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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) CycleGuard, (2) Annual Mileage, (3) Multi-car, (4) Passive Restraint, (5) Anti-theft, (6) Group, (7) Liberty Preferred, (8) Driver Training, (9) Good Student, (10) Driving Years, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Enrollment Credit, (15) Responsible Driver Factor, (16) Early Shopper Discount, and (17) 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 Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 divided by the Liberty base rate (adjusted for the passive restraint discount) 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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 (adjusted for continuous coverage and low frequency discounts) 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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.

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, (15) Early Shopper Discount, and (16) 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 Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 divided by the Liberty base rate (adjusted for the passive restraint discount) 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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

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- 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. ~~Tenure is defined as the number of years with the Company for auto renewal policies, or the number of years with the prior auto carrier for new business, increased by one year at each subsequent policy term.~~
For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

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The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. Beginning at the second renewal, the group 2 discount will decrease 1% a year for three years, and the group 3 discount will decrease 2% a year for five years. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

Application of Discount

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

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- 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2

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includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. Beginning at the second renewal, the group 2 discount will decrease 1% a year for three years, and the group 3 discount will decrease 2% a year for five years.

Application of Discount

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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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.

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Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

- 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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent 2010
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

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Model Year 2011					
Symbol	Model Year 2011	Symbol	Model Year 2011	Symbol	Model Year 2011
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 and subsequent through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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.

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.

For model years 2006 through 2007, 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.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four 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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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.

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Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
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

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Model Year 2011

<u>Symbol</u>	<u>Model Year 2011</u>	<u>Symbol</u>	<u>Model Year 2011</u>	<u>Symbol</u>	<u>Model Year 2011</u>
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
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13	15626-16250	37	31001-32000	61	75001-80000
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15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
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18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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.

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.

For model years 2006 through 2007, 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.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

RULE 26. RESERVED FOR FUTURE USE

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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.

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.

RULE 35. CYCLEGUARD

Base Rate Premiums for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12 will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

RULES 35-38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

All base rates and premiums in this section are subject to adjustment as defined in Rule 35 of this manual.

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.

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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.

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

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.

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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	134	233	241	145	151	436	452	229	237	392	407	206	213	125	130
	2	141	147	253	262	163	170	473	491	260	269	426	442	234	242	136	141
	3	147	153	266	276	176	183	514	534	278	288	462	479	250	259	144	150
	4	159	165	296	307	181	188	569	591	322	334	513	533	289	300	154	160
	5	163	170	295	306	205	212	599	621	345	358	540	561	310	321	161	167
	6	177	184	328	340	202	209	642	666	394	409	578	599	355	368	172	179
	7	180	187	316	328	224	232	682	707	402	417	614	637	361	374	175	182
	8	192	200	351	364	230	238	717	744	432	448	646	670	389	404	188	196
	9	219	227	376	390	262	271	742	770	451	468	668	693	405	420	214	222
	10	223	231	440	457	294	305	790	820	519	539	711	737	469	487	226	234
	11	215	223	479	497	289	300	777	806	523	543	700	726	471	489	245	254
	12	239	248	457	474	317	329	778	807	562	583	701	727	506	525	233	241
	13	271	281	496	515	341	354	779	808	565	587	702	728	508	527	264	274
	14	304	315	519	539	382	396	766	795	584	605	690	716	526	546	296	307
	15	374	388	600	622	415	431	792	822	653	677	714	741	587	608	358	371
	16	314	344	612	671	541	594	775	851	632	693	697	765	570	625	322	353
	17	230	238	446	463	281	291	760	788	449	466	683	708	404	419	231	239
	18	244	267	604	662	330	362	807	886	582	638	727	798	524	575	276	303
	19	285	295	569	591	378	392	744	772	569	591	671	696	513	533	318	330
	20	273	299	602	660	369	405	800	878	607	666	720	790	547	600	303	332
	21	335	368	607	666	502	551	777	853	638	700	701	769	574	629	466	512
	22	330	362	607	666	489	537	778	854	628	689	702	770	564	618	451	495
	23	243	252	541	562	377	391	760	788	560	581	684	709	504	523	247	256
	24	246	255	482	500	311	322	763	792	502	521	686	711	452	469	249	258
	25	243	252	545	566	328	340	765	794	577	599	689	715	519	539	265	275
	26	299	328	591	648	418	459	747	820	615	675	672	737	553	606	288	316
	27	111	115	213	221	124	129	390	405	194	201	352	365	175	182	114	119
	40	281	308	528	580	347	381	773	848	551	604	695	763	496	545	296	325
	41	292	303	525	545	383	397	777	806	583	604	700	726	525	545	299	310
	42	358	371	579	600	413	429	770	799	630	653	692	718	566	588	365	379
	43	321	352	571	626	404	443	766	841	630	691	691	758	566	621	347	381
	44	292	303	601	623	529	549	760	788	618	641	684	709	555	576	296	307
	45	345	379	581	637	414	454	795	873	648	711	716	786	583	639	358	393
CycleGuard Counter Date = 4/1/2010																	

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.

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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	134	241	151	452	237	407	213	130
2	147	262	170	491	269	442	242	141
3	153	276	183	534	288	479	259	150
4	165	307	188	591	334	533	300	160
5	170	306	212	621	358	561	321	167
6	184	340	209	666	409	599	368	179
7	187	328	232	707	417	637	374	182
8	200	364	238	744	448	670	404	196
9	227	390	271	770	468	693	420	222
10	231	457	305	820	539	737	487	234
11	223	497	300	806	543	726	489	254
12	248	474	329	807	583	727	525	241
13	281	515	354	808	587	728	527	274
14	315	539	396	795	605	716	546	307
15	388	622	431	822	677	741	608	371
16	344	671	594	851	693	765	625	353
17	238	463	291	788	466	708	419	239
18	267	662	362	886	638	798	575	303
19	295	591	392	772	591	696	533	330
20	299	660	405	878	666	790	600	332
21	368	666	551	853	700	769	629	512
22	362	666	537	854	689	770	618	495
23	252	562	391	788	581	709	523	256
24	255	500	322	792	521	711	469	258
25	252	566	340	794	599	715	539	275
26	328	648	459	820	675	737	606	316
27	115	221	129	405	201	365	182	119
40	308	580	381	848	604	763	545	325
41	303	545	397	806	604	726	545	310
42	371	600	429	799	653	718	588	379
43	352	626	443	841	691	758	621	381
44	303	623	549	788	641	709	576	307
45	379	637	454	873	711	786	639	393

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.

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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	55	91	95	60	62	170	177	94	98	153	159	85	88	53	55
2	56	58	100	104	66	69	183	190	103	107	165	172	93	97	55	57
3	63	66	103	107	71	74	199	206	110	114	179	186	99	103	60	62
4	65	68	114	119	73	76	219	227	126	131	198	205	113	118	64	67
5	67	70	113	118	82	85	231	239	135	140	208	215	122	127	67	70
6	72	75	126	131	82	85	248	257	155	161	223	231	138	144	71	74
7	73	76	122	127	88	92	263	273	157	163	236	244	141	147	71	74
8	77	80	135	140	91	95	276	286	169	176	248	257	152	158	75	78
9	89	93	144	150	103	107	285	295	176	183	258	267	158	164	86	89
10	90	94	169	176	114	119	298	309	201	208	268	278	181	188	89	93
11	88	92	183	190	113	118	294	305	202	209	264	274	182	189	96	100
12	95	99	176	183	123	128	294	305	217	225	264	274	195	202	91	95
13	108	112	195	202	133	138	294	305	218	226	264	274	196	203	105	109
14	121	126	206	213	147	153	288	299	226	234	261	270	204	211	117	122
15	145	151	234	242	160	166	298	309	251	260	268	278	226	234	136	141
16	125	138	239	262	208	228	291	319	243	266	262	287	219	240	127	140
17	93	97	171	178	110	114	293	304	176	183	263	273	157	163	93	97
18	97	107	230	252	128	141	304	333	224	245	273	299	201	220	111	122
19	113	118	224	232	147	153	281	291	219	227	252	261	198	205	125	130
20	108	119	237	260	142	156	301	330	234	256	270	296	210	230	124	136
21	132	145	237	260	197	216	292	320	245	269	263	288	221	242	184	201
22	129	142	237	260	194	212	293	321	242	265	263	288	218	239	177	195
23	95	99	214	222	146	152	286	296	216	224	258	267	194	201	98	102
24	99	103	184	191	122	127	287	297	194	201	259	268	176	183	99	103
25	98	102	214	222	128	133	288	299	224	232	260	269	200	207	109	113
26	119	131	231	253	161	177	282	309	237	260	253	277	214	234	114	125
27	47	49	84	87	51	53	153	159	78	81	137	142	71	74	50	52
40	112	123	207	227	135	149	292	320	213	233	262	287	192	210	117	129
41	113	118	207	214	148	154	294	305	225	233	264	274	202	209	118	123
42	141	147	227	235	160	166	289	300	242	251	261	270	218	226	141	147
43	125	138	224	245	157	173	289	317	243	266	261	286	218	239	135	149
44	114	119	235	243	204	211	286	296	239	248	259	268	214	222	118	123
45	135	149	227	249	160	176	299	328	249	273	269	295	224	245	139	153
CycleGuard Counter Date = 4/1/2010																

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.

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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	55	95	62	177	98	159	88	55
2	58	104	69	190	107	172	97	57
3	66	107	74	206	114	186	103	62
4	68	119	76	227	131	205	118	67
5	70	118	85	239	140	215	127	70
6	75	131	85	257	161	231	144	74
7	76	127	92	273	163	244	147	74
8	80	140	95	286	176	257	158	78
9	93	150	107	295	183	267	164	89
10	94	176	119	309	208	278	188	93
11	92	190	118	305	209	274	189	100
12	99	183	128	305	225	274	202	95
13	112	202	138	305	226	274	203	109
14	126	213	153	299	234	270	211	122
15	151	242	166	309	260	278	234	141
16	138	262	228	319	266	287	240	140
17	97	178	114	304	183	273	163	97
18	107	252	141	333	245	299	220	122
19	118	232	153	291	227	261	205	130
20	119	260	156	330	256	296	230	136
21	145	260	216	320	269	288	242	201
22	142	260	212	321	265	288	239	195
23	99	222	152	296	224	267	201	102
24	103	191	127	297	201	268	183	103
25	102	222	133	299	232	269	207	113
26	131	253	177	309	260	277	234	125
27	49	87	53	159	81	142	74	52
40	123	227	149	320	233	287	210	129
41	118	214	154	305	233	274	209	123
42	147	235	166	300	251	270	226	147
43	138	245	173	317	266	286	239	149
44	119	243	211	296	248	268	222	123
45	149	249	176	328	273	295	245	153

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.

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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	172	296	307	210	217	583	604	361	374	525	545	324	336	173	180	
2	179	186	311	322	215	223	628	651	387	401	565	587	348	361	182	189	
3	182	189	319	331	229	237	653	677	390	405	587	608	351	364	194	201	
4	194	201	332	344	233	241	700	726	418	434	630	653	376	390	213	221	
5	194	201	335	347	231	239	721	748	444	461	649	673	400	415	217	225	
6	206	213	342	355	246	255	726	753	459	476	654	678	413	429	222	230	
7	212	219	346	359	260	269	747	775	490	509	672	697	440	457	230	238	
8	214	222	367	381	266	276	772	801	491	510	694	720	441	458	241	250	
9	222	230	375	389	264	274	785	814	493	512	707	733	444	461	228	236	
10	224	232	379	393	266	276	791	821	496	515	712	738	446	463	229	237	
11	219	227	403	418	272	282	784	813	494	513	706	732	444	461	231	239	
12	245	254	411	426	292	303	802	832	529	549	723	750	476	494	249	258	
13	254	263	410	425	289	300	801	831	529	549	723	750	476	494	254	263	
14	266	276	444	461	307	318	806	836	546	567	725	752	492	511	273	283	
15	295	306	505	524	338	351	848	880	612	634	763	792	550	571	302	313	
16	259	284	497	546	334	366	829	910	549	602	746	819	495	544	268	294	
17	230	238	444	461	276	286	801	831	467	485	721	748	421	437	230	238	
18	261	286	516	567	318	349	850	933	550	603	765	840	496	545	258	283	
19	263	273	492	511	316	328	796	826	513	533	717	744	461	478	254	263	
20	254	278	507	557	307	337	843	925	537	590	759	833	484	531	267	293	
21	298	327	559	613	358	393	830	911	601	659	747	820	540	593	299	328	
22	378	415	596	654	444	487	828	909	646	709	746	819	582	638	369	405	
23	219	227	502	521	322	334	813	844	538	559	731	758	484	502	241	250	
24	268	278	502	521	321	333	817	848	516	536	736	763	463	481	262	271	
25	253	262	544	565	319	331	819	850	571	593	738	766	514	534	269	279	
26	304	333	557	611	393	431	799	877	610	669	719	789	548	601	300	329	
27	159	165	282	292	189	197	551	572	320	332	496	515	287	297	159	165	
40	236	259	441	484	293	321	801	879	505	555	721	791	455	500	272	298	
41	240	249	429	445	303	314	801	831	536	556	721	748	482	500	253	262	
42	241	250	463	481	330	342	823	854	583	604	741	769	525	545	285	295	
43	277	304	476	523	328	360	822	902	590	647	739	811	531	583	282	309	
44	219	227	469	487	318	330	800	830	530	550	720	747	476	494	227	235	
45	292	320	495	544	333	365	851	934	608	667	766	841	547	600	296	325	
CycleGuard Counter Date = 4/1/2010																	

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.

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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	172	307	217	604	374	545	336	180
2	186	322	223	651	401	587	361	189
3	189	331	237	677	405	608	364	201
4	201	344	241	726	434	653	390	221
5	201	347	239	748	461	673	415	225
6	213	355	255	753	476	678	429	230
7	219	359	269	775	509	697	457	238
8	222	381	276	801	510	720	458	250
9	230	389	274	814	512	733	461	236
10	232	393	276	821	515	738	463	237
11	227	418	282	813	513	732	461	239
12	254	426	303	832	549	750	494	258
13	263	425	300	831	549	750	494	263
14	276	461	318	836	567	752	511	283
15	306	524	351	880	634	792	571	313
16	284	546	366	910	602	819	544	294
17	238	461	286	831	485	748	437	238
18	286	567	349	933	603	840	545	283
19	273	511	328	826	533	744	478	263
20	278	557	337	925	590	833	531	293
21	327	613	393	911	659	820	593	328
22	415	654	487	909	709	819	638	405
23	227	521	334	844	559	758	502	250
24	278	521	333	848	536	763	481	271
25	262	565	331	850	593	766	534	279
26	333	611	431	877	669	789	601	329
27	165	292	197	572	332	515	297	165
40	259	484	321	879	555	791	500	298
41	249	445	314	831	556	748	500	262
42	250	481	342	854	604	769	545	295
43	304	523	360	902	647	811	583	309
44	227	487	330	830	550	747	494	235
45	320	544	365	934	667	841	600	325

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.

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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	15	34	35	22	23	54	56	31	32	49	51	28	29	14 15
2	15	16	37	38	25	26	60	62	33	34	54	56	30	31	14 15
3	16	17	38	40	25	26	64	67	38	40	58	60	34	35	16 17
4	17	18	44	46	27	28	71	74	42	44	64	67	38	40	16 17
5	17	18	42	44	29	30	74	77	45	47	67	70	41	43	18 19
6	17	18	48	50	29	30	78	81	52	54	70	73	47	49	20 21
7	19	20	45	47	31	32	85	88	53	55	77	80	48	50	18 19
8	20	21	50	52	33	34	89	93	57	59	80	83	51	53	20 21
9	23	24	55	57	37	38	92	96	60	62	83	86	54	56	23 24
10	23	24	59	61	43	45	95	99	69	72	86	89	62	64	23 24
11	25	26	67	70	40	42	94	98	70	73	85	88	63	66	27 28
12	25	26	65	68	45	47	94	98	73	76	85	88	66	69	28 29
13	28	29	72	75	48	50	94	98	75	78	85	88	68	71	29 30
14	33	34	76	79	53	55	95	99	77	80	86	89	69	72	32 33
15	41	43	83	86	56	58	93	97	83	86	84	87	75	78	39 41
16	43	47	80	88	67	74	91	100	82	90	82	90	74	81	46 51
17	24	25	61	63	38	40	94	98	59	61	85	88	53	55	24 25
18	30	33	81	89	45	50	96	106	76	84	86	95	68	75	34 37
19	34	35	81	84	51	53	94	98	78	81	85	88	70	73	39 41
20	34	37	83	91	51	56	93	102	77	85	84	92	69	76	39 43
21	46	51	81	89	68	75	93	102	85	94	84	92	77	85	58 64
22	46	51	82	90	67	74	93	102	84	92	84	92	76	84	56 62
23	25	26	81	84	50	52	92	96	73	76	83	86	66	69	28 29
24	26	27	65	68	43	45	94	98	65	68	85	88	59	61	27 28
25	30	31	82	85	47	49	93	97	78	81	84	87	70	73	32 33
26	35	39	80	88	55	61	92	101	82	90	83	91	74	81	37 41
27	13	14	30	31	17	18	48	50	26	27	43	45	23	24	13 14
40	28	31	74	81	47	52	94	103	75	83	85	94	68	75	31 34
41	29	30	75	78	54	56	95	99	75	78	86	89	68	71	33 34
42	38	40	83	86	56	58	93	97	83	86	84	87	75	78	40 42
43	36	40	82	90	57	63	93	102	84	92	84	92	76	84	38 42
44	39	41	82	85	68	71	92	96	83	86	83	86	75	78	45 47
45	36	40	82	90	58	64	94	103	85	94	85	94	77	85	39 43
CycleGuard Counter Date = 4/1/2010															

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.

MASSACHUSETTS
Automobile Rating Manual

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	15	35	23	56	32	51	29	15
2	16	38	26	62	34	56	31	15
3	17	40	26	67	40	60	35	17
4	18	46	28	74	44	67	40	17
5	18	44	30	77	47	70	43	19
6	18	50	30	81	54	73	49	21
7	20	47	32	88	55	80	50	19
8	21	52	34	93	59	83	53	21
9	24	57	38	96	62	86	56	24
10	24	61	45	99	72	89	64	24
11	26	70	42	98	73	88	66	28
12	26	68	47	98	76	88	69	29
13	29	75	50	98	78	88	71	30
14	34	79	55	99	80	89	72	33
15	43	86	58	97	86	87	78	41
16	47	88	74	100	90	90	81	51
17	25	63	40	98	61	88	55	25
18	33	89	50	106	84	95	75	37
19	35	84	53	98	81	88	73	41
20	37	91	56	102	85	92	76	43
21	51	89	75	102	94	92	85	64
22	51	90	74	102	92	92	84	62
23	26	84	52	96	76	86	69	29
24	27	68	45	98	68	88	61	28
25	31	85	49	97	81	87	73	33
26	39	88	61	101	90	91	81	41
27	14	31	18	50	27	45	24	14
40	31	81	52	103	83	94	75	34
41	30	78	56	99	78	89	71	34
42	40	86	58	97	86	87	78	42
43	40	90	63	102	92	92	84	42
44	41	85	71	96	86	86	78	47
45	40	90	64	103	94	94	85	43

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.

