~~30
46 Excess Electronic Equipment Coverage ..... ~~27~~30
47 Customized Vans and Pickups ..... ~~29~~30
48 Original Equipment Manufacturer Parts Coverage ..... ~~29~~31

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy ..... ~~30~~32
50 Use of Other Automobiles ..... ~~30~~32
51-53 Reserved for Future Use ..... ~~31~~33

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards ..... ~~32~~34
55 Pre-Insurance Inspection Program ..... ~~38~~40
56 Driving Record Rating Plan (Merit Rating Plan) ..... ~~39~~41
Increased Limits Tables ..... ~~42~~44
57 Reserved for Future Use ..... ~~42~~44
58 Registry of Motor Vehicles Procedures ..... ~~42~~44

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2009

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles 24
33 Towing and Labor Cost 25
34 Trailers Designed for Use With Private Passenger Motor Vehicles 25
35-38 Reserved for Future Use 25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 26
40 Antique Motor Cars and Motorcycles 27
41 Stated Amount Coverage 27
42 Golfmobiles and Lawnmowers (Motorized) 28
43 Snowmobiles 28
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 29
45 Agreed Amount Coverage - Comprehensive 30
46 Excess Electronic Equipment Coverage 30
47 Customized Vans and Pickups 30
48 Original Equipment Manufacturer Parts Coverage 31

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 32
50 Use of Other Automobiles 32
51-53 Reserved for Future Use 33

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 34
55 Pre-Insurance Inspection Program 40
56 Driving Record Rating Plan (Merit Rating Plan) 41
Increased Limits Tables 44
57 Reserved for Future Use 44
58 Registry of Motor Vehicles Procedures 44

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2009

Part 9 - Comprehensive
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate $100 glass deductible is also available at the option of the insured. Endorsement AS 2330, titled $100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation
This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor
This coverage will pay up to $50 or up to $100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Refer to the Rate Pages (Section R) for applicable rates and factors. For additional limits, refer to the Company.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to $35,000 each person and $80,000 each accident for Parts 3, 5 and 12.
2. $5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of $500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of $500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

   The Cancellation Notice must also contain the following statement:

   "This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

   a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

Copyright, Liberty Mutual Insurance Group, 2009

company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the Company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the Company not later than the policy expiration date if the insurance is not replaced so that the Company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the Company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business to the Company and the Company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. ~~Notice of Transfer~~ Producer and Company Standards for New Customers

1. The producer of record must provide information necessary for the Company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

   In addition to reporting the necessary information to the Company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. ~~At the same time this transfer information is released to the Company, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a nNotice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the Company stamp.~~ The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
   a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
   b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

~~3. Upon receipt of the notice of transfer of insurer, the former carrier shall:~~

~~a. discontinue coverage as of the date shown on a the notice Notice of Transfer of Insurer;~~

~~b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and~~

~~c. notify the former producer, if any, of the transfer of coverage.~~

~~No notice of cancellation is required.~~

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business to the Company. In such situations the producer should refer to the former carrier for specific procedures. No ~~N~~notice ~~of Transfer of Insurer~~ is required, but the producer of record must provide the Company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

Copyright, Liberty Mutual Insurance Group, 2009

Part 9 - Comprehensive
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate $100 glass deductible is also available at the option of the insured. Endorsement AS 2330, titled $100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation
This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor
This coverage will pay up to $50 or up to $100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Refer to the Rate Pages (Section R) for applicable rates and factors. For additional limits, refer to the Company.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to $35,000 each person and $80,000 each accident for Parts 3, 5 and 12.
2. $5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of $500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of $500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

   The Cancellation Notice must also contain the following statement:

   "This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

   a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

Copyright, Liberty Mutual Insurance Group, 2009

company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the Company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the Company not later than the policy expiration date if the insurance is not replaced so that the Company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the Company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business to the Company and the Company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Producer and Company Standards for New Customers

1. The producer of record must provide information necessary for the Company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

   In addition to reporting the necessary information to the Company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
   a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
   b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

   EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business to the Company. In such situations the producer should refer to the former carrier for specific procedures. No notice s required, but the producer of record must provide the Company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The Company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the

Copyright, Liberty Mutual Insurance Group, 2009

Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than $5, such adjustment may be waived, or it may be made subject to a minimum adjustment of $5 except that the actual return premium of less than $5 shall be allowed at the request of the insured.