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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	275	275	548	605	605	330	364	364	1004	1108	1108	554	612	612	902	996	996	498	550	550	248	274	274
2	260	287	287	555	613	613	332	366	366	1047	1155	1155	544	601	601	943	1041	1041	489	540	540	259	286	286
3	263	290	290	583	644	644	355	392	392	1066	1176	1176	573	633	633	959	1058	1058	516	570	570	262	289	289
4	276	305	305	605	668	668	359	396	396	1102	1217	1217	612	675	675	992	1095	1095	550	607	607	273	301	301
5	279	308	308	611	674	674	369	407	407	1117	1233	1233	641	707	707	1006	1110	1110	577	637	637	278	307	307
6	297	328	328	652	719	719	391	431	431	1152	1272	1272	679	749	749	1037	1144	1144	612	675	675	295	326	326
7	313	345	345	668	737	737	423	466	466	1149	1268	1268	710	783	783	1034	1141	1141	640	706	706	307	339	339
8	320	353	353	660	728	728	442	487	487	1146	1265	1265	708	781	781	1032	1139	1139	636	702	702	318	351	351
9	320	340	345	659	701	711	419	445	451	1141	1214	1231	710	755	766	1026	1091	1106	639	679	689	318	338	343
10	312	332	337	674	717	727	421	447	453	1144	1217	1234	730	776	787	1029	1094	1109	656	697	707	316	336	341
11	338	359	364	754	801	812	460	489	496	1114	1185	1202	740	787	798	1003	1066	1081	665	707	717	337	358	363
12	375	399	405	776	825	837	483	514	521	1118	1189	1206	810	862	874	1006	1070	1085	728	774	785	374	398	404
13	377	416	416	703	776	776	514	568	568	1127	1244	1244	817	902	902	1014	1119	1119	735	811	811	372	410	410
14	418	461	461	779	859	859	559	617	617	1101	1216	1216	853	942	942	990	1092	1092	769	848	848	416	459	459
15	518	572	572	848	936	936	626	691	691	1139	1257	1257	926	1022	1022	1025	1131	1131	833	920	920	506	559	559
16	459	506	506	822	908	908	565	624	624	1111	1227	1227	789	871	871	1000	1103	1103	710	783	783	441	486	486
17	352	388	388	743	820	820	464	512	512	1131	1249	1249	704	777	777	1018	1123	1123	634	700	700	351	387	387
18	446	474	481	854	908	921	568	604	612	1145	1218	1235	858	913	926	1031	1096	1111	771	819	830	436	463	469
19	446	474	481	837	890	902	623	663	672	1071	1138	1154	861	916	929	964	1025	1039	774	823	835	444	472	479
20	495	547	547	868	958	958	628	693	693	1128	1245	1245	890	982	982	1014	1119	1119	801	884	884	481	531	531
21	515	569	569	882	974	974	722	796	796	1120	1236	1236	1012	1117	1117	1008	1112	1112	911	1005	1005	619	683	683
22	572	608	617	873	929	942	741	788	799	1109	1180	1197	977	1039	1054	999	1062	1077	880	936	949	769	817	828
23	379	403	409	843	897	910	671	713	723	1100	1170	1186	890	947	960	990	1053	1068	801	852	864	427	454	460
24	417	443	449	810	862	874	589	626	635	1097	1167	1183	831	884	896	988	1050	1065	748	795	806	414	440	446
25	438	465	472	855	909	922	646	687	697	1115	1186	1203	895	952	965	1004	1067	1082	806	858	870	460	489	496
26	516	549	557	851	905	918	706	750	761	1071	1138	1154	929	988	1002	964	1025	1039	836	889	901	566	602	610
27	237	262	262	524	579	579	303	334	334	971	1071	1071	514	568	568	875	966	966	463	510	510	236	261	261
40	382	406	382	737	783	737	523	557	523	1111	1182	1111	799	850	799	999	1062	999	720	765	720	389	413	389
41	356	378	356	758	806	758	547	582	547	1118	1189	1118	838	891	838	1007	1071	1007	754	801	754	370	393	370
42	411	437	411	811	863	811	623	663	623	1112	1183	1112	895	952	895	1000	1063	1000	806	858	806	401	426	401
43	443	471	443	807	859	807	603	641	603	1095	1165	1095	898	955	898	986	1048	986	808	860	808	432	459	432
44	403	428	403	810	862	810	531	565	531	1097	1167	1097	760	808	760	988	1050	988	684	727	684	387	411	387
45	477	508	515	826	879	891	629	669	678	1142	1215	1232	926	985	999	1026	1091	1106	834	887	899	465	494	501
CycleGuard Counter Date = 4/1/2010																								

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.

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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	275	605	364	1108	612	996	550	274
2	287	613	366	1155	601	1041	540	286
3	290	644	392	1176	633	1058	570	289
4	305	668	396	1217	675	1095	607	301
5	308	674	407	1233	707	1110	637	307
6	328	719	431	1272	749	1144	675	326
7	345	737	466	1268	783	1141	706	339
8	353	728	487	1265	781	1139	702	351
9	345	711	451	1231	766	1106	689	343
10	337	727	453	1234	787	1109	707	341
11	364	812	496	1202	798	1081	717	363
12	405	837	521	1206	874	1085	785	404
13	416	776	568	1244	902	1119	811	410
14	461	859	617	1216	942	1092	848	459
15	572	936	691	1257	1022	1131	920	559
16	506	908	624	1227	871	1103	783	486
17	388	820	512	1249	777	1123	700	387
18	481	921	612	1235	926	1111	830	469
19	481	902	672	1154	929	1039	835	479
20	547	958	693	1245	982	1119	884	531
21	569	974	796	1236	1117	1112	1005	683
22	617	942	799	1197	1054	1077	949	828
23	409	910	723	1186	960	1068	864	460
24	449	874	635	1183	896	1065	806	446
25	472	922	697	1203	965	1082	870	496
26	557	918	761	1154	1002	1039	901	610
27	262	579	334	1071	568	966	510	261
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	515	891	678	1232	999	1106	899	501

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.

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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	116	116	105	116	116	105	116	116	105	116	116	105	116	116	105	116	116	105	116	116	105	116	116		
	2	107	118	118	107	118	118	107	118	118	107	118	118	107	118	118	107	118	118	107	118	118	107	118	118		
	3	110	121	121	110	121	121	110	121	121	110	121	121	110	121	121	110	121	121	110	121	121	110	121	121		
	4	108	119	119	108	119	119	108	119	119	108	119	119	108	119	119	108	119	119	108	119	119	108	119	119		
	5	112	123	123	112	123	123	112	123	123	112	123	123	112	123	123	112	123	123	112	123	123	112	123	123		
	6	118	130	130	118	130	130	118	130	130	118	130	130	118	130	130	118	130	130	118	130	130	118	130	130		
	7	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134		
	8	125	138	138	125	138	138	125	138	138	125	138	138	125	138	138	125	138	138	125	138	138	125	138	138		
	9	124	131	133	124	131	133	124	131	133	124	131	133	124	131	133	124	131	133	124	131	133	124	131	133		
	10	131	139	141	131	139	141	131	139	141	131	139	141	131	139	141	131	139	141	131	139	141	131	139	141		
	11	141	149	151	141	149	151	141	149	151	141	149	151	141	149	151	141	149	151	141	149	151	141	149	151		
	12	145	154	156	145	154	156	145	154	156	145	154	156	145	154	156	145	154	156	145	154	156	145	154	156		
	13	163	179	179	163	179	179	163	179	179	163	179	179	163	179	179	163	179	179	163	179	179	163	179	179		
	14	172	189	189	172	189	189	172	189	189	172	189	189	172	189	189	172	189	189	172	189	189	172	189	189		
	15	219	241	241	219	241	241	219	241	241	219	241	241	219	241	241	219	241	241	219	241	241	219	241	241		
	16	355	392	392	355	392	392	355	392	392	355	392	392	355	392	392	355	392	392	355	392	392	355	392	392		
	17	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134	122	134	134		
	18	257	272	276	257	272	276	257	272	276	257	272	276	257	272	276	257	272	276	257	272	276	257	272	276		
	19	273	289	293	273	289	293	273	289	293	273	289	293	273	289	293	273	289	293	273	289	293	273	289	293		
	20	256	282	282	256	282	282	256	282	282	256	282	282	256	282	282	256	282	282	256	282	282	256	282	282		
	21	350	386	386	350	386	386	350	386	386	350	386	386	350	386	386	350	386	386	350	386	386	350	386	386		
	22	394	419	425	394	419	425	394	419	425	394	419	425	394	419	425	394	419	425	394	419	425	394	419	425		
	23	228	242	245	228	242	245	228	242	245	228	242	245	228	242	245	228	242	245	228	242	245	228	242	245		
	24	172	182	185	172	182	185	172	182	185	172	182	185	172	182	185	172	182	185	172	182	185	172	182	185		
	25	259	275	279	259	275	279	259	275	279	259	275	279	259	275	279	259	275	279	259	275	279	259	275	279		
	26	308	326	331	308	326	331	308	326	331	308	326	331	308	326	331	308	326	331	308	326	331	308	326	331		
	27	99	109	109	99	109	109	99	109	109	99	109	109	99	109	109	99	109	109	99	109	109	99	109	109		
	40	157	166	157	157	166	157	157	166	157	157	166	157	157	166	157	157	166	157	157	166	157	157	166	157		
	41	158	167	158	158	167	158	158	167	158	158	167	158	158	167	158	158	167	158	158	167	158	158	167	158		
	42	192	204	192	192	204	192	192	204	192	192	204	192	192	204	192	192	204	192	192	204	192	192	204	192		
	43	202	214	202	202	214	202	202	214	202	202	214	202	202	214	202	202	214	202	202	214	202	202	214	202		
	44	330	351	330	330	351	330	330	351	330	330	351	330	330	351	330	330	351	330	330	351	330	330	351	330		
	45	220	233	236	220	233	236	220	233	236	220	233	236	220	233	236	220	233	236	220	233	236	220	233	236		
CycleGuard Counter Date = 4/1/2010																											

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

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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	116	116	116	116	116	116	116	116
2	118	118	118	118	118	118	118	118
3	121	121	121	121	121	121	121	121
4	119	119	119	119	119	119	119	119
5	123	123	123	123	123	123	123	123
6	130	130	130	130	130	130	130	130
7	134	134	134	134	134	134	134	134
8	138	138	138	138	138	138	138	138
9	133	133	133	133	133	133	133	133
10	141	141	141	141	141	141	141	141
11	151	151	151	151	151	151	151	151
12	156	156	156	156	156	156	156	156
13	179	179	179	179	179	179	179	179
14	189	189	189	189	189	189	189	189
15	241	241	241	241	241	241	241	241
16	392	392	392	392	392	392	392	392
17	134	134	134	134	134	134	134	134
18	276	276	276	276	276	276	276	276
19	293	293	293	293	293	293	293	293
20	282	282	282	282	282	282	282	282
21	386	386	386	386	386	386	386	386
22	425	425	425	425	425	425	425	425
23	245	245	245	245	245	245	245	245
24	185	185	185	185	185	185	185	185
25	279	279	279	279	279	279	279	279
26	331	331	331	331	331	331	331	331
27	109	109	109	109	109	109	109	109
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	236	236	236	236	236	236	236	236

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

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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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)		
Limit	Rate	
5,000	~~20~~	22
10,000	~~27~~	30
15,000	~~35~~	39
20,000	~~37~~	41
25,000	~~41~~	45
50,000	~~48~~	53
100,000	~~57~~	63
CycleGuard Counter Date = 4/1/2010		

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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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63

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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
CycleGuard Counter Date = 4/1/2010		

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%

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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%

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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%	4.0%	5.0%	4.0%
2	3	5.0%	4.0%	4.0%	
3	4	4.5%	4.0%	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%	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%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

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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	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	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	0.0%	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%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

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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%

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Liberty Preferred Discount				Liberty Preferred Discount			
Tenure	Multi-Car Discount	Companion Policy	Discount	Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%	0	Multi-Car	No	5%
1	Single Car	No	0%	1	Multi-Car	No	5%
2	Single Car	No	0%	2	Multi-Car	No	5%
3	Single Car	No	0%	3	Multi-Car	No	5%
4	Single Car	No	0%	4	Multi-Car	No	5%
5	Single Car	No	1%	5	Multi-Car	No	7%
6	Single Car	No	1%	6	Multi-Car	No	7%
7	Single Car	No	2%	7	Multi-Car	No	8%
8	Single Car	No	2%	8	Multi-Car	No	8%
9	Single Car	No	3%	9	Multi-Car	No	9%
10+	Single Car	No	5%	10+	Multi-Car	No	11%
0	Single Car	HO 2	8%	0	Multi-Car	HO 2	14%
1	Single Car	HO 2	8%	1	Multi-Car	HO 2	15%
2	Single Car	HO 2	8%	2	Multi-Car	HO 2	15%
3	Single Car	HO 2	8%	3	Multi-Car	HO 2	15%
4	Single Car	HO 2	8%	4	Multi-Car	HO 2	15%
5	Single Car	HO 2	8%	5	Multi-Car	HO 2	15%
6	Single Car	HO 2	8%	6	Multi-Car	HO 2	15%
7	Single Car	HO 2	8%	7	Multi-Car	HO 2	15%
8	Single Car	HO 2	8%	8	Multi-Car	HO 2	15%
9	Single Car	HO 2	8%	9	Multi-Car	HO 2	15%
10+	Single Car	HO 2	8%	10+	Multi-Car	HO 2	15%
0	Single Car	HO 3	8%	0	Multi-Car	HO 3	14%
1	Single Car	HO 3	8%	1	Multi-Car	HO 3	15%
2	Single Car	HO 3	8%	2	Multi-Car	HO 3	15%
3	Single Car	HO 3	8%	3	Multi-Car	HO 3	15%
4	Single Car	HO 3	8%	4	Multi-Car	HO 3	15%
5	Single Car	HO 3	8%	5	Multi-Car	HO 3	15%
6	Single Car	HO 3	8%	6	Multi-Car	HO 3	15%
7	Single Car	HO 3	8%	7	Multi-Car	HO 3	15%
8	Single Car	HO 3	8%	8	Multi-Car	HO 3	15%
9	Single Car	HO 3	8%	9	Multi-Car	HO 3	15%
10+	Single Car	HO 3	8%	10+	Multi-Car	HO 3	15%
0	Single Car	HO 4	3%	0	Multi-Car	HO 4	8%
1	Single Car	HO 4	3%	1	Multi-Car	HO 4	8%
2	Single Car	HO 4	3%	2	Multi-Car	HO 4	8%
3	Single Car	HO 4	3%	3	Multi-Car	HO 4	8%
4	Single Car	HO 4	3%	4	Multi-Car	HO 4	8%
5	Single Car	HO 4	4%	5	Multi-Car	HO 4	10%
6	Single Car	HO 4	4%	6	Multi-Car	HO 4	10%
7	Single Car	HO 4	5%	7	Multi-Car	HO 4	11%
8	Single Car	HO 4	5%	8	Multi-Car	HO 4	11%
9	Single Car	HO 4	6%	9	Multi-Car	HO 4	12%
10+	Single Car	HO 4	8%	10+	Multi-Car	HO 4	14%
0	Single Car	HO 6	8%	0	Multi-Car	HO 6	14%
1	Single Car	HO 6	8%	1	Multi-Car	HO 6	15%
2	Single Car	HO 6	8%	2	Multi-Car	HO 6	15%
3	Single Car	HO 6	8%	3	Multi-Car	HO 6	15%
4	Single Car	HO 6	8%	4	Multi-Car	HO 6	15%
5	Single Car	HO 6	8%	5	Multi-Car	HO 6	15%
6	Single Car	HO 6	8%	6	Multi-Car	HO 6	15%
7	Single Car	HO 6	8%	7	Multi-Car	HO 6	15%
8	Single Car	HO 6	8%	8	Multi-Car	HO 6	15%
9	Single Car	HO 6	8%	9	Multi-Car	HO 6	15%
10+	Single Car	HO 6	8%	10+	Multi-Car	HO 6	15%

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Driving Years Discount										
License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

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Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount										
License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

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Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount										
License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
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MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount										
License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount											
License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	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

MASSACHUSETTS
Automobile Rating Manual

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	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

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year																
	2010 2011	2009 2010	2008 2009	2007 2008	2006 2007	2005 2006	2004 2005	2003 2004	2002 2003	2001 2002	2000 2001	1999 2000	1998 1999	1997-1998 1998-1999	1989 & Prior		
1	0.764 0.632	0.728 0.764	0.693 0.728	0.660 0.693	0.628 0.660	0.599 0.628	0.570 0.599	0.543 0.570	0.519 0.543	0.495 0.519	0.473 0.495	0.452 0.473	0.432 0.452	0.383	0.111		
2	0.810 0.803	0.771 0.810	0.733 0.771	0.697 0.733	0.664 0.697	0.632 0.664	0.601 0.632	0.574 0.601	0.547 0.574	0.521 0.547	0.498 0.521	0.476 0.498	0.455 0.476	0.403	0.129		
3	0.857 0.850	0.816 0.857	0.776 0.816	0.737 0.776	0.701 0.737	0.667 0.701	0.635 0.667	0.605 0.635	0.576 0.605	0.550 0.576	0.525 0.550	0.501 0.525	0.501 0.501	0.423	0.152		
4	0.907 0.900	0.864 0.907	0.824 0.864	0.789 0.824	0.742 0.789	0.705 0.742	0.672 0.705	0.639 0.672	0.608 0.639	0.580 0.608	0.553 0.580	0.527 0.553	0.503 0.527	0.444	0.182		
5	0.962 0.953	0.916 0.962	0.870 0.916	0.826 0.870	0.785 0.826	0.746 0.785	0.710 0.746	0.675 0.710	0.643 0.675	0.612 0.643	0.583 0.612	0.556 0.583	0.530 0.556	0.467	0.215		
6	1.010 1.002	0.971 1.002	0.931 0.971	0.891 0.931	0.851 0.891	0.812 0.851	0.774 0.812	0.734 0.774	0.697 0.734	0.667 0.697	0.635 0.667	0.605 0.635	0.578 0.605	0.492	0.251		
7	1.062 1.040	1.020 1.062	0.975 1.020	0.928 0.975	0.880 0.928	0.836 0.880	0.794 0.836	0.755 0.794	0.715 0.755	0.683 0.715	0.650 0.683	0.619 0.650	0.590 0.619	0.518	0.295		
8	1.118 1.071	1.083 1.118	1.036 1.083	0.983 1.036	0.933 0.983	0.886 0.933	0.841 0.886	0.800 0.841	0.760 0.800	0.722 0.760	0.687 0.722	0.654 0.687	0.623 0.654	0.545	0.349		
9	1.178 1.136	1.140 1.178	1.093 1.140	1.042 1.093	0.989 1.042	0.938 0.989	0.891 0.938	0.847 0.891	0.804 0.847	0.764 0.804	0.727 0.764	0.691 0.727	0.657 0.691	0.575	0.409		
10	1.238 1.205	1.210 1.238	1.160 1.210	1.099 1.160	1.042 1.099	0.989 1.042	0.938 0.989	0.891 0.938	0.847 0.891	0.804 0.847	0.764 0.804	0.727 0.764	0.691 0.727	0.608	0.486		
11	1.297 1.273	1.269 1.297	1.232 1.269	1.175 1.232	1.117 1.175	1.056 1.117	0.991 1.056	0.931 0.991	0.872 0.931	0.816 0.872	0.761 0.816	0.713 0.761	0.673 0.713	0.571	0.571		
12	1.357 1.325	1.330 1.357	1.301 1.330	1.263 1.301	1.225 1.263	1.187 1.225	1.149 1.187	1.112 1.149	1.074 1.112	1.036 1.074	0.999 1.036	0.961 0.999	0.924 0.961	0.823	0.678		
13	1.417 1.379	1.390 1.417	1.361 1.390	1.323 1.361	1.285 1.323	1.247 1.285	1.210 1.247	1.172 1.210	1.135 1.172	1.097 1.135	1.060 1.097	1.022 1.060	0.985 1.022	0.886	0.778		
14	1.477 1.439	1.449 1.477	1.420 1.449	1.382 1.420	1.344 1.382	1.306 1.344	1.269 1.306	1.231 1.269	1.194 1.231	1.156 1.194	1.119 1.156	1.082 1.119	1.045 1.082	0.947	0.803		
15	1.537 1.499	1.509 1.537	1.480 1.509	1.442 1.480	1.404 1.442	1.366 1.404	1.329 1.366	1.291 1.329	1.254 1.291	1.216 1.254	1.179 1.216	1.142 1.179	1.105 1.142	0.999	0.947		
16	1.597 1.565	1.570 1.597	1.541 1.570	1.503 1.541	1.465 1.503	1.427 1.465	1.390 1.427	1.352 1.390	1.315 1.352	1.277 1.315	1.240 1.277	1.202 1.240	1.165 1.202	1.067	1.123		
17	1.657 1.642	1.629 1.657	1.600 1.629	1.562 1.600	1.524 1.562	1.486 1.524	1.449 1.486	1.411 1.449	1.374 1.411	1.336 1.374	1.299 1.336	1.262 1.299	1.224 1.262	1.126	1.333		
18	1.717 1.687	1.689 1.717	1.660 1.689	1.622 1.660	1.584 1.622	1.546 1.584	1.509 1.546	1.471 1.509	1.434 1.471	1.396 1.434	1.359 1.396	1.321 1.359	1.284 1.321	1.186	1.533		
19	1.777 1.731	1.749 1.777	1.720 1.749	1.682 1.720	1.644 1.682	1.606 1.644	1.569 1.606	1.531 1.569	1.494 1.531	1.456 1.494	1.419 1.456	1.382 1.419	1.344 1.382	1.246	1.733		
20	1.837 1.791	1.809 1.837	1.780 1.809	1.742 1.780	1.704 1.742	1.667 1.704	1.629 1.667	1.592 1.629	1.554 1.592	1.517 1.554	1.479 1.517	1.442 1.479	1.404 1.442	1.306	1.933		
21	1.897 1.852	1.869 1.897	1.840 1.869	1.802 1.840	1.764 1.802	1.727 1.764	1.689 1.727	1.651 1.689	1.614 1.651	1.576 1.614	1.539 1.576	1.501 1.539	1.464 1.501	1.366	2.133		
22	1.957 1.912	1.929 1.957	1.900 1.929	1.862 1.900	1.824 1.862	1.787 1.824	1.749 1.787	1.712 1.749	1.674 1.712	1.637 1.674	1.599 1.637	1.562 1.599	1.524 1.562	1.426	2.333		
23	2.017 1.972	1.989 2.017	1.960 1.989	1.922 1.960	1.884 1.922	1.847 1.884	1.809 1.847	1.772 1.809	1.734 1.772	1.697 1.734	1.659 1.697	1.622 1.659	1.584 1.622	1.486	2.533		
24	2.077 2.032	2.049 2.077	2.020 2.049	1.982 2.020	1.944 1.982	1.907 1.944	1.869 1.907	1.832 1.869	1.794 1.832	1.757 1.794	1.719 1.757	1.682 1.719	1.644 1.682	1.546	2.733		
25	2.137 2.092	2.109 2.137	2.080 2.109	2.042 2.080	2.004 2.042	1.967 2.004	1.929 1.967	1.892 1.929	1.854 1.892	1.817 1.854	1.779 1.817	1.742 1.779	1.704 1.742	1.606	2.933		
26	2.197 2.152	2.169 2.197	2.140 2.169	2.102 2.140	2.064 2.102	2.027 2.064	1.989 2.027	1.952 1.989	1.914 1.952	1.877 1.914	1.839 1.877	1.802 1.839	1.764 1.802	1.666	3.133		
27	2.257 2.212	2.229 2.257	2.200 2.229	2.162 2.200	2.124 2.162	2.087 2.124	2.049 2.087	2.012 2.049	1.974 2.012	1.937 1.974	1.899 1.937	1.862 1.899	1.824 1.862	1.726	3.333		
28	2.317 2.272	2.289 2.317	2.260 2.289	2.222 2.260	2.184 2.222	2.147 2.184	2.109 2.147	2.072 2.109	2.034 2.072	1.997 2.034	1.959 1.997	1.922 1.959	1.884 1.922	1.786	3.533		
29	2.377 2.332	2.349 2.377	2.320 2.349	2.282 2.320	2.244 2.282	2.207 2.244	2.169 2.207	2.132 2.169	2.094 2.132	2.057 2.094	2.019 2.057	1.982 2.019	1.944 1.982	1.846	3.733		
30	2.437 2.392	2.409 2.437	2.380 2.409	2.342 2.380	2.304 2.342	2.267 2.304	2.229 2.267	2.192 2.229	2.154 2.192	2.117 2.154	2.079 2.117	2.042 2.079	2.004 2.042	1.906	3.933		
31	2.497 2.452	2.469 2.497	2.440 2.469	2.402 2.440	2.364 2.402	2.327 2.364	2.289 2.327	2.252 2.289	2.214 2.252	2.177 2.214	2.139 2.177	2.102 2.139	2.064 2.102	1.966	4.133		
32	2.557 2.512	2.529 2.557	2.500 2.529	2.462 2.500	2.424 2.462	2.387 2.424	2.349 2.387	2.312 2.349	2.274 2.312	2.237 2.274	2.199 2.237	2.162 2.199	2.124 2.162	2.026	4.333		
33	2.617 2.572	2.589 2.617	2.560 2.589	2.522 2.560	2.484 2.522	2.447 2.484	2.409 2.447	2.372 2.409	2.334 2.372	2.297 2.334	2.259 2.297	2.222 2.259	2.184 2.222	2.086	4.533		
34	2.677 2.632	2.649 2.677	2.620 2.649	2.582 2.620	2.544 2.582	2.507 2.544	2.469 2.507	2.432 2.469	2.394 2.432	2.357 2.394	2.319 2.357	2.282 2.319	2.244 2.282	2.146	4.733		
35	2.737 2.692	2.709 2.737	2.680 2.709	2.642 2.680	2.604 2.642	2.567 2.604	2.529 2.567	2.492 2.529	2.454 2.492	2.417 2.454	2.379 2.417	2.342 2.379	2.304 2.342	2.206	4.933		
36	2.797 2.752	2.769 2.797	2.740 2.769	2.702 2.740	2.664 2.702	2.627 2.664	2.589 2.627	2.552 2.589	2.514 2.552	2.477 2.514	2.439 2.477	2.402 2.439	2.364 2.402	2.266	5.133		
37	2.857 2.812	2.829 2.857	2.800 2.829	2.762 2.800	2.724 2.762	2.687 2.724	2.649 2.687	2.612 2.649	2.574 2.612	2.537 2.574	2.499 2.537	2.462 2.499	2.424 2.462	2.326	5.333		
38	2.917 2.872	2.889 2.917	2.860 2.889	2.822 2.860	2.784 2.822	2.747 2.784	2.709 2.747	2.672 2.709	2.634 2.672	2.597 2.634	2.559 2.597	2.522 2.559	2.484 2.522	2.386	5.533		
39	2.977 2.932	2.949 2.977	2.920 2.949	2.882 2.920	2.844 2.882	2.807 2.844	2.769 2.807	2.732 2.769	2.694 2.732	2.657 2.694	2.619 2.657	2.582 2.619	2.544 2.582	2.446	5.733		
40	3.037 2.992	2.999 3.037	2.970 2.999	2.932 2.970	2.894 2.932	2.857 2.894	2.819 2.857	2.782 2.819	2.744 2.782	2.707 2.744	2.669 2.707	2.632 2.669	2.594 2.632	2.496	5.933		
41	3.097 3.052	3.069 3.097	3.040 3.069	3.002 3.040	2.964 3.002	2.927 2.964	2.889 2.927	2.852 2.889	2.814 2.852	2.777 2.814	2.739 2.777	2.702 2.739	2.664 2.702	2.566	6.133		
42	3.157 3.112	3.129 3.157	3.100 3.129	3.062 3.100	3.024 3.062	2.987 3.024	2.949 2.987	2.912 2.949	2.874 2.912	2.837 2.874	2.799 2.837	2.762 2.799	2.724 2.762	2.626	6.333		
43	3.217 3.172	3.189 3.217	3.160 3.189	3.122 3.160	3.084 3.122	3.047 3.084	3.009 3.047	2.972 3.009	2.934 2.972	2.897 2.934	2.859 2.897	2.822 2.859	2.784 2.822	2.686	6.533		
44	3.277 3.232	3.249 3.277	3.220 3.249	3.182 3.220	3.14												

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.383	0.111
2	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.403	0.129
3	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.423	0.152
4	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.444	0.182
5	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.467	0.215
6	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.492	0.251
7	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.518	0.295
8	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.545	0.349
10	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.575	0.409
11	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.608	0.486
12	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.641	0.571
13	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.678	0.678
14	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.717	0.803
15	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.758	0.947
16	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.802	1.123
17	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.849	1.333
18	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	0.909	1.533
19	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	0.961	1.733
20	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.035	1.933
21	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.109	2.133
22	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.184	
23	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.257	
24	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.369	
25	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.481	
26	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.592	
27	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	1.703	
28	1.841														
29	1.880														
30	1.919														
31	1.958														
32	1.997														
33	2.036														
34	2.075														
35	2.115														
36	2.183														
37	2.251														
38	2.300														
39	2.349														
40	2.398														
41	2.448														
42	2.513														
43	2.578														
44	2.643														
45	2.692														
46	2.741														
47	2.790														
48	2.839														
49	2.888														
50	2.937														
51	2.986														
52	3.035														
53	3.108														
54	3.182														
55	3.255														
56	3.328														
57	3.426														
58	3.524														
59	3.622														
60	3.769														
61	3.916														
62	4.172														
63	4.402														
64	4.658														
65	4.901														
66	5.260														
67	5.759														
68	6.245														
69	6.744														
70	7.218														
71	7.717														
72	8.203														
73	8.702														
74	9.189														
75	9.688														

MASSACHUSETTS
Automobile Rating Manual

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

Symbol	Model Year																
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-1998	1989 & Prior		
1	0.592	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.482	0.480				
	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.411		
2	0.633	0.602	0.593	0.583	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.505				
	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	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				
	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163		
4	0.705	0.673	0.663	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.563				
	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194		
5	0.749	0.715	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.596				
	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233		
6	0.795	0.755	0.742	0.730	0.718	0.706	0.695	0.685	0.675	0.665	0.655	0.645	0.635				
	0.790	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.685	0.675	0.665	0.655	0.645	0.601	0.276		
7	0.840	0.800	0.795	0.777	0.763	0.749	0.736	0.723	0.712	0.700	0.690	0.677	0.665				
	0.840	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	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				
	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404		
9	0.945	0.903	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.748				
	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484		
10	0.993	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.791				
	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580		
11	0.985	0.944	0.932	0.916	0.900	0.883	0.867	0.850	0.834	0.818	0.802	0.785	0.769				
	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.882	0.866	0.850	0.834	0.799	0.704	
12	1.132	1.078	1.058	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.890				
	0.962	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847		
13	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				
	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025		
14	1.278	1.215	1.196	1.175	1.155	1.134	1.114	1.095	1.075	1.055	1.035	1.014	0.994				
	1.053	1.278	1.215	1.196	1.175	1.155	1.134	1.114	1.095	1.075	1.055	1.035	1.014	0.954	1.231		
15	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				
	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490		
16	1.446	1.375	1.353	1.329	1.306	1.282	1.259	1.236	1.212	1.189	1.165	1.143	1.119				
	1.218	1.446	1.375	1.353	1.329	1.306	1.282	1.259	1.236	1.212	1.189	1.165	1.143	1.076	1.797		
17	1.495	1.465	1.445	1.416	1.385	1.354	1.323	1.293	1.263	1.232	1.201	1.170	1.139				
	1.253	1.495	1.465	1.445	1.416	1.385	1.354	1.323	1.293	1.263	1.232	1.201	1.170	1.162	2.067		
18	1.602	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.302				
	1.388	1.602	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336		
19	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.465	1.441	1.415				
	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.465	1.441	1.345	2.606		
20	1.902	1.859	1.826	1.794	1.762	1.731	1.691	1.671	1.641	1.612	1.584	1.556	1.529				
	1.262	1.902	1.859	1.826	1.794	1.762	1.731	1.691	1.671	1.641	1.612	1.584	1.556	1.453	2.875		
21	2.005	1.952	1.919	1.887	1.853	1.819	1.785	1.751	1.717	1.683	1.649	1.615	1.581				
	1.282	2.005	1.952	1.919	1.887	1.853	1.819	1.785	1.751	1.717	1.683	1.649	1.615	1.560	1.560		
22	2.241	2.134	2.092	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.755				
	1.302	2.241	2.134	2.092	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668			
23	2.458	2.241	2.200	2.159	2.118	2.076	2.034	1.992	1.950	1.908	1.866	1.824	1.782				
	1.322	2.458	2.241	2.200	2.159	2.118	2.076	2.034	1.992	1.950	1.908	1.866	1.824	1.782	1.829		
24	2.674	2.547	2.503	2.458	2.415	2.372	2.330	2.288	2.246	2.204	2.162	2.120	2.078				
	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.330	2.288	2.246	2.204	2.162	2.120	1.991			
25	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				
	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152			
26	3.108	2.968	2.908	2.857	2.807	2.757	2.708	2.661	2.613	2.567	2.523	2.478	2.434				
	1.399	3.108	2.968	2.908	2.857	2.807	2.757	2.708	2.661	2.613	2.567	2.523	2.479	2.313			
27	1.408																
28	1.408																
29	1.408																
30	1.408																
31	1.518																
32	1.548																
33	1.579																
34	1.609																
35	1.639																
36	1.692																
37	1.745																
38	1.783																
39	1.821																
40	1.859																
41	1.897																
42	1.948																
43	1.999																
44	2.050																
45	2.088																
46	2.126																
47	2.164																
48	2.202																
49	2.239																
50	2.277																
51	2.315																
52	2.353																
53	2.410																
54	2.467																
55	2.524																
56	2.581																
57	2.657																
58	2.7																

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.111
2	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	0.136
3	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163
4	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194
5	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233
6	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.601	0.276
7	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	0.337
8	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404
10	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484
11	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580
12	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.799	0.704
13	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847
14	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025
15	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	0.954	1.231
16	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490
17	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.076	1.797
18	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.162	2.067
19	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336
20	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.345	2.606
21	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.453	2.875
22	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.560	
23	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668	
24	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.829	
25	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	1.991	
26	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152	
27	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.313	
28	1.428														
29	1.458														
30	1.488														
31	1.518														
32	1.548														
33	1.579														
34	1.609														
35	1.639														
36	1.692														
37	1.745														
38	1.783														
39	1.821														
40	1.859														
41	1.897														
42	1.948														
43	1.999														
44	2.050														
45	2.088														
46	2.126														
47	2.164														
48	2.202														
49	2.239														
50	2.277														
51	2.315														
52	2.353														
53	2.410														
54	2.467														
55	2.524														
56	2.581														
57	2.657														
58	2.732														
59	2.808														
60	2.922														
61	3.036														
62	3.244														
63	3.452														
64	3.665														
65	3.873														
66	4.185														
67	4.612														
68	5.028														
69	5.443														
70	5.870														
71	6.291														
72	6.712														
73	7.138														
74	7.560														
75	7.986														

**MASSACHUSETTS
Automobile Rating Manual**

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

**MASSACHUSETTS
Automobile Rating Manual**

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

MASSACHUSETTS Automobile Rating Manual

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 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

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

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 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 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 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

**MASSACHUSETTS
Automobile Rating Manual**

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
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15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
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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.
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- (3) Group definitions are as follows:

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

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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.

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Motorcycle Rates

Part 7 - Collision Rates at \$500 deductible

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	All Groups
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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
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45	\$6.18

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All Territories	
Deductible	All Groups
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\$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
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- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

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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.

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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.

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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.

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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.

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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.

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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

B.I. (excluding passenger hazard) - \$20,000/40,000
B.I. (including passenger hazard) - \$20,000/40,000
Uninsured Motorists - \$20,000/40,000
Property Damage - \$5,000
Medical Payments - \$500 per person (no other limits)

**Annual
Premiums**

\$ 36
\$106
\$ 7
\$ 10
\$ 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

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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

B.I. (excluding passenger hazard) - \$20,000/40,000
B.I. (including passenger hazard) - \$20,000/40,000
Uninsured Motorists - \$20,000/40,000
Property Damage - \$5,000
Medical Payments - \$500 per person (no other limits)

**Annual
Premiums**

\$ 36
\$106
\$ 7
\$ 10
\$ 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

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Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

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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.

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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.
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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.

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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.
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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.

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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

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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.

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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.
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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

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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

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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.

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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.

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Automobile Rating Manual**

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	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

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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	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

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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%

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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%

MASSACHUSETTS Automobile Rating Manual

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).

	<u>Approved As Of</u>
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

MASSACHUSETTS Automobile Rating Manual

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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
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Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

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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		

MASSACHUSETTS
Automobile Rating Manual

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		

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



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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.