2. A minimum premium of $5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.

3. If a return premium of less than $5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than $5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

Copyright, Liberty Mutual Insurance Group, 2009

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility law of any state or province of Canada, the Company will issue evidence of financial responsibility upon request of the insured for additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

~~**NOTE:** A charge shall be made for any filing required because of a motor vehicle accident.~~

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following ~~rate surcharge~~ premium adjustments to be added to the otherwise applicable ~~allocated evenly between the Part 4 and Part 5~~ premiums ~~computed~~ as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by ~~applying~~ multiplying the applicable ~~surcharge~~ percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by ~~applying~~ multiplying the applicable ~~surcharge~~ percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by ~~applying~~ multiplying the applicable ~~surcharge~~ percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by ~~applying~~ multiplying the applicable ~~surcharge~~ percentage to the (1) bodily injury ~~rate~~ premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. ~~Surcharges~~ Additional Premium Percentages

1. ~~A~~ The otherwise applicable premium will by increased by 50% ~~surcharge is applicable~~ if the certificate is required for a conviction listed below. This ~~surcharge~~ increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, ~~a~~ the otherwise applicable premium will by increased by 5% ~~surcharge applies~~.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. ~~A~~ The otherwise applicable premium will by increased by 25% ~~surcharge is applicable~~ if the certificate is required for a conviction listed below. This ~~surcharge~~ increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, ~~a~~ the otherwise applicable premium will by increased by 5% ~~surcharge applies~~.

Copyright, Liberty Mutual Insurance Group, 2009

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. ~~A~~ The otherwise applicable premium will by increased by 5% ~~surcharge is applicable~~ if the certificate is required for any other cause ~~whatsoever~~.

4. ~~Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.~~

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating ~~surcharge~~ adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 8. CHANGES

A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than $5, such adjustment may be waived, or it may be made subject to a minimum adjustment of $5 except that the actual return premium of less than $5 shall be allowed at the request of the insured.

2. A minimum premium of $5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.

3. If a return premium of less than $5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than $5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility law of any state or province of Canada, the Company will issue evidence of financial responsibility upon request of the insured for additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

Copyright, Liberty Mutual Insurance Group, 2009

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

Copyright, Liberty Mutual Insurance Group, 2009

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation ~~if the cancellation affects Part 1 coverage~~. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency ~~of the premium,~~ including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than $5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

   No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.

2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

   NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by the Company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the Company, except that the company may verify plate return electronically in lieu of receipt.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Copyright, Liberty Mutual Insurance Group, 2009

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the Company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

   If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

   a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.

   b. If the insured automobile is repossessed under terms of a financing agreement.

   c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.

   d. If the insured enters the military service of the United States of America.

   e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

   a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

   b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

   c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than $5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

   No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

Copyright, Liberty Mutual Insurance Group, 2009

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to ~~eligible~~ all policyholders ~~for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions~~.

~~**NOTE**: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.~~

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
    a. ranked among the upper 20% of the class scholastically, or
    b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
    c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or

Copyright, Liberty Mutual Insurance Group, 2009

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to all policyholders.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

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.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
    a. ranked among the upper 20% of the class scholastically, or
    b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
    c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
    d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
    e. in the case of home schooling, 2 options are given:
        i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
        ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:

Copyright, Liberty Mutual Insurance Group, 2009

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above

a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.

b) Apply this factor to ~~the symbol 27 premium shown in~~ the base rate ~~pages~~ for the applicable territory~~,~~ and class, ~~and model year, before discounts are applied~~.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above

a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.
b) Apply this factor to the base rate for the applicable territory and class.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

Copyright, Liberty Mutual Insurance Group, 2009

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and ~~merit rating plan points~~ driving record rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's ~~merit rating plan points~~ driving record rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy. This is validated using policy number, carrier name, expiration date, and policy status. Deferred operators are not assigned to automobiles for ratemaking purposes.

~~i.~~ii. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and ~~merit rating plan points~~ driving record rating of that operator;

~~ii.~~iii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's ~~merit rating plan points~~ driving record rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the ~~merit rating plan points~~ driving record rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.