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 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 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

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
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

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.

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 be 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 be 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 be 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 be 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 be 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.

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, (15) Early Shopper Discount, and (16) 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 Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 divided by the Liberty base rate (adjusted for the passive restraint discount) 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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**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

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	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.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:

- 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.
- 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

$.777 \times \text{total premium} = \text{earned premium}$

Instructions for Short Rate Table:

- Determine the pro rata earned premium in accordance with the previous instructions.
- Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	Factors
excess of	less than	
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

- 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)	<u>.050</u>
	.264

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	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)

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	July							August		September		October		November			
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	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)

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

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.

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:
 - 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration

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date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. Beginning at the second renewal, the group 2 discount will decrease 1% a year for three years, and the group 3 discount will decrease 2% a year for five years.

Application of Discount

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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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

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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.

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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
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

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Model Year 2011

Symbol	Model Year 2011	Symbol	Model Year 2011	Symbol	Model Year 2011
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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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.

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.

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.

For model years 2006 through 2007, 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.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

RULE 26. RESERVED FOR FUTURE USE

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.

- 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.
 - iv. 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

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.

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- 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.

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.

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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.

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

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.

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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.

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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.

- 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).

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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 insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching

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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.

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.

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- 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

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.

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-off 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

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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.

(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.

(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.

(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.

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.

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 vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to

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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.

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.

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>LM FORM NO.</u>
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

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
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	

**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**
For Vehicles Not Subject to the Compulsory Law

Form Title Policy	Form Number and Edition Date
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
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

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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	4.....	Franklin
	Dukes		Hampden
	Nantucket	5.....	Hampshire
	Plymouth	6.....	Middlesex
1.....	Berkshire	7.....	Norfolk
2.....	Bristol	8.....	Suffolk
3.....	Essex	9.....	Worcester

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON.....	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129).....	26	824
ACTON.....	27	630	CHARLTON.....	4	936
ACUSHNET.....	7	230	CHATHAM.....	27	051
ADAMS.....	27	110	CHELMSFORD.....	2	612
AGAWAM.....	7	420	CHELSEA.....	16	802
ALFORD.....	27	170	CHESHIRE.....	27	130
AMESBURY.....	2	310	CHESTER.....	1	440
AMHERST.....	5	510	CHESTERFIELD.....	27	570
ANDOVER.....	3	311	CHICOPEE.....	9	402
ARLINGTON.....	4	610	CHILMARK.....	27	081
ASHBURNHAM.....	1	930	CLARKSBURG.....	27	131
ASHBY.....	1	670	CLINTON.....	6	911
ASHFIELD.....	27	470	COHASSET.....	4	732
ASHLAND.....	5	631	COLRAIN.....	1	431
ATHOL.....	3	910	CONCORD.....	27	613
ATTLEBORO.....	5	210	CONWAY.....	27	473
AUBURN.....	6	931	CUMMINGTON.....	27	571
AVON.....	11	730	D		
AYER.....	3	632	DALTON.....	27	132
B			DANVERS.....	5	313
BARNSTABLE.....	5	021	DARTMOUTH.....	7	211
BARRE.....	2	932	DEDHAM.....	8	712
BECKET.....	2	171	DEERFIELD.....	27	432
BEDFORD.....	2	633	DENNIS.....	3	052
BELCHERTOWN.....	3	530	DIGHTON.....	5	232
BELLINGHAM.....	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819
BELMONT.....	3	611	DOUGLAS.....	2	937
BERKLEY.....	6	231	DOVER.....	2	733
BERLIN.....	27	933	DRACUT.....	6	614
BERNARDSTON.....	27	471	DUDLEY.....	3	938
BEVERLY.....	5	312	DUNSTABLE.....	1	673
BILLERICA.....	5	634	DUXBURY.....	3	031
BLACKSTONE.....	2	934	E		
BLANDFORD.....	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129).....	26	824
BOLTON.....	1	970	EAST BRIDGEWATER.....	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241).....	23	821	EAST BROOKFIELD.....	2	973
BOURNE.....	4	050	EASTHAM.....	27	082
BOXBOROUGH.....	27	671	EASTHAMPTON.....	3	511
BOXFORD.....	3	370	EAST LONGMEADOW.....	6	441
BOYLSTON.....	2	971	EASTON.....	7	212
BRAINTREE.....	8	710	EDGARTOWN.....	27	053
BREWSTER.....	27	080	EGREMONT.....	27	172
BRIDGEWATER.....	6	011	ERVING.....	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822	ESSEX.....	2	330
BRIMFIELD.....	3	491	EVERETT.....	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE.....	8	702	FALL RIVER.....	13	201
BUCKLAND.....	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA.....	2	173
CAMBRIDGE.....	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM.....	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER.....	7	030	FREETOWN.....	5	233
CHARLEMONT.....	27	472			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G			LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913	M		
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
H			MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616	N		
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
I			NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
J			NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
K			NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
L			NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD.....	27	434	SHREWSBURY.....	5	918
NORTH READING.....	5	641	SHUTESBURY.....	2	482
NORTON.....	5	234	SOMERSET.....	6	238
NORWELL.....	3	041	SOMERVILLE.....	12	606
NORWOOD.....	7	716	SOUTHAMPTON.....	1	580
O			SOUTHBOROUGH.....	27	952
OAK BLUFFS.....	27	057	SOUTH BOSTON - Boston (Zip Code 02127).....	25	823
OAKHAM.....	1	976	SOUTHBRIDGE.....	6	919
ORANGE.....	2	412	SOUTH HADLEY.....	4	513
ORLEANS.....	27	058	SOUTHWICK.....	4	444
OTIS.....	27	179	SPENCER.....	6	920
OXFORD.....	5	950	SPRINGFIELD.....	42	400
P			STERLING.....	27	953
PALMER.....	4	423	STOCKBRIDGE.....	1	138
PAXTON.....	5	977	STONEHAM.....	8	623
PEABODY.....	10	320	STOUGHTON.....	12	718
PELHAM.....	27	577	STOW.....	27	644
PEMBROKE.....	6	042	STURBRIDGE.....	1	954
PEPPERELL.....	27	642	SUDBURY.....	27	645
PERU.....	1	180	SUNDERLAND.....	3	436
PETERSHAM.....	27	978	SUTTON.....	27	955
PHILLIPSTON.....	1	979	SWAMPSCOTT.....	9	322
PITTSFIELD.....	4	102	SWANSEA.....	5	239
PLAINFIELD.....	27	578	T		
PLAINVILLE.....	4	740	TAUNTON.....	9	202
PLYMOUTH.....	7	014	TEMPLETON.....	27	956
PLYMPTON.....	6	071	TEWKSBURY.....	5	646
PRINCETON.....	27	980	TISBURY.....	27	061
PROVINCETOWN.....	27	059	TOLLAND.....	1	496
Q			TOPSFIELD.....	4	371
QUINCY.....	12	703	TOWNSEND.....	27	647
R			TRURO.....	1	086
RANDOLPH.....	14	717	TYNGSBOROUGH.....	3	648
RAYNHAM.....	6	235	TYRINGHAM.....	27	184
READING.....	3	622	U		
REHOBOTH.....	4	236	UPTON.....	27	957
REVERE.....	15	803	UXBRIDGE.....	27	921
RICHMOND.....	27	181	W		
ROCHESTER.....	3	043	WAKEFIELD.....	6	624
ROCKLAND.....	9	015	WALES.....	2	497
ROCKPORT.....	2	340	WALPOLE.....	4	719
ROSLINDALE - Boston (Zip Code 02131).....	18	816	WALTHAM.....	7	607
ROWE.....	27	481	WARE.....	3	514
ROWLEY.....	3	341	WAREHAM.....	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	WARREN.....	3	958
ROYALSTON.....	1	981	WARWICK.....	27	483
RUSSELL.....	3	443	WASHINGTON.....	27	185
RUTLAND.....	3	951	WATERTOWN.....	7	608
S			WAYLAND.....	2	649
SALEM.....	12	304	WEBSTER.....	7	922
SALISBURY.....	5	342	WELLESLEY.....	1	720
SANDISFIELD.....	27	182	WELLFLEET.....	27	087
SANDWICH.....	3	060	WENDELL.....	27	484
SAUGUS.....	12	321	WENHAM.....	2	343
SAVOY.....	27	183	WESTBOROUGH.....	2	923
SCITUATE.....	6	044	WEST BOYLSTON.....	2	959
SEEKONK.....	4	237	WEST BRIDGEWATER.....	8	045
SHARON.....	6	741	WEST BROOKFIELD.....	27	960
SHEFFIELD.....	27	137	WESTFIELD.....	6	424
SHELBURNE.....	1	435	WESTFORD.....	27	650
SHERBORN.....	1	674	WESTHAMPTON.....	27	581
SHIRLEY.....	2	643	WESTMINSTER.....	1	961
			WEST NEWBURY.....	27	344

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
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
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YARMOUTH	4	062

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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	134	241	151	452	237	407	213	130
2	147	262	170	491	269	442	242	141
3	153	276	183	534	288	479	259	150
4	165	307	188	591	334	533	300	160
5	170	306	212	621	358	561	321	167
6	184	340	209	666	409	599	368	179
7	187	328	232	707	417	637	374	182
8	200	364	238	744	448	670	404	196
9	227	390	271	770	468	693	420	222
10	231	457	305	820	539	737	487	234
11	223	497	300	806	543	726	489	254
12	248	474	329	807	583	727	525	241
13	281	515	354	808	587	728	527	274
14	315	539	396	795	605	716	546	307
15	388	622	431	822	677	741	608	371
16	344	671	594	851	693	765	625	353
17	238	463	291	788	466	708	419	239
18	267	662	362	886	638	798	575	303
19	295	591	392	772	591	696	533	330
20	299	660	405	878	666	790	600	332
21	368	666	551	853	700	769	629	512
22	362	666	537	854	689	770	618	495
23	252	562	391	788	581	709	523	256
24	255	500	322	792	521	711	469	258
25	252	566	340	794	599	715	539	275
26	328	648	459	820	675	737	606	316
27	115	221	129	405	201	365	182	119
40	308	580	381	848	604	763	545	325
41	303	545	397	806	604	726	545	310
42	371	600	429	799	653	718	588	379
43	352	626	443	841	691	758	621	381
44	303	623	549	788	641	709	576	307
45	379	637	454	873	711	786	639	393

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.

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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	55	95	62	177	98	159	88	55
2	58	104	69	190	107	172	97	57
3	66	107	74	206	114	186	103	62
4	68	119	76	227	131	205	118	67
5	70	118	85	239	140	215	127	70
6	75	131	85	257	161	231	144	74
7	76	127	92	273	163	244	147	74
8	80	140	95	286	176	257	158	78
9	93	150	107	295	183	267	164	89
10	94	176	119	309	208	278	188	93
11	92	190	118	305	209	274	189	100
12	99	183	128	305	225	274	202	95
13	112	202	138	305	226	274	203	109
14	126	213	153	299	234	270	211	122
15	151	242	166	309	260	278	234	141
16	138	262	228	319	266	287	240	140
17	97	178	114	304	183	273	163	97
18	107	252	141	333	245	299	220	122
19	118	232	153	291	227	261	205	130
20	119	260	156	330	256	296	230	136
21	145	260	216	320	269	288	242	201
22	142	260	212	321	265	288	239	195
23	99	222	152	296	224	267	201	102
24	103	191	127	297	201	268	183	103
25	102	222	133	299	232	269	207	113
26	131	253	177	309	260	277	234	125
27	49	87	53	159	81	142	74	52
40	123	227	149	320	233	287	210	129
41	118	214	154	305	233	274	209	123
42	147	235	166	300	251	270	226	147
43	138	245	173	317	266	286	239	149
44	119	243	211	296	248	268	222	123
45	149	249	176	328	273	295	245	153

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.

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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	172	307	217	604	374	545	336	180
2	186	322	223	651	401	587	361	189
3	189	331	237	677	405	608	364	201
4	201	344	241	726	434	653	390	221
5	201	347	239	748	461	673	415	225
6	213	355	255	753	476	678	429	230
7	219	359	269	775	509	697	457	238
8	222	381	276	801	510	720	458	250
9	230	389	274	814	512	733	461	236
10	232	393	276	821	515	738	463	237
11	227	418	282	813	513	732	461	239
12	254	426	303	832	549	750	494	258
13	263	425	300	831	549	750	494	263
14	276	461	318	836	567	752	511	283
15	306	524	351	880	634	792	571	313
16	284	546	366	910	602	819	544	294
17	238	461	286	831	485	748	437	238
18	286	567	349	933	603	840	545	283
19	273	511	328	826	533	744	478	263
20	278	557	337	925	590	833	531	293
21	327	613	393	911	659	820	593	328
22	415	654	487	909	709	819	638	405
23	227	521	334	844	559	758	502	250
24	278	521	333	848	536	763	481	271
25	262	565	331	850	593	766	534	279
26	333	611	431	877	669	789	601	329
27	165	292	197	572	332	515	297	165
40	259	484	321	879	555	791	500	298
41	249	445	314	831	556	748	500	262
42	250	481	342	854	604	769	545	295
43	304	523	360	902	647	811	583	309
44	227	487	330	830	550	747	494	235
45	320	544	365	934	667	841	600	325

Note: The above rates are applicable to insureds with zero SDIP points.
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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	15	35	23	56	32	51	29	15
2	16	38	26	62	34	56	31	15
3	17	40	26	67	40	60	35	17
4	18	46	28	74	44	67	40	17
5	18	44	30	77	47	70	43	19
6	18	50	30	81	54	73	49	21
7	20	47	32	88	55	80	50	19
8	21	52	34	93	59	83	53	21
9	24	57	38	96	62	86	56	24
10	24	61	45	99	72	89	64	24
11	26	70	42	98	73	88	66	28
12	26	68	47	98	76	88	69	29
13	29	75	50	98	78	88	71	30
14	34	79	55	99	80	89	72	33
15	43	86	58	97	86	87	78	41
16	47	88	74	100	90	90	81	51
17	25	63	40	98	61	88	55	25
18	33	89	50	106	84	95	75	37
19	35	84	53	98	81	88	73	41
20	37	91	56	102	85	92	76	43
21	51	89	75	102	94	92	85	64
22	51	90	74	102	92	92	84	62
23	26	84	52	96	76	86	69	29
24	27	68	45	98	68	88	61	28
25	31	85	49	97	81	87	73	33
26	39	88	61	101	90	91	81	41
27	14	31	18	50	27	45	24	14
40	31	81	52	103	83	94	75	34
41	30	78	56	99	78	89	71	34
42	40	86	58	97	86	87	78	42
43	40	90	63	102	92	92	84	42
44	41	85	71	96	86	86	78	47
45	40	90	64	103	94	94	85	43

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.

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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	275	605	364	1108	612	996	550	274
2	287	613	366	1155	601	1041	540	286
3	290	644	392	1176	633	1058	570	289
4	305	668	396	1217	675	1095	607	301
5	308	674	407	1233	707	1110	637	307
6	328	719	431	1272	749	1144	675	326
7	345	737	466	1268	783	1141	706	339
8	353	728	487	1265	781	1139	702	351
9	345	711	451	1231	766	1106	689	343
10	337	727	453	1234	787	1109	707	341
11	364	812	496	1202	798	1081	717	363
12	405	837	521	1206	874	1085	785	404
13	416	776	568	1244	902	1119	811	410
14	461	859	617	1216	942	1092	848	459
15	572	936	691	1257	1022	1131	920	559
16	506	908	624	1227	871	1103	783	486
17	388	820	512	1249	777	1123	700	387
18	481	921	612	1235	926	1111	830	469
19	481	902	672	1154	929	1039	835	479
20	547	958	693	1245	982	1119	884	531
21	569	974	796	1236	1117	1112	1005	683
22	617	942	799	1197	1054	1077	949	828
23	409	910	723	1186	960	1068	864	460
24	449	874	635	1183	896	1065	806	446
25	472	922	697	1203	965	1082	870	496
26	557	918	761	1154	1002	1039	901	610
27	262	579	334	1071	568	966	510	261
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	515	891	678	1232	999	1106	899	501

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.

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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	116	116	116	116	116	116	116	116
2	118	118	118	118	118	118	118	118
3	121	121	121	121	121	121	121	121
4	119	119	119	119	119	119	119	119
5	123	123	123	123	123	123	123	123
6	130	130	130	130	130	130	130	130
7	134	134	134	134	134	134	134	134
8	138	138	138	138	138	138	138	138
9	133	133	133	133	133	133	133	133
10	141	141	141	141	141	141	141	141
11	151	151	151	151	151	151	151	151
12	156	156	156	156	156	156	156	156
13	179	179	179	179	179	179	179	179
14	189	189	189	189	189	189	189	189
15	241	241	241	241	241	241	241	241
16	392	392	392	392	392	392	392	392
17	134	134	134	134	134	134	134	134
18	276	276	276	276	276	276	276	276
19	293	293	293	293	293	293	293	293
20	282	282	282	282	282	282	282	282
21	386	386	386	386	386	386	386	386
22	425	425	425	425	425	425	425	425
23	245	245	245	245	245	245	245	245
24	185	185	185	185	185	185	185	185
25	279	279	279	279	279	279	279	279
26	331	331	331	331	331	331	331	331
27	109	109	109	109	109	109	109	109
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	236	236	236	236	236	236	236	236

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

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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

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63

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

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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%

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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

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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	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	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	0.0%	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%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

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Discounts

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%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

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Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (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

MASSACHUSETTS
Automobile Rating Manual

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.383	0.111
2	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.403	0.129
3	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.423	0.152
4	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.444	0.182
5	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.467	0.215
6	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.492	0.251
7	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.518	0.295
8	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.545	0.349
10	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.575	0.409
11	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.608	0.486
12	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.641	0.571
13	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.678	0.678
14	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.717	0.803
15	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.758	0.947
16	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.802	1.123
17	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.849	1.333
18	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	0.909	1.533
19	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	0.961	1.733
20	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.035	1.933
21	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.109	2.133
22	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.184	
23	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.257	
24	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.369	
25	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.481	
26	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.592	
27	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	1.703	
28	1.841														
29	1.880														
30	1.919														
31	1.958														
32	1.997														
33	2.036														
34	2.075														
35	2.115														
36	2.183														
37	2.251														
38	2.300														
39	2.349														
40	2.398														
41	2.448														
42	2.513														
43	2.578														
44	2.643														
45	2.692														
46	2.741														
47	2.790														
48	2.839														
49	2.888														
50	2.937														
51	2.986														
52	3.035														
53	3.108														
54	3.182														
55	3.255														
56	3.328														
57	3.426														
58	3.524														
59	3.622														
60	3.769														
61	3.916														
62	4.172														
63	4.402														
64	4.658														
65	4.901														
66	5.260														
67	5.759														
68	6.245														
69	6.744														
70	7.218														
71	7.717														
72	8.203														
73	8.702														
74	9.189														
75	9.688														

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.111
2	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	0.136
3	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163
4	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194
5	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233
6	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.601	0.276
7	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	0.337
8	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404
10	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484
11	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580
12	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.799	0.704
13	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847
14	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025
15	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	0.954	1.231
16	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490
17	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.076	1.797
18	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.162	2.067
19	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336
20	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.345	2.606
21	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.453	2.875
22	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.560	
23	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668	
24	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.829	
25	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	1.991	
26	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152	
27	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.313	
28	1.428														
29	1.458														
30	1.488														
31	1.518														
32	1.548														
33	1.579														
34	1.609														
35	1.639														
36	1.692														
37	1.745														
38	1.783														
39	1.821														
40	1.859														
41	1.897														
42	1.948														
43	1.999														
44	2.050														
45	2.088														
46	2.126														
47	2.164														
48	2.202														
49	2.239														
50	2.277														
51	2.315														
52	2.353														
53	2.410														
54	2.467														
55	2.524														
56	2.581														
57	2.657														
58	2.732														
59	2.808														
60	2.922														
61	3.036														
62	3.244														
63	3.452														
64	3.665														
65	3.873														
66	4.185														
67	4.612														
68	5.028														
69	5.443														
70	5.870														
71	6.291														
72	6.712														
73	7.138														
74	7.560														
75	7.986														

**MASSACHUSETTS
Automobile Rating Manual**

-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	0.07	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

MASSACHUSETTS
Automobile Rating Manual

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

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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

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

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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 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 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 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

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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.

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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.

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**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.

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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

B.I. (excluding passenger hazard) - \$20,000/40,000
B.I. (including passenger hazard) - \$20,000/40,000
Uninsured Motorists - \$20,000/40,000
Property Damage - \$5,000
Medical Payments - \$500 per person (no other limits)

Annual
Premiums

\$ 36
\$106
\$ 7
\$ 10
\$ 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

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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.

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Automobile Rating Manual

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.

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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.
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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.

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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.

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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.

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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	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

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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%

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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).

	<u>Approved As Of</u>
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

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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
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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
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LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
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**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



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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.

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 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 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

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
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

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.

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 be 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 be 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 be 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 be 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 be 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.

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) CycleGuard, (2) Annual Mileage, (3) Multi-car, (4) Passive Restraint, (5) Anti-theft, (6) Group, (7) Liberty Preferred, (8) Driver Training, (9) Good Student, (10) Driving Years, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Enrollment Credit, (15) Responsible Driver Factor, (16) Early Shopper Discount, and (17) 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 for the basic coverage package described in the Division of Insurance bulletin 2009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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**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

.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.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:

- 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.
- 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	
$.777 \times \text{total premium} = \text{earned premium}$	

Instructions for Short Rate Table:

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

- 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)	<u>.050</u>
	.264

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	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)

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days								July		August		September		October		November	
in force	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	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)

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

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.

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:
 - 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration

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date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

Application of Discount

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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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

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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.

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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
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

Model Year 2011

Symbol	Model Year 2011	Symbol	Model Year 2011	Symbol	Model Year 2011
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

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.

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.

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.

For model years 2006 through 2007, 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.

For model years 2008 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

RULE 26. RESERVED FOR FUTURE USE

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.

- 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.
 - iv. 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

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.

- 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.

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.
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.

RULE 35. CYCLEGUARD

Base Rate Premiums for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12 will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

RULES 36 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

All base rates and premiums in this section are subject to adjustment as defined in Rule 35 of this manual.

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.

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.

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.

- 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).

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 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.

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.

- 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

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.

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-off 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

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.

(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.

(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.

(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.

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.

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 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.

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.

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.

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PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>LM FORM NO.</u>
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

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
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	

**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

<u>Form Title</u> <u>Policy</u>	<u>Form Number and</u> <u>Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
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

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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	4.....	Franklin
	Dukes		Hampden
	Nantucket	5.....	Hampshire
	Plymouth	6.....	Middlesex
1.....	Berkshire	7.....	Norfolk
2.....	Bristol	8.....	Suffolk
3.....	Essex	9.....	Worcester

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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

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON.....	8	010	CHARLESTOWN - Boston (Zip		
ACTON.....	27	630	Codes 02128, 02129).....	26	824
ACUSHNET.....	7	230	CHARLTON.....	4	936
ADAMS.....	27	110	CHATHAM.....	27	051
AGAWAM.....	7	420	CHELMSFORD.....	2	612
ALFORD.....	27	170	CHELSEA.....	16	802
AMESBURY.....	2	310	CHESHIRE.....	27	130
AMHERST.....	5	510	CHESTER.....	1	440
ANDOVER.....	3	311	CHESTERFIELD.....	27	570
ARLINGTON.....	4	610	CHICOPEE.....	9	402
ASHBURNHAM.....	1	930	CHILMARK.....	27	081
ASHBY.....	1	670	CLARKSBURG.....	27	131
ASHFIELD.....	27	470	CLINTON.....	6	911
ASHLAND.....	5	631	COHASSET.....	4	732
ATHOL.....	3	910	COLRAIN.....	1	431
ATTLEBORO.....	5	210	CONCORD.....	27	613
AUBURN.....	6	931	CONWAY.....	27	473
AVON.....	11	730	CUMMINGTON.....	27	571
AYER.....	3	632	D		
B			DALTON.....	27	132
BARNSTABLE.....	5	021	DANVERS.....	5	313
BARRE.....	2	932	DARTMOUTH.....	7	211
BECKET.....	2	171	DEDHAM.....	8	712
BEDFORD.....	2	633	DEERFIELD.....	27	432
BELCHERTOWN.....	3	530	DENNIS.....	3	052
BELLINGHAM.....	3	731	DIGHTON.....	5	232
BELMONT.....	3	611	DORCHESTER - Boston (Zip		
BERKLEY.....	6	231	Codes 02122, 02124, 02125,		
BERLIN.....	27	933	02126).....	21	819
BERNARDSTON.....	27	471	DOUGLAS.....	2	937
BEVERLY.....	5	312	DOVER.....	2	733
BILLERICA.....	5	634	DRACUT.....	6	614
BLACKSTONE.....	2	934	DUDLEY.....	3	938
BLANDFORD.....	3	490	DUNSTABLE.....	1	673
BOLTON.....	1	970	DUXBURY.....	3	031
BOSTON CENTRAL - (Zip Codes			E		
02101- 02118, 02123, 02133,			EAST BOSTON - Boston (Zip		
02199, 02201, 02202, 02203,			Codes 02128, 02129).....	26	824
02210, 02215, 02241).....	23	821	EAST BRIDGEWATER.....	6	032
BOURNE.....	4	050	EAST BROOKFIELD.....	2	973
BOXBOROUGH.....	27	671	EASTHAM.....	27	082
BOXFORD.....	3	370	EASTHAMPTON.....	3	511
BOYLSTON.....	2	971	EAST LONGMEADOW.....	6	441
BRAINTREE.....	8	710	EASTON.....	7	212
BREWSTER.....	27	080	EDGARTOWN.....	27	053
BRIDGEWATER.....	6	011	EGREMONT.....	27	172
BRIGHTON - Boston (Zip Codes			ERVING.....	27	433
02134, 02135, 02163).....	24	822	ESSEX.....	2	330
BRIMFIELD.....	3	491	EVERETT.....	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE.....	8	702	FALL RIVER.....	13	201
BUCKLAND.....	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA.....	2	173
CAMBRIDGE.....	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM.....	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER.....	7	030	FREETOWN.....	5	233
CHARLEMONT.....	27	472			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G			LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913	M		
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
H			MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616	N		
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes			NATICK	3	621
02136, 02137)	20	818	NEEDHAM	2	715
I			NEW ASHFORD	1	177
IPSWICH	2	315	NEW BEDFORD	13	200
J			NEW BRAINTREE	27	975
JAMAICA PLAIN - Boston (Zip			NEWBURY	1	339
Code 02130)	19	817	NEWBURYPORT	1	318
K			NEW MARLBOROUGH	27	178
KINGSTON	4	036	NEW SALEM	27	480
L			NEWTON	6	605
LAKEVILLE	5	037	NORFOLK	1	739
LANCASTER	2	943	NORTH ADAMS	2	112
LANESBOROUGH	1	134	NORTHAMPTON	3	512
LAWRENCE	44	303	NORTH ANDOVER	5	319
LEE	27	135	NORTH ATTLEBORO	3	215
LEICESTER	7	944	NORTHBOROUGH	27	949
LENOX	27	136	NORTH BROOKFIELD	3	948
LEOMINSTER	5	914	NORTHBRIDGE	3	917
LEVERETT	1	477	NORTH DORCHESTER - Boston		
LEXINGTON	2	617	(Zip Codes 02122, 02124,		
LEYDEN	1	478	02125, 02126)	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
O			SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
P			STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578	T		
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
Q			TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
R			TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622	U		
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181	W		
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
S			WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
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

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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	134	241	151	452	237	407	213	130
2	147	262	170	491	269	442	242	141
3	153	276	183	534	288	479	259	150
4	165	307	188	591	334	533	300	160
5	170	306	212	621	358	561	321	167
6	184	340	209	666	409	599	368	179
7	187	328	232	707	417	637	374	182
8	200	364	238	744	448	670	404	196
9	227	390	271	770	468	693	420	222
10	231	457	305	820	539	737	487	234
11	223	497	300	806	543	726	489	254
12	248	474	329	807	583	727	525	241
13	281	515	354	808	587	728	527	274
14	315	539	396	795	605	716	546	307
15	388	622	431	822	677	741	608	371
16	344	671	594	851	693	765	625	353
17	238	463	291	788	466	708	419	239
18	267	662	362	886	638	798	575	303
19	295	591	392	772	591	696	533	330
20	299	660	405	878	666	790	600	332
21	368	666	551	853	700	769	629	512
22	362	666	537	854	689	770	618	495
23	252	562	391	788	581	709	523	256
24	255	500	322	792	521	711	469	258
25	252	566	340	794	599	715	539	275
26	328	648	459	820	675	737	606	316
27	115	221	129	405	201	365	182	119
40	308	580	381	848	604	763	545	325
41	303	545	397	806	604	726	545	310
42	371	600	429	799	653	718	588	379
43	352	626	443	841	691	758	621	381
44	303	623	549	788	641	709	576	307
45	379	637	454	873	711	786	639	393
CycleGuard Counter Date = 4/1/2010								

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.

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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	55	95	62	177	98	159	88	55
2	58	104	69	190	107	172	97	57
3	66	107	74	206	114	186	103	62
4	68	119	76	227	131	205	118	67
5	70	118	85	239	140	215	127	70
6	75	131	85	257	161	231	144	74
7	76	127	92	273	163	244	147	74
8	80	140	95	286	176	257	158	78
9	93	150	107	295	183	267	164	89
10	94	176	119	309	208	278	188	93
11	92	190	118	305	209	274	189	100
12	99	183	128	305	225	274	202	95
13	112	202	138	305	226	274	203	109
14	126	213	153	299	234	270	211	122
15	151	242	166	309	260	278	234	141
16	138	262	228	319	266	287	240	140
17	97	178	114	304	183	273	163	97
18	107	252	141	333	245	299	220	122
19	118	232	153	291	227	261	205	130
20	119	260	156	330	256	296	230	136
21	145	260	216	320	269	288	242	201
22	142	260	212	321	265	288	239	195
23	99	222	152	296	224	267	201	102
24	103	191	127	297	201	268	183	103
25	102	222	133	299	232	269	207	113
26	131	253	177	309	260	277	234	125
27	49	87	53	159	81	142	74	52
40	123	227	149	320	233	287	210	129
41	118	214	154	305	233	274	209	123
42	147	235	166	300	251	270	226	147
43	138	245	173	317	266	286	239	149
44	119	243	211	296	248	268	222	123
45	149	249	176	328	273	295	245	153
CycleGuard Counter Date = 4/1/2010								

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.

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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	172	307	217	604	374	545	336	180
2	186	322	223	651	401	587	361	189
3	189	331	237	677	405	608	364	201
4	201	344	241	726	434	653	390	221
5	201	347	239	748	461	673	415	225
6	213	355	255	753	476	678	429	230
7	219	359	269	775	509	697	457	238
8	222	381	276	801	510	720	458	250
9	230	389	274	814	512	733	461	236
10	232	393	276	821	515	738	463	237
11	227	418	282	813	513	732	461	239
12	254	426	303	832	549	750	494	258
13	263	425	300	831	549	750	494	263
14	276	461	318	836	567	752	511	283
15	306	524	351	880	634	792	571	313
16	284	546	366	910	602	819	544	294
17	238	461	286	831	485	748	437	238
18	286	567	349	933	603	840	545	283
19	273	511	328	826	533	744	478	263
20	278	557	337	925	590	833	531	293
21	327	613	393	911	659	820	593	328
22	415	654	487	909	709	819	638	405
23	227	521	334	844	559	758	502	250
24	278	521	333	848	536	763	481	271
25	262	565	331	850	593	766	534	279
26	333	611	431	877	669	789	601	329
27	165	292	197	572	332	515	297	165
40	259	484	321	879	555	791	500	298
41	249	445	314	831	556	748	500	262
42	250	481	342	854	604	769	545	295
43	304	523	360	902	647	811	583	309
44	227	487	330	830	550	747	494	235
45	320	544	365	934	667	841	600	325
CycleGuard Counter Date = 4/1/2010								

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.

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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	15	35	23	56	32	51	29	15
2	16	38	26	62	34	56	31	15
3	17	40	26	67	40	60	35	17
4	18	46	28	74	44	67	40	17
5	18	44	30	77	47	70	43	19
6	18	50	30	81	54	73	49	21
7	20	47	32	88	55	80	50	19
8	21	52	34	93	59	83	53	21
9	24	57	38	96	62	86	56	24
10	24	61	45	99	72	89	64	24
11	26	70	42	98	73	88	66	28
12	26	68	47	98	76	88	69	29
13	29	75	50	98	78	88	71	30
14	34	79	55	99	80	89	72	33
15	43	86	58	97	86	87	78	41
16	47	88	74	100	90	90	81	51
17	25	63	40	98	61	88	55	25
18	33	89	50	106	84	95	75	37
19	35	84	53	98	81	88	73	41
20	37	91	56	102	85	92	76	43
21	51	89	75	102	94	92	85	64
22	51	90	74	102	92	92	84	62
23	26	84	52	96	76	86	69	29
24	27	68	45	98	68	88	61	28
25	31	85	49	97	81	87	73	33
26	39	88	61	101	90	91	81	41
27	14	31	18	50	27	45	24	14
40	31	81	52	103	83	94	75	34
41	30	78	56	99	78	89	71	34
42	40	86	58	97	86	87	78	42
43	40	90	63	102	92	92	84	42
44	41	85	71	96	86	86	78	47
45	40	90	64	103	94	94	85	43
CycleGuard Counter Date = 4/1/2010								

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.

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Automobile Rating Manual

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	275	605	364	1108	612	996	550	274
2	287	613	366	1155	601	1041	540	286
3	290	644	392	1176	633	1058	570	289
4	305	668	396	1217	675	1095	607	301
5	308	674	407	1233	707	1110	637	307
6	328	719	431	1272	749	1144	675	326
7	345	737	466	1268	783	1141	706	339
8	353	728	487	1265	781	1139	702	351
9	340	701	445	1214	755	1091	679	338
10	332	717	447	1217	776	1094	697	336
11	359	801	489	1185	787	1066	707	358
12	399	825	514	1189	862	1070	774	398
13	416	776	568	1244	902	1119	811	410
14	461	859	617	1216	942	1092	848	459
15	572	936	691	1257	1022	1131	920	559
16	506	908	624	1227	871	1103	783	486
17	388	820	512	1249	777	1123	700	387
18	474	908	604	1218	913	1096	819	463
19	474	890	663	1138	916	1025	823	472
20	547	958	693	1245	982	1119	884	531
21	569	974	796	1236	1117	1112	1005	683
22	608	929	788	1180	1039	1062	936	817
23	403	897	713	1170	947	1053	852	454
24	443	862	626	1167	884	1050	795	440
25	465	909	687	1186	952	1067	858	489
26	549	905	750	1138	988	1025	889	602
27	262	579	334	1071	568	966	510	261
40	406	783	557	1182	850	1062	765	413
41	378	806	582	1189	891	1071	801	393
42	437	863	663	1183	952	1063	858	426
43	471	859	641	1165	955	1048	860	459
44	428	862	565	1167	808	1050	727	411
45	508	879	669	1215	985	1091	887	494
CycleGuard Counter Date = 4/1/2010								

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.