~~iii.iv. If an operator's class and merit rating plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).~~

~~iv.~~iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and ~~merit rating plan points~~ driving record rating.

~~v.~~v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and ~~merit rating plan points~~ driving record rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

~~vi.~~vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators ~~(except Deferred Operators)~~ are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

Copyright, Liberty Mutual Insurance Group, 2009

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and driving record rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's driving record rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy. This is validated using policy number, carrier name, expiration date, and policy status. Deferred operators are not assigned to automobiles for ratemaking purposes.

ii. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and driving record rating of that operator;

iii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's driving record rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the driving record rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.

~~i~~v. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and driving record rating.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and driving record rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

Copyright, Liberty Mutual Insurance Group, 2009

b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.

2. The eligible policyholder may select a deductible amount of $100, $250, $500, $1,000, $2,000, $4,000 or $8,000.

3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.

5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.

6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.

7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages (Section R) to the manual premium.

~~The discount shall not apply to other coverages.~~

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile ~~rate~~ premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, AS 2336.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

~~Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.~~

Copyright, Liberty Mutual Insurance Group, 2009

~~To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.~~

~~Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.~~

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

~~This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.~~

~~Refer to the Rate Pages (Section R) for rating methods and factors.~~

~~Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.~~

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULES 35 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

~~Refer to the Rate Pages (Section R) under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.~~

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

~~For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:~~

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

Copyright, Liberty Mutual Insurance Group, 2009

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

The following sequence shall be used in rating the policy with the appropriate symbol as detailed above. The miscellaneous motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

~~The merit rating plan does not apply to vehicles described in this Rule.~~

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Copyright, Liberty Mutual Insurance Group, 2009

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

The following sequence shall be used in rating the policy. The private passenger motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Endorsement AS 2334 titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE~~S~~ 42 GOLFMOBILES AND LAWNMOWERS (MOTORIZED) ~~43 RESERVED FOR FUTURE USE~~

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Copyright, Liberty Mutual Insurance Group, 2009

Refer to the Rate Pages (Section R) for rating methods and factors.

NOTE: a. Only State Amount Coverage is available.

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The ~~merit rating plan points~~ driving record rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's ~~merit rating plan points~~ driving record rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification and ~~merit rating plan points~~ driving record rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Copyright, Liberty Mutual Insurance Group, 2009

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. RESERVED FOR FUTURE USE~~AGREED AMOUNT COVERAGE - COMPREHENSIVE~~

~~At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:~~

~~1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.~~

~~2. Refer to Rule 22 to determine the appraised value symbol group.~~

~~3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.~~

~~4. Apply the rate obtained to each $100 of valuation.~~

~~5. Multiply the premium obtained in (4) above by the factor of 110%.~~

~~Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.~~

~~This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.~~

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2009

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates~~.~~ in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable ~~Private Passenger~~ private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable ~~Private Passenger~~ private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2009

C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable ~~Private Passenger~~ private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

The following sequence shall be used in rating the policy. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, and (14) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles ~~and certain Commercial motor vehicles~~ equipped with an anti-theft mechanism and vehicle recovery system.

1. ~~Purpose and Scope~~

~~This rule is adapted from 211 CMR 86 promulgated by the Commissioner of Insurance.~~

~~2. Eligibility~~

This rule is applicable to~~:~~

~~(1)~~ Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in ~~the Private Passenger Manual~~ this manual.

(2) ~~Private Passenger Types as defined in the Commercial Manual.~~

~~(3) Commercial Vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8,000 pounds or under.~~

~~3~~1. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

~~4~~2. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

~~5~~3. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

~~6~~4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.

2. The eligible policyholder may select a deductible amount of $100, $250, $500, $1,000, $2,000, $4,000 or $8,000.

3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.

5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.

6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.

7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages (Section R) to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, AS 2336.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULES 35 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Copyright, Liberty Mutual Insurance Group, 2009

The following sequence shall be used in rating the policy with the appropriate symbol as detailed above. The miscellaneous motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Copyright, Liberty Mutual Insurance Group, 2009

The following sequence shall be used in rating the policy. The private passenger motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Endorsement AS 2334 titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULES 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

NOTE: a. Only State Amount Coverage is available.

Copyright, Liberty Mutual Insurance Group, 2009

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The driving record rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's driving record rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification and driving record rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Copyright, Liberty Mutual Insurance Group, 2009

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. RESERVED FOR FUTURE USE

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, “Excess Electronic Equipment Coverage,” must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

Copyright, Liberty Mutual Insurance Group, 2009

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2009

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates~~.~~ in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2009

C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

The following sequence shall be used in rating the policy. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, and (14) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2009

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles equipped with an anti-theft mechanism and vehicle recovery system.

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

2. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

3. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles~~.~~ and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. ~~The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.~~

~~Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.~~

2. ~~A non-owned vehicle is insured under a policy providing physical damage coverage issued by the Company which has inspected such motor vehicle in accordance with the provisions of this regulation.~~

~~3~~1. A producer is transferring a book of business from one insurer to the Company.

Copyright, Liberty Mutual Insurance Group, 2009

4. ~~An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the Company does not receive a copy of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.~~

~~5~~2. ~~When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.~~ The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.
4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation.
6. The vehicle is a miscellaneous vehicle.
7. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN ~~(MERIT RATING PLAN)~~

~~The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.~~

~~**Plan Overview**~~

~~Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which~~

Copyright, Liberty Mutual Insurance Group, 2009

reflects the number, type, and age of surchargeable incidents (after consideration of accident and violation forgiveness) during the Policy Experience Period. The Credit Factor is either the Liberty Responsible Driver Discount (formerly the Excellent Driver Discount), awarded to operators with Incident-Free Periods of more than five but less than six years, or the Liberty Responsible Driver Discount Plus (formerly the Excellent Driver Discount Plus), awarded to operators with Incident-Free Periods of at least six years and to select operators receiving forgiveness. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Company the total number of operator Surcharge Points or Credits for each listed operator, and the Company will apply accident and violation forgiveness as indicated.

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 the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company 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 must be combined by the Company 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, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR 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 credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. 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 the Company. 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, the Company must 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 credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

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 constitutes a minor at-fault accident. A claim payment of more than $2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge 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 operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property, Optional Bodily Injury To Others, and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the enrollment credit and charges for Liberty Advantage Plus, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

~~Total operator Driving Record Points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Driving Record Points applicable to the operator, prior to consideration of accident/violation forgiveness, shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the surcharge points applicable to each incident shall be reduced by one and the total number of Driving Record Points applicable to the Operator, prior to the consideration of accident/violation forgiveness, shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.~~

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record 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. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record 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 Liberty Mutual 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, Liberty Mutual 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 Liberty Mutual 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, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with 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 policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual 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 Liberty Mutual. 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 Liberty Mutual. 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, Liberty Mutual 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 will 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 Liberty Mutual determines that the involved operator is more than 50% at fault. 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.

Copyright, Liberty Mutual Insurance Group, 2009

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 operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. 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.

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.

Calculation of the Merit Rate Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
   a. ~~Surcharge p~~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 operator's six year Policy Experience Period.
   b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
      i. All experienced operators on the policy must ~~qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus~~ have a merit rating code of 99 or 98;
      ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
      ~~iii. As a transition, if there was a surchargeable accident or conviction during the prior policy term expiring between 4/1/2008 and 3/31/2009, for policies renewing 4/1/2008 through 3/31/2009, the policy will qualify for forgiveness under Liberty Advantage provided the policy met i and ii as of the last renewal date.~~
   c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
   d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
      i. All experienced operators on the policy must ~~qualify for the Liberty Mutual Responsible Driver Discount or the Liberty Mutual Responsible Driver Discount Plus~~ have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
   a. Accident ~~Surcharge~~ Forgiveness under Liberty Advantage
      i. Once a policy qualifies for forgiveness under Liberty Advantage, ~~surcharge~~ points for the first ~~surchargeable~~ at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
      ii. Only one ~~surchargeable~~ at-fault accident per policy will be forgiven.
      iii. If there are multiple ~~surchargeable~~ at-fault accidents, the oldest ~~surchargeable~~ at-fault accident will be forgiven.
      iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with ~~surcharge~~ points, the operator will receive those points. ~~Surcharge p~~Points for the next ~~surchargeable~~ at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
      v. Once a policy redeems accident ~~surcharge~~ forgiveness**,** the policy must re-qualify for forgiveness before another ~~surchargeable~~ accident is forgiven.
   b. Violation ~~Surcharge~~ Forgiveness under Liberty Advantage
      i. ~~Surcharge p~~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 operator's six year Policy Experience Period.
   c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
      i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident ~~surcharge~~ forgiveness and violation ~~surcharge~~ forgiveness, is zero or ~~qualifies for the Liberty Responsible Driver Discount~~ has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive ~~the Liberty Responsible Driver Discount Plus~~ final driving record points of 99 provided:
         1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
         2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.
4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.