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Automobile Rating Manual

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	116	116	116	116	116	116	116	116
2	118	118	118	118	118	118	118	118
3	121	121	121	121	121	121	121	121
4	119	119	119	119	119	119	119	119
5	123	123	123	123	123	123	123	123
6	130	130	130	130	130	130	130	130
7	134	134	134	134	134	134	134	134
8	138	138	138	138	138	138	138	138
9	131	131	131	131	131	131	131	131
10	139	139	139	139	139	139	139	139
11	149	149	149	149	149	149	149	149
12	154	154	154	154	154	154	154	154
13	179	179	179	179	179	179	179	179
14	189	189	189	189	189	189	189	189
15	241	241	241	241	241	241	241	241
16	392	392	392	392	392	392	392	392
17	134	134	134	134	134	134	134	134
18	272	272	272	272	272	272	272	272
19	289	289	289	289	289	289	289	289
20	282	282	282	282	282	282	282	282
21	386	386	386	386	386	386	386	386
22	419	419	419	419	419	419	419	419
23	242	242	242	242	242	242	242	242
24	182	182	182	182	182	182	182	182
25	275	275	275	275	275	275	275	275
26	326	326	326	326	326	326	326	326
27	109	109	109	109	109	109	109	109
40	166	166	166	166	166	166	166	166
41	167	167	167	167	167	167	167	167
42	204	204	204	204	204	204	204	204
43	214	214	214	214	214	214	214	214
44	351	351	351	351	351	351	351	351
45	233	233	233	233	233	233	233	233
CycleGuard Counter Date = 4/1/2010								

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

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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

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63
CycleGuard Counter Date = 4/1/2010	

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

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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
CycleGuard Counter Date = 4/1/2010		

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%

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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

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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	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	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	0.0%	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%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

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Discounts

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%

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Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

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Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

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Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

**MASSACHUSETTS
Automobile Rating Manual**

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	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

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.383	0.111
2	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.403	0.129
3	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.423	0.152
4	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.444	0.182
5	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.467	0.215
6	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.492	0.251
7	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.518	0.295
8	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.545	0.349
10	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.575	0.409
11	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.608	0.486
12	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.641	0.571
13	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.678	0.678
14	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.717	0.803
15	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.758	0.947
16	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.802	1.123
17	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.849	1.333
18	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	0.909	1.533
19	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	0.961	1.733
20	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.035	1.933
21	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.109	2.133
22	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.184	
23	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.257	
24	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.369	
25	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.481	
26	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.592	
27	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	1.703	
28	1.841														
29	1.880														
30	1.919														
31	1.958														
32	1.997														
33	2.036														
34	2.075														
35	2.115														
36	2.183														
37	2.251														
38	2.300														
39	2.349														
40	2.398														
41	2.448														
42	2.513														
43	2.578														
44	2.643														
45	2.692														
46	2.741														
47	2.790														
48	2.839														
49	2.888														
50	2.937														
51	2.986														
52	3.035														
53	3.108														
54	3.182														
55	3.255														
56	3.328														
57	3.426														
58	3.524														
59	3.622														
60	3.769														
61	3.916														
62	4.172														
63	4.402														
64	4.658														
65	4.901														
66	5.260														
67	5.759														
68	6.245														
69	6.744														
70	7.218														
71	7.717														
72	8.203														
73	8.702														
74	9.189														
75	9.688														

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.111
2	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	0.136
3	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163
4	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194
5	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233
6	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.601	0.276
7	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	0.337
8	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404
10	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484
11	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580
12	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.799	0.704
13	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847
14	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025
15	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	0.954	1.231
16	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490
17	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.076	1.797
18	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.162	2.067
19	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336
20	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.345	2.606
21	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.453	2.875
22	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.560	
23	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668	
24	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.829	
25	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	1.991	
26	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152	
27	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.313	
28	1.428														
29	1.458														
30	1.488														
31	1.518														
32	1.548														
33	1.579														
34	1.609														
35	1.639														
36	1.692														
37	1.745														
38	1.783														
39	1.821														
40	1.859														
41	1.897														
42	1.948														
43	1.999														
44	2.050														
45	2.088														
46	2.126														
47	2.164														
48	2.202														
49	2.239														
50	2.277														
51	2.315														
52	2.353														
53	2.410														
54	2.467														
55	2.524														
56	2.581														
57	2.657														
58	2.732														
59	2.808														
60	2.922														
61	3.036														
62	3.244														
63	3.452														
64	3.665														
65	3.873														
66	4.185														
67	4.612														
68	5.028														
69	5.443														
70	5.870														
71	6.291														
72	6.712														
73	7.138														
74	7.560														
75	7.986														

MASSACHUSETTS
Automobile Rating Manual

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	0.07	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

MASSACHUSETTS
Automobile Rating Manual

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

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

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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 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 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 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

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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.

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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.

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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.

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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

B.I. (excluding passenger hazard) - \$20,000/40,000
B.I. (including passenger hazard) - \$20,000/40,000
Uninsured Motorists - \$20,000/40,000
Property Damage - \$5,000
Medical Payments - \$500 per person (no other limits)

**Annual
Premiums**

\$ 36
\$106
\$ 7
\$ 10
\$ 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

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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.

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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

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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

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Note: The above rates are applicable to insureds with zero SDIP points.
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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

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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.

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Automobile Rating Manual

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.

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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	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

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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%

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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).

	<u>Approved As Of</u>
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

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Responsible Driver Factors											
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
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35

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CycleGuard

Coverage	Factor
BI	0.03
PD	0.03
Coll	0.03
Comp	0.03
Med Pay	0.03
UM	0.03
UIM	0.03
PIP	0.03

CycleGuard Factor = $(1 + \text{Coverage Factor})^{\text{Policy Effective Date} - \text{CycleGuard Counter Date rounded down to a whole year}}$

* CycleGuard Counter Date is located on Page R1 Base Rates

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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.

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

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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 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

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

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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 Annual Rates
All Other		Motorcycle		
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
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

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.

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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 be 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 be 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 be 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 be 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 be 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.
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) CycleGuard, (2) Annual Mileage, (3) Multi-car, (4) Passive Restraint, (5) Anti-theft, (6) Group, (7) Liberty Preferred, (8) Driver Training, (9) Good Student, (10) Driving Years, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Enrollment Credit, (15) Responsible Driver Factor, (16) Early Shopper Discount, and (17) 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, 2010 through March 31, 2011, for the basic coverage package described in the Division of Insurance bulletin 2009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 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

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

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

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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.

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

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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			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

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(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	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)

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	No. of Days																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	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)

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

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.

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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:

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- 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date.

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of the customer's policy with their current carrier. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

Application of Discount

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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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.

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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.

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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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
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

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Model Year 2011					
Symbol	Model Year 2011	Symbol	Model Year 2011	Symbol	Model Year 2011
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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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.

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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.

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.

For model years 2006 through 2010, 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.

For model years 2011 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

RULE 26. RESERVED FOR FUTURE USE

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.

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- 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.
 - iv. 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.

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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.

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- 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.

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.

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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.

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.

RULE 35. CYCLEGUARD

Base Rate Premiums for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12 will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

RULES 36 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

All base rates and premiums in this section are subject to adjustment as defined in Rule 35 of this manual.

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.

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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 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.

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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.

- 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).

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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

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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.

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.

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- 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

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.

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-off 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

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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.

(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.

(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.

(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.

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.

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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

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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.

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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.

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.

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PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>LM FORM NO.</u>
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

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PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
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	

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PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
For Vehicles Not Subject to the Compulsory Law

<u>Form Title</u> <u>Policy</u>	<u>Form Number and</u> <u>Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
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

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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

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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

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Other

9

999

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RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON	27	630	CHARLTON	4	936
ACUSHNET	7	230	CHATHAM	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM	7	420	CHELSEA	16	802
ALFORD	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG	27	131
ASHBY	1	670	CLINTON	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN	6	931	CUMMINGTON	27	571
AVON	11	730	D		
AYER	3	632	DALTON	27	132
B			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH	7	211
BARRE	2	932	DEDHAM	8	712
BECKET	2	171	DEERFIELD	27	432
BEDFORD	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT	3	611	DOUGLAS	2	937
BERKLEY	6	231	DOVER	2	733
BERLIN	27	933	DRACUT	6	614
BERNARDSTON	27	471	DUDLEY	3	938
BEVERLY	5	312	DUNSTABLE	1	673
BILLERICA	5	634	DUXBURY	3	031
BLACKSTONE	2	934	E		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821	EAST BROOKFIELD	2	973
BOURNE	4	050	EASTHAM	27	082
BOXBOROUGH	27	671	EASTHAMPTON	3	511
BOXFORD	3	370	EAST LONGMEADOW	6	441
BOYLSTON	2	971	EASTON	7	212
BRAINTREE	8	710	EDGARTOWN	27	053
BREWSTER	27	080	EGREMONT	27	172
BRIDGEWATER	6	011	ERVING	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822	ESSEX	2	330
BRIMFIELD	3	491	EVERETT	14	602
BROCKTON	45	002	F		
BROOKFIELD	3	935	FAIRHAVEN	7	213
BROOKLINE	8	702	FALL RIVER	13	201
BUCKLAND	27	430	FALMOUTH	3	054
BURLINGTON	4	635	FITCHBURG	7	902
C			FLORIDA	2	173
CAMBRIDGE	11	600	FOXBOROUGH	3	734
CANTON	8	711	FRAMINGHAM	9	615
CARLISLE	27	672	FRANKLIN	1	713
CARVER	7	030	FREETOWN	5	233
CHARLEMONT	27	472			

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City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
G			LINCOLN.....	1	639
GARDNER.....	3	912	LITTLETON.....	27	640
GAY HEAD.....	27	083	LONGMEADOW.....	4	442
GEORGETOWN.....	3	331	LOWELL.....	41	601
GILL.....	27	474	LUDLOW.....	7	421
GLOUCESTER.....	5	314	LUNENBURG.....	1	945
GOSHEN.....	27	573	LYNN.....	43	300
GOSNOLD.....	27	084	LYNNFIELD.....	7	334
GRAFTON.....	3	913	M		
GRANBY.....	4	574	MALDEN.....	14	603
GRANVILLE.....	2	492	MANCHESTER.....	27	335
GREAT BARRINGTON.....	1	111	MANSFIELD.....	3	214
GREENFIELD.....	3	410	MARBLEHEAD.....	4	316
GROTON.....	27	636	MARION.....	3	038
GROVELAND.....	3	332	MARLBOROUGH.....	5	618
H			MARSHFIELD.....	7	039
HADLEY.....	27	531	MASHPEE.....	5	085
HALIFAX.....	5	070	MATTAPOISETT.....	3	040
HAMILTON.....	1	333	MAYNARD.....	27	620
HAMPDEN.....	5	493	MEDFIELD.....	27	736
HANCOCK.....	27	174	MEDFORD.....	12	604
HANOVER.....	4	033	MEDWAY.....	27	737
HANSON.....	5	034	MELROSE.....	6	619
HARDWICK.....	27	939	MENDON.....	27	946
HARVARD.....	27	974	MERRIMAC.....	3	336
HARWICH.....	1	055	METHUEN.....	10	317
HATFIELD.....	27	532	MIDDLEBOROUGH.....	6	013
HAVERHILL.....	8	302	MIDDLEFIELD.....	1	576
HAWLEY.....	27	475	MIDDLETON.....	6	337
HEATH.....	2	476	MILFORD.....	5	915
HINGHAM.....	4	012	MILLBURY.....	4	916
HINSDALE.....	2	133	MILLIS.....	27	738
HOLBROOK.....	11	735	MILLVILLE.....	1	947
HOLDEN.....	3	940	MILTON.....	11	714
HOLLAND.....	1	494	MONROE.....	1	479
HOLLISTON.....	2	637	MONSON.....	3	422
HOLYOKE.....	40	403	MONTAGUE.....	27	411
HOPEDALE.....	2	941	MONTEREY.....	27	175
HOPKINTON.....	27	638	MONTGOMERY.....	27	495
HUBBARDSTON.....	1	942	MOUNT WASHINGTON.....	27	176
HUDSON.....	3	616	N		
HULL.....	9	035	NAHANT.....	8	338
HUNTINGTON.....	2	533	NANTUCKET.....	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137).....	20	818	NATICK.....	3	621
I			NEEDHAM.....	2	715
IPSWICH.....	2	315	NEW ASHFORD.....	1	177
J			NEW BEDFORD.....	13	200
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817	NEW BRAINTREE.....	27	975
K			NEWBURY.....	1	339
KINGSTON.....	4	036	NEWBURYPORT.....	1	318
L			NEW MARLBOROUGH.....	27	178
LAKEVILLE.....	5	037	NEW SALEM.....	27	480
LANCASTER.....	2	943	NEWTON.....	6	605
LANESBOROUGH.....	1	134	NORFOLK.....	1	739
LAWRENCE.....	44	303	NORTH ADAMS.....	2	112
LEE.....	27	135	NORTHAMPTON.....	3	512
LEICESTER.....	7	944	NORTH ANDOVER.....	5	319
LENOX.....	27	136	NORTH ATTLEBORO.....	3	215
LEOMINSTER.....	5	914	NORTHBOROUGH.....	27	949
LEVERETT.....	1	477	NORTH BROOKFIELD.....	3	948
LEXINGTON.....	2	617	NORTHBRIDGE.....	3	917
LEYDEN.....	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819
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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
O			SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
P			STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578	T		
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
Q			TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
R			TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622	U		
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181	W		
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
S			WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

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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
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YARMOUTH.....	4	062

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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	134	241	151	452	237	407	213	130
2	147	262	170	491	269	442	242	141
3	153	276	183	534	288	479	259	150
4	165	307	188	591	334	533	300	160
5	170	306	212	621	358	561	321	167
6	184	340	209	666	409	599	368	179
7	187	328	232	707	417	637	374	182
8	200	364	238	744	448	670	404	196
9	227	390	271	770	468	693	420	222
10	231	457	305	820	539	737	487	234
11	223	497	300	806	543	726	489	254
12	248	474	329	807	583	727	525	241
13	281	515	354	808	587	728	527	274
14	315	539	396	795	605	716	546	307
15	388	622	431	822	677	741	608	371
16	344	671	594	851	693	765	625	353
17	238	463	291	788	466	708	419	239
18	267	662	362	886	638	798	575	303
19	295	591	392	772	591	696	533	330
20	299	660	405	878	666	790	600	332
21	368	666	551	853	700	769	629	512
22	362	666	537	854	689	770	618	495
23	252	562	391	788	581	709	523	256
24	255	500	322	792	521	711	469	258
25	252	566	340	794	599	715	539	275
26	328	648	459	820	675	737	606	316
27	115	221	129	405	201	365	182	119
40	308	580	381	848	604	763	545	325
41	303	545	397	806	604	726	545	310
42	371	600	429	799	653	718	588	379
43	352	626	443	841	691	758	621	381
44	303	623	549	788	641	709	576	307
45	379	637	454	873	711	786	639	393
CycleGuard Counter Date = 4/1/2010								

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.

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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	55	95	62	177	98	159	88	55
2	58	104	69	190	107	172	97	57
3	66	107	74	206	114	186	103	62
4	68	119	76	227	131	205	118	67
5	70	118	85	239	140	215	127	70
6	75	131	85	257	161	231	144	74
7	76	127	92	273	163	244	147	74
8	80	140	95	286	176	257	158	78
9	93	150	107	295	183	267	164	89
10	94	176	119	309	208	278	188	93
11	92	190	118	305	209	274	189	100
12	99	183	128	305	225	274	202	95
13	112	202	138	305	226	274	203	109
14	126	213	153	299	234	270	211	122
15	151	242	166	309	260	278	234	141
16	138	262	228	319	266	287	240	140
17	97	178	114	304	183	273	163	97
18	107	252	141	333	245	299	220	122
19	118	232	153	291	227	261	205	130
20	119	260	156	330	256	296	230	136
21	145	260	216	320	269	288	242	201
22	142	260	212	321	265	288	239	195
23	99	222	152	296	224	267	201	102
24	103	191	127	297	201	268	183	103
25	102	222	133	299	232	269	207	113
26	131	253	177	309	260	277	234	125
27	49	87	53	159	81	142	74	52
40	123	227	149	320	233	287	210	129
41	118	214	154	305	233	274	209	123
42	147	235	166	300	251	270	226	147
43	138	245	173	317	266	286	239	149
44	119	243	211	296	248	268	222	123
45	149	249	176	328	273	295	245	153
CycleGuard Counter Date = 4/1/2010								

Note: The above rates are applicable to insureds with zero SDIP points.
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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	172	307	217	604	374	545	336	180
2	186	322	223	651	401	587	361	189
3	189	331	237	677	405	608	364	201
4	201	344	241	726	434	653	390	221
5	201	347	239	748	461	673	415	225
6	213	355	255	753	476	678	429	230
7	219	359	269	775	509	697	457	238
8	222	381	276	801	510	720	458	250
9	230	389	274	814	512	733	461	236
10	232	393	276	821	515	738	463	237
11	227	418	282	813	513	732	461	239
12	254	426	303	832	549	750	494	258
13	263	425	300	831	549	750	494	263
14	276	461	318	836	567	752	511	283
15	306	524	351	880	634	792	571	313
16	284	546	366	910	602	819	544	294
17	238	461	286	831	485	748	437	238
18	286	567	349	933	603	840	545	283
19	273	511	328	826	533	744	478	263
20	278	557	337	925	590	833	531	293
21	327	613	393	911	659	820	593	328
22	415	654	487	909	709	819	638	405
23	227	521	334	844	559	758	502	250
24	278	521	333	848	536	763	481	271
25	262	565	331	850	593	766	534	279
26	333	611	431	877	669	789	601	329
27	165	292	197	572	332	515	297	165
40	259	484	321	879	555	791	500	298
41	249	445	314	831	556	748	500	262
42	250	481	342	854	604	769	545	295
43	304	523	360	902	647	811	583	309
44	227	487	330	830	550	747	494	235
45	320	544	365	934	667	841	600	325
CycleGuard Counter Date = 4/1/2010								

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.

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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	15	35	23	56	32	51	29	15
2	16	38	26	62	34	56	31	15
3	17	40	26	67	40	60	35	17
4	18	46	28	74	44	67	40	17
5	18	44	30	77	47	70	43	19
6	18	50	30	81	54	73	49	21
7	20	47	32	88	55	80	50	19
8	21	52	34	93	59	83	53	21
9	24	57	38	96	62	86	56	24
10	24	61	45	99	72	89	64	24
11	26	70	42	98	73	88	66	28
12	26	68	47	98	76	88	69	29
13	29	75	50	98	78	88	71	30
14	34	79	55	99	80	89	72	33
15	43	86	58	97	86	87	78	41
16	47	88	74	100	90	90	81	51
17	25	63	40	98	61	88	55	25
18	33	89	50	106	84	95	75	37
19	35	84	53	98	81	88	73	41
20	37	91	56	102	85	92	76	43
21	51	89	75	102	94	92	85	64
22	51	90	74	102	92	92	84	62
23	26	84	52	96	76	86	69	29
24	27	68	45	98	68	88	61	28
25	31	85	49	97	81	87	73	33
26	39	88	61	101	90	91	81	41
27	14	31	18	50	27	45	24	14
40	31	81	52	103	83	94	75	34
41	30	78	56	99	78	89	71	34
42	40	86	58	97	86	87	78	42
43	40	90	63	102	92	92	84	42
44	41	85	71	96	86	86	78	47
45	40	90	64	103	94	94	85	43
CycleGuard Counter Date = 4/1/2010								

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.

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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	275	605	364	1108	612	996	550	274
2	287	613	366	1155	601	1041	540	286
3	290	644	392	1176	633	1058	570	289
4	305	668	396	1217	675	1095	607	301
5	308	674	407	1233	707	1110	637	307
6	328	719	431	1272	749	1144	675	326
7	345	737	466	1268	783	1141	706	339
8	353	728	487	1265	781	1139	702	351
9	340	701	445	1214	755	1091	679	338
10	332	717	447	1217	776	1094	697	336
11	359	801	489	1185	787	1066	707	358
12	399	825	514	1189	862	1070	774	398
13	416	776	568	1244	902	1119	811	410
14	461	859	617	1216	942	1092	848	459
15	572	936	691	1257	1022	1131	920	559
16	506	908	624	1227	871	1103	783	486
17	388	820	512	1249	777	1123	700	387
18	474	908	604	1218	913	1096	819	463
19	474	890	663	1138	916	1025	823	472
20	547	958	693	1245	982	1119	884	531
21	569	974	796	1236	1117	1112	1005	683
22	608	929	788	1180	1039	1062	936	817
23	403	897	713	1170	947	1053	852	454
24	443	862	626	1167	884	1050	795	440
25	465	909	687	1186	952	1067	858	489
26	549	905	750	1138	988	1025	889	602
27	262	579	334	1071	568	966	510	261
40	406	783	557	1182	850	1062	765	413
41	378	806	582	1189	891	1071	801	393
42	437	863	663	1183	952	1063	858	426
43	471	859	641	1165	955	1048	860	459
44	428	862	565	1167	808	1050	727	411
45	508	879	669	1215	985	1091	887	494
CycleGuard Counter Date = 4/1/2010								

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.