Copyright, Liberty Mutual Insurance Group, 2009

5. The insured re-writes with the Company within 30 days after a cancellation.
6. The vehicle is a miscellaneous vehicle.
7. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record 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. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record 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 Liberty Mutual 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, Liberty Mutual 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 Liberty Mutual 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, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-

Copyright, Liberty Mutual Insurance Group, 2009

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 policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual 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 Liberty Mutual. 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 Liberty Mutual. 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, Liberty Mutual 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 will 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 Liberty Mutual determines that the involved operator is more than 50% at fault. 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.

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 operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. 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.

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.

Calculation of the Merit Rate Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. 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 operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. 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 operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

INDEX

A	Page Number
~~Agreed Amount Comprehensive~~	~~28~~
Annual Mileage Discount	14
Antique Motor Cars and Motorcycles	~~26~~27
Anti-Theft Device Standards and Discounts	~~32~~34
Approved Motorcycle Training Sites	R-2~~2~~1
Auto Homes - See Motor Homes (Self-propelled)	26
B	
Base Premium	22
Bodily Injury to Others	1
Business Use	22
C	
Camper Bodies	26
Cancellations	7
Cellular Telephones	28
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	13
Classification Changes	23
Classifications - Private Passenger	21
Comprehensive	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	29
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	24
Definition - Private Passenger Automobiles	21
Deposit Premium Rule	7
Discounts - Motorcycles	28
Discounts Private Passenger Automobiles	13
Driver Training	23
Driving Record Rating Plan	41
E	
Eligibility	1
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	~~28~~30
Excluded Operator	23
Experienced Operator	21
Extra-Risk Rating (Collision & Comprehensive)	19
F	
Financial Responsibility Laws - Certified Risks	5
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	18
I	
Increased Limits Tables	~~42~~44
Inexperienced Operators	21
Installment Payment of Premiums	7
Insurance Certificates	5
Insureds 65 and Older - Discount	13
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
~~Merit Rating Plan~~	~~39~~
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-23
Model Year Rating	16
Motorcycles - Motorscooters, Mopeds	~~27~~29
Motorcycles - Rating	R-17
Motor Homes (Self-propelled)	26
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	~~30~~32
New Business	3
Non-Owned Automobiles	~~30~~32
Non-Renewal	2
Non-Symbolled Vehicles	18
O	
Original Equipment Manufacturers Parts Coverage	~~29~~31
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	24
Pick-ups, Vans, and Similar Type Vehicles	24
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	~~38~~40
Premium Calculation Rule	6
Private Passenger Definition	21
Private Passenger Classifications	21
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2009

P	Page Number
Pro-Rata Table	11
Instructions for Use	9
Public Transit Discount	13
Q	
Qualifying Massachusetts Transit Systems	R-31
R	
Rates	R-1
Registry of Motor Vehicles Procedures	~~42~~44
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	16
S	
Sale or Transfer of Motor Vehicle	8
Satisfactory Driver Training Program	23
Short Rate Table	12
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	12
Standard Procedures	2
Stated Amount Coverage	27
Stated Amount Rates	R-16
Substitute Transportation	7
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	7
Territory Definitions	T-1
Towing and Labor Cost	25
Trailers Designed for Use With Private Passenger Motor Vehicles	25
~~Transfer of Insurer~~	~~3~~
Transportation of Fellow Employees	24
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	~~30~~32
V	
Value - Symbol Tables	18
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2009

INDEX

A	Page Number
Annual Mileage Discount	14
Antique Motor Cars and Motorcycles	27
Anti-Theft Device Standards and Discounts	34
Approved Motorcycle Training Sites	R-21
Auto Homes - See Motor Homes (Self-propelled)	26
B	
Base Premium	22
Bodily Injury to Others	1
Business Use	22
C	
Camper Bodies	26
Cancellations	7
Cellular Telephones	28
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	13
Classification Changes	23
Classifications - Private Passenger	21
Comprehensive	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	29
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	24
Definition - Private Passenger Automobiles	21
Deposit Premium Rule	7
Discounts - Motorcycles	28
Discounts Private Passenger Automobiles	13
Driver Training	23
Driving Record Rating Plan	41
E	
Eligibility	1
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	30
Excluded Operator	23
Experienced Operator	21
Extra-Risk Rating (Collision & Comprehensive)	19
F	
Financial Responsibility Laws - Certified Risks	5
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	18
I	
Increased Limits Tables	44
Inexperienced Operators	21
Installment Payment of Premiums	7
Insurance Certificates	5
Insureds 65 and Older - Discount	13
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-23
Model Year Rating	16
Motorcycles - Motorscooters, Mopeds	29
Motorcycles - Rating	R-17
Motor Homes (Self-propelled)	26
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	32
New Business	3
Non-Owned Automobiles	32
Non-Renewal	2
Non-Symbolled Vehicles	18
O	
Original Equipment Manufacturers Parts Coverage	31
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	24
Pick-ups, Vans, and Similar Type Vehicles	24
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	40
Premium Calculation Rule	6
Private Passenger Definition	21
Private Passenger Classifications	21
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2009

P	Page Number
Pro-Rata Table	11
Instructions for Use	9
Public Transit Discount	13
Q	
Qualifying Massachusetts Transit Systems	R-31
R	
Rates	R-1
Registry of Motor Vehicles Procedures	44
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	16
S	
Sale or Transfer of Motor Vehicle	8
Satisfactory Driver Training Program	23
Short Rate Table	12
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	12
Standard Procedures	2
Stated Amount Coverage	27
Stated Amount Rates	R-16
Substitute Transportation	7
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	7
Territory Definitions	T-1
Towing and Labor Cost	25
Trailers Designed for Use With Private Passenger Motor Vehicles	25
Transportation of Fellow Employees	24
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	32
V	
Value - Symbol Tables	18
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2009

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments

Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Responsible Driver Factors													
Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35	LRD711	

Responsible Driver Factors													
Code	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35	LRD711	

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. ~~A~~ The otherwise applicable premium will by increased by 5% ~~surcharge is applicable~~ if the certificate is required for any other cause ~~whatsoever~~.

4. ~~Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.~~

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or driving record rating ~~merit rating surcharge~~ adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

Copyright, Liberty Mutual Insurance Group, 2009

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers’ compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

Copyright, Liberty Mutual Insurance Group, 2009

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

Copyright, Liberty Mutual Insurance Group, 2009

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

Copyright, Liberty Mutual Insurance Group, 2009

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles~~.~~ and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. ~~The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.~~

~~Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.~~

2. ~~A non-owned vehicle is insured under a policy providing physical damage coverage issued by the Company which has inspected such motor vehicle in accordance with the provisions of this regulation.~~

~~3~~1. A producer is transferring a book of business from one insurer to the Company.

Copyright, Liberty Mutual Insurance Group, 2009

4. ~~An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the Company does not receive a copy of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.~~

~~5~~2. ~~When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.~~ The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.
4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.
~~6. The vehicle is a miscellaneous vehicle.~~
6. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN ~~(MERIT RATING PLAN)~~

~~The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.~~

~~**Plan Overview**~~

Copyright, Liberty Mutual Insurance Group, 2009

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

Copyright, Liberty Mutual Insurance Group, 2009

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record 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. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record 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 Liberty Mutual 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, Liberty Mutual 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 Liberty Mutual 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

Copyright, Liberty Mutual Insurance Group, 2009

4. ~~An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the Company does not receive a copy of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.~~

~~5~~2. ~~When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.~~ The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.
4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.
~~6. The vehicle is a miscellaneous vehicle.~~
6. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN ~~(MERIT RATING PLAN)~~

~~The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.~~

~~**Plan Overview**~~

Copyright, Liberty Mutual Insurance Group, 2009

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents (after consideration of accident and violation forgiveness) during the Policy Experience Period. The Credit Factor is either the Liberty Responsible Driver Discount (formerly the Excellent Driver Discount), awarded to operators with Incident-Free Periods of more than five but less than six years, or the Liberty Responsible Driver Discount Plus (formerly the Excellent Driver Discount Plus), awarded to operators with Incident-Free Periods of at least six years and to select operators receiving forgiveness. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Company the total number of operator Surcharge Points or Credits for each listed operator, and the Company will apply accident and violation forgiveness as indicated.