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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	116	116	116	116	116	116	116	116
2	118	118	118	118	118	118	118	118
3	121	121	121	121	121	121	121	121
4	119	119	119	119	119	119	119	119
5	123	123	123	123	123	123	123	123
6	130	130	130	130	130	130	130	130
7	134	134	134	134	134	134	134	134
8	138	138	138	138	138	138	138	138
9	131	131	131	131	131	131	131	131
10	139	139	139	139	139	139	139	139
11	149	149	149	149	149	149	149	149
12	154	154	154	154	154	154	154	154
13	179	179	179	179	179	179	179	179
14	189	189	189	189	189	189	189	189
15	241	241	241	241	241	241	241	241
16	392	392	392	392	392	392	392	392
17	134	134	134	134	134	134	134	134
18	272	272	272	272	272	272	272	272
19	289	289	289	289	289	289	289	289
20	282	282	282	282	282	282	282	282
21	386	386	386	386	386	386	386	386
22	419	419	419	419	419	419	419	419
23	242	242	242	242	242	242	242	242
24	182	182	182	182	182	182	182	182
25	275	275	275	275	275	275	275	275
26	326	326	326	326	326	326	326	326
27	109	109	109	109	109	109	109	109
40	166	166	166	166	166	166	166	166
41	167	167	167	167	167	167	167	167
42	204	204	204	204	204	204	204	204
43	214	214	214	214	214	214	214	214
44	351	351	351	351	351	351	351	351
45	233	233	233	233	233	233	233	233
CycleGuard Counter Date = 4/1/2010								

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

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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

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63
CycleGuard Counter Date = 4/1/2010	

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

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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
CycleGuard Counter Date = 4/1/2010		

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%

**MASSACHUSETTS
Automobile Rating Manual**

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

**MASSACHUSETTS
Automobile Rating Manual**

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	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	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	0.0%	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%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

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Discounts

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%

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Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

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Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
40-41	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
41-42	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
42-43	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
43-44	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
44-45	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
45-46	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
46-47	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
47-48	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
48-49	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
49-50	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
50+	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

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MASSACHUSETTS
Automobile Rating Manual
Discounts

License Years	Driving Years Discount										
	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.

All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.

Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	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

MASSACHUSETTS
Automobile Rating Manual

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.383	0.111
2	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.403	0.129
3	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.423	0.152
4	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.444	0.182
5	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.467	0.215
6	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.492	0.251
7	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.518	0.295
8	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.545	0.349
10	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.575	0.409
11	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.608	0.486
12	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.641	0.571
13	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.678	0.678
14	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.717	0.803
15	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.758	0.947
16	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.802	1.123
17	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.849	1.333
18	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	0.909	1.533
19	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	0.961	1.733
20	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.035	1.933
21	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.109	2.133
22	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.184	
23	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.257	
24	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.369	
25	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.481	
26	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.592	
27	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	1.703	
28	1.841														
29	1.880														
30	1.919														
31	1.958														
32	1.997														
33	2.036														
34	2.075														
35	2.115														
36	2.183														
37	2.251														
38	2.300														
39	2.349														
40	2.398														
41	2.448														
42	2.513														
43	2.578														
44	2.643														
45	2.692														
46	2.741														
47	2.790														
48	2.839														
49	2.888														
50	2.937														
51	2.986														
52	3.035														
53	3.108														
54	3.182														
55	3.255														
56	3.328														
57	3.426														
58	3.524														
59	3.622														
60	3.769														
61	3.916														
62	4.172														
63	4.402														
64	4.658														
65	4.901														
66	5.260														
67	5.759														
68	6.245														
69	6.744														
70	7.218														
71	7.717														
72	8.203														
73	8.702														
74	9.189														
75	9.688														

MASSACHUSETTS
Automobile Rating Manual

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

Symbol	Model Year														
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 & Prior
1	0.508	0.597	0.569	0.560	0.532	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.111
2	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	0.136
3	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163
4	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194
5	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233
6	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.601	0.276
7	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	0.337
8	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404
10	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484
11	0.955	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580
12	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.799	0.704
13	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847
14	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025
15	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	0.954	1.231
16	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490
17	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.076	1.797
18	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.162	2.067
19	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336
20	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.345	2.606
21	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.453	2.875
22	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.560	
23	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668	
24	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.829	
25	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	1.991	
26	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152	
27	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.313	
28	1.428														
29	1.458														
30	1.488														
31	1.518														
32	1.548														
33	1.579														
34	1.609														
35	1.639														
36	1.692														
37	1.745														
38	1.783														
39	1.821														
40	1.859														
41	1.897														
42	1.948														
43	1.999														
44	2.050														
45	2.088														
46	2.126														
47	2.164														
48	2.202														
49	2.239														
50	2.277														
51	2.315														
52	2.353														
53	2.410														
54	2.467														
55	2.524														
56	2.581														
57	2.657														
58	2.732														
59	2.808														
60	2.922														
61	3.036														
62	3.244														
63	3.452														
64	3.665														
65	3.873														
66	4.185														
67	4.612														
68	5.028														
69	5.443														
70	5.870														
71	6.291														
72	6.712														
73	7.138														
74	7.560														
75	7.986														

**MASSACHUSETTS
Automobile Rating Manual**

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

**MASSACHUSETTS
Automobile Rating Manual**

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

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	50/100	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

MASSACHUSETTS
Automobile Rating Manual

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 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 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 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

MASSACHUSETTS
Automobile Rating Manual

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.

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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.

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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.

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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)		
<u>Liability</u>		<u>Annual Premiums</u>
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
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
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

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Automobile Rating Manual

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.

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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.

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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.

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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.

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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.

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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.

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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	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

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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%

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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).

	<u>Approved As Of</u>
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

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Responsible Driver Factors											
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
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35

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CycleGuard

Coverage	Factor
BI	0.03
PD	0.03
Coll	0.03
Comp	0.03
Med Pay	0.03
UM	0.03
UIM	0.03
PIP	0.03

CycleGuard Factor = (1 + Coverage Factor)^{Policy Effective Date - CycleGuard Counter Date rounded down to a whole year}

* CycleGuard Counter Date is located on Page R1 Base Rates

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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	275	548	605	330	364	1004	1108	554	612	902	996	498	550	248	274
2	260	287	555	613	332	366	1047	1155	544	601	943	1041	489	540	259	286
3	263	290	583	644	355	392	1066	1176	573	633	959	1058	516	570	262	289
4	276	305	605	668	359	396	1102	1217	612	675	992	1095	550	607	273	301
5	279	308	611	674	369	407	1117	1233	641	707	1006	1110	577	637	278	307
6	297	328	652	719	391	431	1152	1272	679	749	1037	1144	612	675	295	326
7	313	345	668	737	423	466	1149	1268	710	783	1034	1141	640	706	307	339
8	320	353	660	728	442	487	1146	1265	708	781	1032	1139	636	702	318	351
9	320	340	659	701	419	445	1141	1214	710	755	1026	1091	639	679	318	338
10	312	332	674	717	421	447	1144	1217	730	776	1029	1094	656	697	316	336
11	338	359	754	801	460	489	1114	1185	740	787	1003	1066	665	707	337	358
12	375	399	776	825	483	514	1118	1189	810	862	1006	1070	728	774	374	398
13	377	416	703	776	514	568	1127	1244	817	902	1014	1119	735	811	372	410
14	418	461	779	859	559	617	1101	1216	853	942	990	1092	769	848	416	459
15	518	572	848	936	626	691	1139	1257	926	1022	1025	1131	833	920	506	559
16	459	506	822	908	565	624	1111	1227	789	871	1000	1103	710	783	441	486
17	352	388	743	820	464	512	1131	1249	704	777	1018	1123	634	700	351	387
18	446	474	854	908	568	604	1145	1218	858	913	1031	1096	771	819	436	463
19	446	474	837	890	623	663	1071	1138	861	916	964	1025	774	823	444	472
20	495	547	868	958	628	693	1128	1245	890	982	1014	1119	801	884	481	531
21	515	569	882	974	722	796	1120	1236	1012	1117	1008	1112	911	1005	619	683
22	572	608	873	929	741	788	1109	1180	977	1039	999	1062	880	936	769	817
23	379	403	843	897	671	713	1100	1170	890	947	990	1053	801	852	427	454
24	417	443	810	862	589	626	1097	1167	831	884	988	1050	748	795	414	440
25	438	465	855	909	646	687	1115	1186	895	952	1004	1067	806	858	460	489
26	516	549	851	905	706	750	1071	1138	929	988	964	1025	836	889	566	602
27	237	262	524	579	303	334	971	1071	514	568	875	966	463	510	236	261
40	382	406	737	783	523	557	1111	1182	799	850	999	1062	720	765	389	413
41	356	378	758	806	547	582	1118	1189	838	891	1007	1071	754	801	370	393
42	411	437	811	863	623	663	1112	1183	895	952	1000	1063	806	858	401	426
43	443	471	807	859	603	641	1095	1165	898	955	986	1048	808	860	432	459
44	403	428	810	862	531	565	1097	1167	760	808	988	1050	684	727	387	411
45	477	508	826	879	629	669	1142	1215	926	985	1026	1091	834	887	465	494
CycleGuard Counter Date = 4/1/2010																

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.

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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	275	605	364	1108	612	996	550	274
2	287	613	366	1155	601	1041	540	286
3	290	644	392	1176	633	1058	570	289
4	305	668	396	1217	675	1095	607	301
5	308	674	407	1233	707	1110	637	307
6	328	719	431	1272	749	1144	675	326
7	345	737	466	1268	783	1141	706	339
8	353	728	487	1265	781	1139	702	351
9	340	701	445	1214	755	1091	679	338
10	332	717	447	1217	776	1094	697	336
11	359	801	489	1185	787	1066	707	358
12	399	825	514	1189	862	1070	774	398
13	416	776	568	1244	902	1119	811	410
14	461	859	617	1216	942	1092	848	459
15	572	936	691	1257	1022	1131	920	559
16	506	908	624	1227	871	1103	783	486
17	388	820	512	1249	777	1123	700	387
18	474	908	604	1218	913	1096	819	463
19	474	890	663	1138	916	1025	823	472
20	547	958	693	1245	982	1119	884	531
21	569	974	796	1236	1117	1112	1005	683
22	608	929	788	1180	1039	1062	936	817
23	403	897	713	1170	947	1053	852	454
24	443	862	626	1167	884	1050	795	440
25	465	909	687	1186	952	1067	858	489
26	549	905	750	1138	988	1025	889	602
27	262	579	334	1071	568	966	510	261
40	406	783	557	1182	850	1062	765	413
41	378	806	582	1189	891	1071	801	393
42	437	863	663	1183	952	1063	858	426
43	471	859	641	1165	955	1048	860	459
44	428	862	565	1167	808	1050	727	411
45	508	879	669	1215	985	1091	887	494
CycleGuard Counter Date = 4/1/2010								

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.

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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	405	116	405	116	405	116	405	116	405	116	405	116	405	116	405	116
2	407	118	407	118	407	118	407	118	407	118	407	118	407	118	407	118
3	410	121	410	121	410	121	410	121	410	121	410	121	410	121	410	121
4	408	119	408	119	408	119	408	119	408	119	408	119	408	119	408	119
5	412	123	412	123	412	123	412	123	412	123	412	123	412	123	412	123
6	418	130	418	130	418	130	418	130	418	130	418	130	418	130	418	130
7	422	134	422	134	422	134	422	134	422	134	422	134	422	134	422	134
8	425	138	425	138	425	138	425	138	425	138	425	138	425	138	425	138
9	424	131	424	131	424	131	424	131	424	131	424	131	424	131	424	131
10	431	139	431	139	431	139	431	139	431	139	431	139	431	139	431	139
11	441	149	441	149	441	149	441	149	441	149	441	149	441	149	441	149
12	445	154	445	154	445	154	445	154	445	154	445	154	445	154	445	154
13	463	179	463	179	463	179	463	179	463	179	463	179	463	179	463	179
14	472	189	472	189	472	189	472	189	472	189	472	189	472	189	472	189
15	219	241	219	241	219	241	219	241	219	241	219	241	219	241	219	241
16	355	392	355	392	355	392	355	392	355	392	355	392	355	392	355	392
17	422	134	422	134	422	134	422	134	422	134	422	134	422	134	422	134
18	257	272	257	272	257	272	257	272	257	272	257	272	257	272	257	272
19	273	289	273	289	273	289	273	289	273	289	273	289	273	289	273	289
20	256	282	256	282	256	282	256	282	256	282	256	282	256	282	256	282
21	350	386	350	386	350	386	350	386	350	386	350	386	350	386	350	386
22	394	419	394	419	394	419	394	419	394	419	394	419	394	419	394	419
23	228	242	228	242	228	242	228	242	228	242	228	242	228	242	228	242
24	472	182	472	182	472	182	472	182	472	182	472	182	472	182	472	182
25	259	275	259	275	259	275	259	275	259	275	259	275	259	275	259	275
26	308	326	308	326	308	326	308	326	308	326	308	326	308	326	308	326
27	99	109	99	109	99	109	99	109	99	109	99	109	99	109	99	109
40	457	166	457	166	457	166	457	166	457	166	457	166	457	166	457	166
41	458	167	458	167	458	167	458	167	458	167	458	167	458	167	458	167
42	492	204	492	204	492	204	492	204	492	204	492	204	492	204	492	204
43	202	214	202	214	202	214	202	214	202	214	202	214	202	214	202	214
44	330	351	330	351	330	351	330	351	330	351	330	351	330	351	330	351
45	220	233	220	233	220	233	220	233	220	233	220	233	220	233	220	233
CycleGuard Counter Date = 4/1/2010																

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

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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	116	116	116	116	116	116	116	116
2	118	118	118	118	118	118	118	118
3	121	121	121	121	121	121	121	121
4	119	119	119	119	119	119	119	119
5	123	123	123	123	123	123	123	123
6	130	130	130	130	130	130	130	130
7	134	134	134	134	134	134	134	134
8	138	138	138	138	138	138	138	138
9	131	131	131	131	131	131	131	131
10	139	139	139	139	139	139	139	139
11	149	149	149	149	149	149	149	149
12	154	154	154	154	154	154	154	154
13	179	179	179	179	179	179	179	179
14	189	189	189	189	189	189	189	189
15	241	241	241	241	241	241	241	241
16	392	392	392	392	392	392	392	392
17	134	134	134	134	134	134	134	134
18	272	272	272	272	272	272	272	272
19	289	289	289	289	289	289	289	289
20	282	282	282	282	282	282	282	282
21	386	386	386	386	386	386	386	386
22	419	419	419	419	419	419	419	419
23	242	242	242	242	242	242	242	242
24	182	182	182	182	182	182	182	182
25	275	275	275	275	275	275	275	275
26	326	326	326	326	326	326	326	326
27	109	109	109	109	109	109	109	109
40	166	166	166	166	166	166	166	166
41	167	167	167	167	167	167	167	167
42	204	204	204	204	204	204	204	204
43	214	214	214	214	214	214	214	214
44	351	351	351	351	351	351	351	351
45	233	233	233	233	233	233	233	233
CycleGuard Counter Date = 4/1/2010								

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

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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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)		
Limit	Rate	
5,000	~~20~~	22
10,000	~~27~~	30
15,000	~~35~~	39
20,000	~~37~~	41
25,000	~~41~~	45
50,000	~~48~~	53
100,000	~~57~~	63
CycleGuard Counter Date = 4/1/2010		

**MASSACHUSETTS
Automobile Rating Manual**

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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63
CycleGuard Counter Date = 4/1/2010	

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Automobile Rating Manual**

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
CycleGuard Counter Date = 4/1/2010		

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%

**MASSACHUSETTS
Automobile Rating Manual**

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
CycleGuard Counter Date = 4/1/2010		

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%

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Automobile Rating Manual**

CycleGuard

Coverage	Factor
BI	0.03
PD	0.03
Coll	0.03
Comp	0.03
Med Pay	0.03
UM	0.03
UIM	0.03
PIP	0.03

CycleGuard Factor = (1 + Coverage Factor)^{Policy Effective Date - CycleGuard Counter Date rounded down to a whole year}

* CycleGuard Counter Date is located on Page R1 Base Rates

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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) CycleGuard, (12) Annual Mileage, (23) Multi-car, (34) Passive Restraint, (45) Anti-theft, (56) Group, (67) Liberty Preferred, (78) Driver Training, (89) Good Student, (910) Driving Years, (1011) Public Transit, (1112) Class 15, (1213) Driving Record Rating Plan Factor (Merit Rating Plan), (1314) Enrollment Credit, (1415) Responsible Driver Factor, (16) Early Shopper Discount, and (1517) 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~~ 2010 through ~~March 31, 2010~~ 2011, for the basic coverage package described in the Division of Insurance bulletin 2008-11 2009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2009 2010 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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.

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) CycleGuard, (2) Annual Mileage, (3) Multi-car, (4) Passive Restraint, (5) Anti-theft, (6) Group, (7) Liberty Preferred, (8) Driver Training, (9) Good Student, (10) Driving Years, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Enrollment Credit, (15) Responsible Driver Factor, (16) Early Shopper Discount, and (17) 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 for the basic coverage package described in the Division of Insurance bulletin 2009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 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. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

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

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) CycleGuard, (12) Annual Mileage, (23) Multi-car, (34) Passive Restraint, (45) Anti-theft, (56) Group, (67) Liberty Preferred, (78) Driver Training, (89) Good Student, (910) Driving Years, (1011) Public Transit, (1112) Class 15, (1213) Driving Record Rating Plan Factor (Merit Rating Plan), (1314) Enrollment Credit, (1415) Responsible Driver Factor, (16) Early Shopper Discount, and (1517) 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, 20092010 through March 31, 20102011, for the basic coverage package described in the Division of Insurance bulletin 2008-112009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/20092010 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

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) CycleGuard, (2) Annual Mileage, (3) Multi-car, (4) Passive Restraint, (5) Anti-theft, (6) Group, (7) Liberty Preferred, (8) Driver Training, (9) Good Student, (10) Driving Years, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Enrollment Credit, (15) Responsible Driver Factor, (16) Early Shopper Discount, and (17) 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, 2010 through March 31, 2011, for the basic coverage package described in the Division of Insurance bulletin 2009-13 shall be modified by applying a factor equal to the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) in effect on 4/1/2010 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.

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- 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. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. ~~Tenure is defined as the number of years with the Company for auto renewal policies, or the number of years with the prior auto carrier for new business, increased by one year at each subsequent policy term.~~
For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

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

Application of Discount

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

M. Early Shopper Discount

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The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

Application of Discount

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

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

Application of Discount

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

I. Driving Years Discount

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

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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.