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 the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company 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 must be combined by the Company 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, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR 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 credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. 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 the Company. 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, the Company must 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 credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

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 constitutes a minor at-fault accident. A claim payment of more than $2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge 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 operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property, Optional Bodily Injury To Others, and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the enrollment credit and charges for Liberty Advantage Plus, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

~~Total operator Driving Record Points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Driving Record Points applicable to the operator, prior to consideration of accident/violation forgiveness, shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the surcharge points applicable to each incident shall be reduced by one and the total number of Driving Record Points applicable to the Operator, prior to the consideration of accident/violation forgiveness, shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.~~

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record 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. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record 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 Liberty Mutual 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, Liberty Mutual 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 Liberty Mutual 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, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with 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 policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual 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 Liberty Mutual. 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 Liberty Mutual. 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, Liberty Mutual 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 will 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 Liberty Mutual determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to

Copyright, Liberty Mutual Insurance Group, 2009

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.

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 operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. 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.

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.

Calculation of the ~~Merit Rate~~ Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The ~~merit rate~~ driving record rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Copyright, Liberty Mutual Insurance Group, 2009

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record 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. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record 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 Liberty Mutual 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, Liberty Mutual 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 Liberty Mutual 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

Copyright, Liberty Mutual Insurance Group, 2009

vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with 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 policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual 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 Liberty Mutual. 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 Liberty Mutual. 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, Liberty Mutual 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 will 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 Liberty Mutual determines that the involved operator is more than 50% at fault. 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.

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 operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. 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.

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.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The driving record rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Copyright, Liberty Mutual Insurance Group, 2009

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. 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 operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. 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 operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2009

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. ~~A~~ The otherwise applicable premium will by increased by 5% ~~surcharge is applicable~~ if the certificate is required for any other cause ~~whatsoever~~.

4. ~~Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.~~

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Liberty premium, effective April 1, 2009 through March 31, 2010, for the basic coverage package described in the Division of Insurance bulletin 2008-11 shall be modified by applying a factor equal to the minimum of the MAIP base rate in effect on 4/1/2009 divided by the Liberty base rate currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Liberty premium, effective April 1, 2009 through March 31, 2010, for the basic coverage package described in the Division of Insurance bulletin 2008-11 shall be modified by applying a factor equal to the minimum of the MAIP base rate in effect on 4/1/2009 divided by the Liberty base rate currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

Copyright, Liberty Mutual Insurance Group, 2009

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

Copyright, Liberty Mutual Insurance Group, 2009

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of ~~Newest~~ Vehicle
- ~~Age of Oldest Vehicle~~
- Annual Mileage
- Anti-Theft Category
- ~~Vehicle/~~ Coverage Combination
- ~~Average~~ Vehicle Base Cost
- ~~Collision Coverage Combination~~
- ~~Comprehensive Coverage Combination~~
- Advance Quote Days
- ~~Days Since First and Second Most Recent Accident~~
- ~~Days Since Most Recent Accident~~
- ~~Days~~ Time Since ~~Most Recent~~ Accidents ~~and~~ or Violations
- ~~Days Since Most Recent Violation~~
- ~~Days Since Second Most Recent Accident~~
- ~~Full Coverage Combinations~~
- ~~Highest BI Limit~~
- Prior Carrier Lapse
- ~~Lesser of~~ Current~~/~~ and Prior BI Limits
- ~~Lowest BI Limit~~
- ~~Lowest BI Limit / Highest BI Limit~~
- ~~Marketing Group Discount~~
- ~~Marketing Group Type~~
- ~~Marketing Group Type / Marketing Group Discount~~
- ~~Maximum Horsepower / Vehicle Curb Weight~~
- ~~Maximum Vehicle Base Cost~~
- ~~Maximum~~ Vehicle Curb Weight
- ~~Maximum~~ Vehicle Engine Displacement
- ~~Maximum~~ Vehicle Horsepower
- ~~Maximum~~ Vehicle Size
- ~~Maximum~~ Operator Years Licensed
- ~~Minimum Operator Years Licensed~~
- ~~Months~~ Time at Current Residence
- ~~Months~~ Time Since ~~Oldest~~ Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred~~,~~ ~~and~~ or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- ~~Number of Experienced Operators/Number of Inexperienced Operators~~
- ~~Number of Inexperienced Operators~~
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- ~~Number of Vehicles /~~ Multi-Vehicle Discount
- ~~Number of Vehicles / Number of Operators / Presence of Inexperienced Operator~~