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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

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The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2

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includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

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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.

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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.

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Application of Discount

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

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 - b. at renewal and thereafter at the company's discretion.
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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.

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Application of Discount

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

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1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

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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.

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date

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of the customer's policy with their current carrier. The amount of discount will decrease with each policy renewal until the Early Shopper Discount is equal to zero.

Application of Discount

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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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.

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Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

- 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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent 2010
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

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Model Year 2011					
Symbol	Model Year 2011	Symbol	Model Year 2011	Symbol	Model Year 2011
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 and subsequent through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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.

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.

For model years 2006 through 2010, 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.

For model years 2011 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four 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

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.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

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 tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Model Year 2011

<u>Symbol</u>	<u>Model Year 2011</u>	<u>Symbol</u>	<u>Model Year 2011</u>	<u>Symbol</u>	<u>Model Year 2011</u>
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

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 (Model Years 1990-2010)

- For model years 1990 through 2010, 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.
- Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

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.

New Business Rule

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.

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.

For model years 2006 through 2010, 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.

For model years 2011 and subsequent, the VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

RULE 26. RESERVED FOR FUTURE USE

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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.

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.

RULE 35. CYCLEGUARD

Base Rate Premiums for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12 will be adjusted by the CycleGuard Factor found on the CycleGuard Rate Page.

RULES ~~35~~36 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

All base rates and premiums in this section are subject to adjustment as defined in Rule 35 of this manual.

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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RULES 36 - 38. RESERVED FOR FUTURE USE

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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.

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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.

MASSACHUSETTS
Automobile Rating Manual

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	134	233	241	145	151	436	452	229	237	392	407	206	213	125	130
2	141	147	253	262	163	170	473	491	260	269	426	442	234	242	136	141
3	147	153	266	276	176	183	514	534	278	288	462	479	250	259	144	150
4	159	165	296	307	181	188	569	591	322	334	513	533	289	300	154	160
5	163	170	295	306	205	212	599	621	345	358	540	561	310	321	161	167
6	177	184	328	340	202	209	642	666	394	409	578	599	355	368	172	179
7	180	187	316	328	224	232	682	707	402	417	614	637	361	374	175	182
8	192	200	351	364	230	238	717	744	432	448	646	670	389	404	188	196
9	219	227	376	390	262	271	742	770	451	468	668	693	405	420	214	222
10	223	231	440	457	294	305	790	820	519	539	711	737	469	487	226	234
11	215	223	479	497	289	300	777	806	523	543	700	726	471	489	245	254
12	239	248	457	474	317	329	778	807	562	583	701	727	506	525	233	241
13	271	281	496	515	341	354	779	808	565	587	702	728	508	527	264	274
14	304	315	519	539	382	396	766	795	584	605	690	716	526	546	296	307
15	374	388	600	622	415	431	792	822	653	677	714	741	587	608	358	371
16	314	344	612	671	541	594	775	851	632	693	697	765	570	625	322	353
17	230	238	446	463	281	291	760	788	449	466	683	708	404	419	231	239
18	244	267	604	662	330	362	807	886	582	638	727	798	524	575	276	303
19	285	295	569	591	378	392	744	772	569	591	671	696	513	533	318	330
20	273	299	602	660	369	405	800	878	607	666	720	790	547	600	303	332
21	335	368	607	666	502	551	777	853	638	700	701	769	574	629	466	512
22	330	362	607	666	489	537	778	854	628	689	702	770	564	618	451	495
23	243	252	541	562	377	391	760	788	560	581	684	709	504	523	247	256
24	246	255	482	500	311	322	763	792	502	521	686	711	452	469	249	258
25	243	252	545	566	328	340	765	794	577	599	689	715	519	539	265	275
26	299	328	591	648	418	459	747	820	615	675	672	737	553	606	288	316
27	111	115	213	221	124	129	390	405	194	201	352	365	175	182	114	119
40	281	308	528	580	347	381	773	848	551	604	695	763	496	545	296	325
41	292	303	525	545	383	397	777	806	583	604	700	726	525	545	299	310
42	358	371	579	600	413	429	770	799	630	653	692	718	566	588	365	379
43	321	352	571	626	404	443	766	841	630	691	691	758	566	621	347	381
44	292	303	601	623	529	549	760	788	618	641	684	709	555	576	296	307
45	345	379	581	637	414	454	795	873	648	711	716	786	583	639	358	393
CycleGuard Counter Date = 4/1/2010																

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.

MASSACHUSETTS
Automobile Rating Manual

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	134	241	151	452	237	407	213	130
2	147	262	170	491	269	442	242	141
3	153	276	183	534	288	479	259	150
4	165	307	188	591	334	533	300	160
5	170	306	212	621	358	561	321	167
6	184	340	209	666	409	599	368	179
7	187	328	232	707	417	637	374	182
8	200	364	238	744	448	670	404	196
9	227	390	271	770	468	693	420	222
10	231	457	305	820	539	737	487	234
11	223	497	300	806	543	726	489	254
12	248	474	329	807	583	727	525	241
13	281	515	354	808	587	728	527	274
14	315	539	396	795	605	716	546	307
15	388	622	431	822	677	741	608	371
16	344	671	594	851	693	765	625	353
17	238	463	291	788	466	708	419	239
18	267	662	362	886	638	798	575	303
19	295	591	392	772	591	696	533	330
20	299	660	405	878	666	790	600	332
21	368	666	551	853	700	769	629	512
22	362	666	537	854	689	770	618	495
23	252	562	391	788	581	709	523	256
24	255	500	322	792	521	711	469	258
25	252	566	340	794	599	715	539	275
26	328	648	459	820	675	737	606	316
27	115	221	129	405	201	365	182	119
40	308	580	381	848	604	763	545	325
41	303	545	397	806	604	726	545	310
42	371	600	429	799	653	718	588	379
43	352	626	443	841	691	758	621	381
44	303	623	549	788	641	709	576	307
45	379	637	454	873	711	786	639	393
CycleGuard Counter Date = 4/1/2010								

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.

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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	55	91	95	60	62	170	177	94	98	153	159	85	88	53	55
2	56	58	100	104	66	69	183	190	103	107	165	172	93	97	55	57
3	63	66	103	107	71	74	199	206	110	114	179	186	99	103	60	62
4	65	68	114	119	73	76	219	227	126	131	198	205	113	118	64	67
5	67	70	113	118	82	85	231	239	135	140	208	215	122	127	67	70
6	72	75	126	131	82	85	248	257	155	161	223	231	138	144	71	74
7	73	76	122	127	88	92	263	273	157	163	236	244	141	147	71	74
8	77	80	135	140	91	95	276	286	169	176	248	257	152	158	75	78
9	89	93	144	150	103	107	285	295	176	183	258	267	158	164	86	89
10	90	94	169	176	114	119	298	309	201	208	268	278	181	188	89	93
11	88	92	183	190	113	118	294	305	202	209	264	274	182	189	96	100
12	95	99	176	183	123	128	294	305	217	225	264	274	195	202	91	95
13	108	112	195	202	133	138	294	305	218	226	264	274	196	203	105	109
14	121	126	206	213	147	153	288	299	226	234	261	270	204	211	117	122
15	145	151	234	242	160	166	298	309	251	260	268	278	226	234	136	141
16	125	138	239	262	208	228	291	319	243	266	262	287	219	240	127	140
17	93	97	171	178	110	114	293	304	176	183	263	273	157	163	93	97
18	97	107	230	252	128	141	304	333	224	245	273	299	201	220	111	122
19	113	118	224	232	147	153	281	291	219	227	252	261	198	205	125	130
20	108	119	237	260	142	156	301	330	234	256	270	296	210	230	124	136
21	132	145	237	260	197	216	292	320	245	269	263	288	221	242	184	201
22	129	142	237	260	194	212	293	321	242	265	263	288	218	239	177	195
23	95	99	214	222	146	152	286	296	216	224	258	267	194	201	98	102
24	99	103	184	191	122	127	287	297	194	201	259	268	176	183	99	103
25	98	102	214	222	128	133	288	299	224	232	260	269	200	207	109	113
26	119	131	231	253	161	177	282	309	237	260	253	277	214	234	114	125
27	47	49	84	87	51	53	153	159	78	81	137	142	71	74	50	52
40	112	123	207	227	135	149	292	320	213	233	262	287	192	210	117	129
41	113	118	207	214	148	154	294	305	225	233	264	274	202	209	118	123
42	141	147	227	235	160	166	289	300	242	251	261	270	218	226	141	147
43	125	138	224	245	157	173	289	317	243	266	261	286	218	239	135	149
44	114	119	235	243	204	211	286	296	239	248	259	268	214	222	118	123
45	135	149	227	249	160	176	299	328	249	273	269	295	224	245	139	153
CycleGuard Counter Date = 4/1/2010																

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.

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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	55	95	62	177	98	159	88	55
2	58	104	69	190	107	172	97	57
3	66	107	74	206	114	186	103	62
4	68	119	76	227	131	205	118	67
5	70	118	85	239	140	215	127	70
6	75	131	85	257	161	231	144	74
7	76	127	92	273	163	244	147	74
8	80	140	95	286	176	257	158	78
9	93	150	107	295	183	267	164	89
10	94	176	119	309	208	278	188	93
11	92	190	118	305	209	274	189	100
12	99	183	128	305	225	274	202	95
13	112	202	138	305	226	274	203	109
14	126	213	153	299	234	270	211	122
15	151	242	166	309	260	278	234	141
16	138	262	228	319	266	287	240	140
17	97	178	114	304	183	273	163	97
18	107	252	141	333	245	299	220	122
19	118	232	153	291	227	261	205	130
20	119	260	156	330	256	296	230	136
21	145	260	216	320	269	288	242	201
22	142	260	212	321	265	288	239	195
23	99	222	152	296	224	267	201	102
24	103	191	127	297	201	268	183	103
25	102	222	133	299	232	269	207	113
26	131	253	177	309	260	277	234	125
27	49	87	53	159	81	142	74	52
40	123	227	149	320	233	287	210	129
41	118	214	154	305	233	274	209	123
42	147	235	166	300	251	270	226	147
43	138	245	173	317	266	286	239	149
44	119	243	211	296	248	268	222	123
45	149	249	176	328	273	295	245	153
CycleGuard Counter Date = 4/1/2010								

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.

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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	465	172	296	307	210	217	583	604	361	374	525	545	324	336	173 180
2	479	186	311	322	215	223	628	651	387	401	565	587	348	361	182 189
3	482	189	319	331	229	237	653	677	390	405	587	608	351	364	194 201
4	494	201	332	344	233	241	700	726	418	434	630	653	376	390	213 221
5	494	201	335	347	231	239	721	748	444	461	649	673	400	415	217 225
6	206	213	342	355	246	255	726	753	459	476	654	678	413	429	222 230
7	212	219	346	359	260	269	747	775	490	509	672	697	440	457	230 238
8	214	222	367	381	266	276	772	801	491	510	694	720	441	458	241 250
9	222	230	375	389	264	274	785	814	493	512	707	733	444	461	228 236
10	224	232	379	393	266	276	791	821	496	515	712	738	446	463	229 237
11	219	227	403	418	272	282	784	813	494	513	706	732	444	461	231 239
12	245	254	411	426	292	303	802	832	529	549	723	750	476	494	249 258
13	254	263	410	425	289	300	801	831	529	549	723	750	476	494	254 263
14	266	276	444	461	307	318	806	836	546	567	725	752	492	511	273 283
15	295	306	505	524	338	351	848	880	612	634	763	792	550	571	302 313
16	259	284	497	546	334	366	829	910	549	602	746	819	495	544	268 294
17	230	238	444	461	276	286	801	831	467	485	721	748	421	437	230 238
18	261	286	516	567	318	349	850	933	550	603	765	840	496	545	258 283
19	263	273	492	511	316	328	796	826	513	533	717	744	461	478	254 263
20	254	278	507	557	307	337	843	925	537	590	759	833	484	531	267 293
21	298	327	559	613	358	393	830	911	601	659	747	820	540	593	299 328
22	378	415	596	654	444	487	828	909	646	709	746	819	582	638	369 405
23	219	227	502	521	322	334	813	844	538	559	731	758	484	502	241 250
24	268	278	502	521	321	333	817	848	516	536	736	763	463	481	262 271
25	253	262	544	565	319	331	819	850	571	593	738	766	514	534	269 279
26	304	333	557	611	393	431	799	877	610	669	719	789	548	601	300 329
27	159	165	282	292	189	197	551	572	320	332	496	515	287	297	159 165
40	236	259	441	484	293	321	801	879	505	555	721	791	455	500	272 298
41	240	249	429	445	303	314	801	831	536	556	721	748	482	500	253 262
42	241	250	463	481	330	342	823	854	583	604	741	769	525	545	285 295
43	277	304	476	523	328	360	822	902	590	647	739	811	531	583	282 309
44	219	227	469	487	318	330	800	830	530	550	720	747	476	494	227 235
45	292	320	495	544	333	365	851	934	608	667	766	841	547	600	296 325
CycleGuard Counter Date = 4/1/2010															

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.

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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	172	307	217	604	374	545	336	180
2	186	322	223	651	401	587	361	189
3	189	331	237	677	405	608	364	201
4	201	344	241	726	434	653	390	221
5	201	347	239	748	461	673	415	225
6	213	355	255	753	476	678	429	230
7	219	359	269	775	509	697	457	238
8	222	381	276	801	510	720	458	250
9	230	389	274	814	512	733	461	236
10	232	393	276	821	515	738	463	237
11	227	418	282	813	513	732	461	239
12	254	426	303	832	549	750	494	258
13	263	425	300	831	549	750	494	263
14	276	461	318	836	567	752	511	283
15	306	524	351	880	634	792	571	313
16	284	546	366	910	602	819	544	294
17	238	461	286	831	485	748	437	238
18	286	567	349	933	603	840	545	283
19	273	511	328	826	533	744	478	263
20	278	557	337	925	590	833	531	293
21	327	613	393	911	659	820	593	328
22	415	654	487	909	709	819	638	405
23	227	521	334	844	559	758	502	250
24	278	521	333	848	536	763	481	271
25	262	565	331	850	593	766	534	279
26	333	611	431	877	669	789	601	329
27	165	292	197	572	332	515	297	165
40	259	484	321	879	555	791	500	298
41	249	445	314	831	556	748	500	262
42	250	481	342	854	604	769	545	295
43	304	523	360	902	647	811	583	309
44	227	487	330	830	550	747	494	235
45	320	544	365	934	667	841	600	325
CycleGuard Counter Date = 4/1/2010								

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.

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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	15	34	35	22	23	54	56	31	32	49	51	28	29	14	15
2	15	16	37	38	25	26	60	62	33	34	54	56	30	31	14	15
3	16	17	38	40	25	26	64	67	38	40	58	60	34	35	16	17
4	17	18	44	46	27	28	71	74	42	44	64	67	38	40	16	17
5	17	18	42	44	29	30	74	77	45	47	67	70	41	43	18	19
6	17	18	48	50	29	30	78	81	52	54	70	73	47	49	20	21
7	19	20	45	47	31	32	85	88	53	55	77	80	48	50	18	19
8	20	21	50	52	33	34	89	93	57	59	80	83	51	53	20	21
9	23	24	55	57	37	38	92	96	60	62	83	86	54	56	23	24
10	23	24	59	61	43	45	95	99	69	72	86	89	62	64	23	24
11	25	26	67	70	40	42	94	98	70	73	85	88	63	66	27	28
12	25	26	65	68	45	47	94	98	73	76	85	88	66	69	28	29
13	28	29	72	75	48	50	94	98	75	78	85	88	68	71	29	30
14	33	34	76	79	53	55	95	99	77	80	86	89	69	72	32	33
15	41	43	83	86	56	58	93	97	83	86	84	87	75	78	39	41
16	43	47	80	88	67	74	91	100	82	90	82	90	74	81	46	51
17	24	25	61	63	38	40	94	98	59	61	85	88	53	55	24	25
18	30	33	81	89	45	50	96	106	76	84	86	95	68	75	34	37
19	34	35	81	84	51	53	94	98	78	81	85	88	70	73	39	41
20	34	37	83	91	51	56	93	102	77	85	84	92	69	76	39	43
21	46	51	81	89	68	75	93	102	85	94	84	92	77	85	58	64
22	46	51	82	90	67	74	93	102	84	92	84	92	76	84	56	62
23	25	26	81	84	50	52	92	96	73	76	83	86	66	69	28	29
24	26	27	65	68	43	45	94	98	65	68	85	88	59	61	27	28
25	30	31	82	85	47	49	93	97	78	81	84	87	70	73	32	33
26	35	39	80	88	55	61	92	101	82	90	83	91	74	81	37	41
27	13	14	30	31	17	18	48	50	26	27	43	45	23	24	13	14
40	28	31	74	81	47	52	94	103	75	83	85	94	68	75	31	34
41	29	30	75	78	54	56	95	99	75	78	86	89	68	71	33	34
42	38	40	83	86	56	58	93	97	83	86	84	87	75	78	40	42
43	36	40	82	90	57	63	93	102	84	92	84	92	76	84	38	42
44	39	41	82	85	68	71	92	96	83	86	83	86	75	78	45	47
45	36	40	82	90	58	64	94	103	85	94	85	94	77	85	39	43
CycleGuard Counter Date = 4/1/2010																

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.

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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	15	35	23	56	32	51	29	15
2	16	38	26	62	34	56	31	15
3	17	40	26	67	40	60	35	17
4	18	46	28	74	44	67	40	17
5	18	44	30	77	47	70	43	19
6	18	50	30	81	54	73	49	21
7	20	47	32	88	55	80	50	19
8	21	52	34	93	59	83	53	21
9	24	57	38	96	62	86	56	24
10	24	61	45	99	72	89	64	24
11	26	70	42	98	73	88	66	28
12	26	68	47	98	76	88	69	29
13	29	75	50	98	78	88	71	30
14	34	79	55	99	80	89	72	33
15	43	86	58	97	86	87	78	41
16	47	88	74	100	90	90	81	51
17	25	63	40	98	61	88	55	25
18	33	89	50	106	84	95	75	37
19	35	84	53	98	81	88	73	41
20	37	91	56	102	85	92	76	43
21	51	89	75	102	94	92	85	64
22	51	90	74	102	92	92	84	62
23	26	84	52	96	76	86	69	29
24	27	68	45	98	68	88	61	28
25	31	85	49	97	81	87	73	33
26	39	88	61	101	90	91	81	41
27	14	31	18	50	27	45	24	14
40	31	81	52	103	83	94	75	34
41	30	78	56	99	78	89	71	34
42	40	86	58	97	86	87	78	42
43	40	90	63	102	92	92	84	42
44	41	85	71	96	86	86	78	47
45	40	90	64	103	94	94	85	43
CycleGuard Counter Date = 4/1/2010								

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.