Copyright, Liberty Mutual Insurance Group, 2009

- ~~Number of Vehicles / Number of Operators~~
- Number of Major / Minor Violations
- Payment Method
- ~~Presence of an Umbrella Insurance Policy and Condominium Owners, Homeowners, or Renters Insurance Policy~~
- Presence of Companion Policies
- ~~Presence of an Umbrella Insurance Policy~~
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- ~~Prior Claims / Number of Violations / Number of Nonchargeable Incidents~~
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)
- ~~Years Licensed Difference Between Operators~~

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2009

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Vehicle
- Annual Mileage
- Anti-Theft Category
- Coverage Combination
- Vehicle Base Cost
- Advance Quote Days
- Time Since Accidents or Violations
- Prior Carrier Lapse
- Current and Prior BI Limits
- Vehicle Curb Weight
- Vehicle Engine Displacement
- Vehicle Horsepower
- Vehicle Size
- Operator Years Licensed
- Time at Current Residence
- Time Since Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred, or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Multi-Vehicle Discount
- Number of Major / Minor Violations
- Payment Method
- Presence of Companion Policies
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2009

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Glass Deductible for Comprehensive
$100	0.84

Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Limited Collision
$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Glass Deductible for Comprehensive
$100	0.84

Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Limited Collision
$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04.

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04.

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Credit Factors			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Surcharge Factors			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Credit Factors			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Surcharge Factors			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles~~.~~ and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. ~~The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.~~

~~Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.~~

2. ~~A non-owned vehicle is insured under a policy providing physical damage coverage issued by the Company which has inspected such motor vehicle in accordance with the provisions of this regulation.~~

~~3~~1. A producer is transferring a book of business from one insurer to the Company.

Copyright, Liberty Mutual Insurance Group, 2009

4. ~~An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the Company does not receive a copy of the inspection report sixty days prior to the first annual date, the Company must, upon renewal of the physical damage insurance, require an inspection.~~

~~5~~2. ~~When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.~~ The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided) and customer is member of group marketing plan.

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.
4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.
~~6. The vehicle is a miscellaneous vehicle.~~
6. There is no inspection site or authorized representative within five miles of the garaging city.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. DRIVING RECORD RATING PLAN ~~(MERIT RATING PLAN)~~

~~The Company's driving record rating plan (merit rating plan) is based on the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board. The Company offers accident surcharge forgiveness, full accident forgiveness and full violation forgiveness as part of the Liberty Advantage products. Refer to the Rate Pages (Section R) for applicable surcharges and discounts.~~

~~**Plan Overview**~~

Copyright, Liberty Mutual Insurance Group, 2009

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

Copyright, Liberty Mutual Insurance Group, 2009

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. ~~A~~ The otherwise applicable premium will by increased by 5% ~~surcharge is applicable~~ if the certificate is required for any other cause ~~whatsoever~~.

4. ~~Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.~~

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The vehicle premium for Parts 1 through 5, for customers purchasing the basic coverage package described in the Division of Insurance Bulletin 2008-11, will be adjusted to ensure that it does not exceed the applicable premium threshold.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

Copyright, Liberty Mutual Insurance Group, 2009

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

   b. Failing to stop and report when involved in an accident.

   c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

   a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

   b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2009

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, and (15) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The vehicle premium for Parts 1 through 5, for customers purchasing the basic coverage package described in the Division of Insurance Bulletin 2008-11, will be adjusted to ensure that it does not exceed the applicable premium threshold.

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

Copyright, Liberty Mutual Insurance Group, 2009