

**MASSACHUSETTS**  
**Automobile Rating Manual**

<b>Class-Territory Base Rates</b>								
<b>Part 1 (A-1: 20/40 Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	122	220	137	411	216	370	194	118
2	133	239	154	446	245	402	221	128
3	139	251	166	485	262	436	236	136
4	150	279	171	537	304	484	273	145
5	154	278	193	565	325	509	292	152
6	167	309	191	606	372	545	335	162
7	170	298	211	643	379	579	341	165
8	181	331	217	676	408	609	367	177
9	207	355	247	700	425	630	382	202
10	210	415	277	745	490	671	442	213
11	203	452	273	733	493	660	444	231
12	225	431	299	734	530	661	477	220
13	256	468	322	735	533	662	479	249
14	287	490	360	723	551	651	496	279
15	341	546	378	721	595	650	535	326
16	286	557	493	706	576	635	519	293
17	217	421	265	717	424	644	381	218
18	222	550	301	735	530	662	477	251
19	269	537	357	702	537	633	484	300
20	249	548	336	729	553	656	498	276
21	305	553	457	708	581	638	523	424
22	301	553	445	709	572	639	514	411
23	229	510	356	717	528	645	475	233
24	232	455	293	720	474	647	426	235
25	229	514	309	722	544	650	490	250
26	282	558	394	705	580	634	522	272
27	105	201	117	368	183	332	165	108
40	265	498	327	729	520	656	468	279
41	275	495	361	733	550	660	495	282
42	338	546	390	726	594	653	534	344
43	303	539	381	723	594	652	534	327
44	275	567	499	717	583	645	524	279
45	314	529	377	724	590	652	531	326

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 2 (A-2: PIP)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	50	86	57	160	89	144	80	50
2	53	94	62	173	97	156	88	52
3	59	97	67	188	104	169	93	57
4	61	108	69	207	119	187	107	60
5	63	107	77	218	127	196	115	63
6	68	119	77	234	146	210	130	67
7	69	115	83	248	148	223	133	67
8	73	127	86	260	159	234	143	71
9	84	136	97	269	166	243	149	81
10	85	159	108	281	190	253	171	84
11	83	173	107	277	191	249	172	91
12	90	166	116	277	205	249	184	86
13	102	184	125	277	206	249	185	99
14	114	194	139	272	213	246	192	110
15	132	214	146	272	229	245	206	124
16	114	218	190	266	222	239	200	116
17	88	161	104	276	166	248	148	88
18	89	210	117	278	205	249	184	101
19	107	211	139	265	207	238	187	118
20	99	216	130	275	214	247	192	113
21	121	216	180	267	224	240	202	168
22	118	216	177	268	221	240	199	162
23	90	202	138	270	204	243	183	92
24	93	174	115	271	183	244	166	93
25	92	202	121	272	211	245	189	103
26	112	218	152	266	224	239	202	108
27	44	79	48	144	74	129	67	47
40	106	195	127	275	201	247	181	110
41	107	195	140	277	212	249	191	111
42	133	214	151	273	228	246	206	133
43	118	211	148	273	229	246	206	127
44	108	222	192	270	225	244	202	111
45	123	207	146	273	227	246	205	127

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<b>Class-Territory Base Rates</b>								
<b>Part 4 Basic (\$5000 PDL)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	156	279	198	550	341	495	306	163
2	169	293	203	592	365	533	328	172
3	172	301	216	616	368	554	331	183
4	183	313	220	660	394	594	355	201
5	183	316	218	680	419	612	377	205
6	194	323	232	685	433	617	390	209
7	200	326	245	705	462	634	415	217
8	202	346	251	728	463	655	416	227
9	209	354	249	741	465	667	419	215
10	211	358	251	746	468	672	421	216
11	207	380	257	740	466	666	419	218
12	231	388	275	757	499	682	449	235
13	240	387	273	756	499	682	449	240
14	251	419	290	760	515	684	464	258
15	269	460	308	772	557	695	501	275
16	236	453	304	755	500	679	451	244
17	217	419	260	756	441	680	397	217
18	238	470	290	774	501	697	452	235
19	248	464	298	751	484	676	435	240
20	231	462	280	768	489	691	441	243
21	271	509	326	756	547	680	492	272
22	344	543	404	754	588	679	530	336
23	207	474	304	767	508	690	457	227
24	253	474	303	771	487	694	437	247
25	239	513	301	773	539	696	485	254
26	287	525	371	754	575	678	517	283
27	150	266	178	520	302	468	271	150
40	223	416	276	756	476	680	429	257
41	226	405	286	756	506	680	455	239
42	227	437	311	776	550	699	495	269
43	261	449	309	775	557	697	501	266
44	207	442	300	755	500	679	449	214
45	266	451	303	775	554	698	498	270

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<b>Class-Territory Base Rates</b>								
<b>Part 5 Basic (B: Optional Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	19	39	25	68	36	61	33	19
2	20	42	27	73	40	67	36	20
3	22	45	29	80	44	72	39	22
4	24	50	30	89	50	80	45	24
5	24	50	34	94	53	84	48	26
6	26	56	34	101	61	90	55	27
7	27	53	37	106	62	95	56	27
8	28	59	38	112	67	101	60	29
9	34	63	44	115	70	104	62	33
10	34	70	49	117	79	106	71	34
11	35	78	47	115	80	104	72	39
12	37	75	52	116	86	104	78	40
13	41	84	57	116	88	104	79	41
14	47	90	62	114	90	103	80	46
15	58	97	67	114	97	103	88	57
16	63	94	80	110	94	99	84	66
17	36	71	45	117	69	105	61	36
18	44	95	52	114	86	103	78	50
19	49	94	60	111	88	100	79	57
20	49	97	60	114	89	103	80	57
21	67	95	81	112	95	101	85	82
22	66	95	81	111	94	100	84	80
23	36	94	60	111	85	100	77	38
24	37	75	49	111	75	100	68	39
25	42	95	55	114	89	102	80	46
26	51	94	66	111	94	100	84	51
27	18	36	20	61	30	55	27	18
40	41	88	57	114	85	103	77	44
41	44	90	62	115	90	103	80	46
42	55	97	67	114	96	102	86	58
43	51	96	67	113	96	102	86	57
44	57	95	81	111	94	100	84	66
45	52	97	67	115	96	103	86	57

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<b>Class-Territory Base Rates</b>								
<b>Part 7 \$500 Deductible (Collision)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	235	517	311	947	523	851	470	234
2	245	524	313	988	513	890	461	244
3	248	550	335	1006	541	905	487	247
4	260	571	339	1040	577	936	519	258
5	263	576	348	1054	605	949	544	262
6	280	615	369	1087	641	978	577	278
7	295	630	399	1084	670	975	604	290
8	302	623	417	1081	668	974	600	300
9	302	622	395	1076	670	968	603	300
10	294	636	397	1079	689	971	619	298
11	319	711	434	1051	698	946	627	318
12	354	732	456	1055	764	949	687	353
13	356	663	485	1063	771	957	693	351
14	394	735	527	1039	805	934	725	392
15	471	771	569	1035	842	932	757	460
16	417	747	514	1010	717	909	645	401
17	332	701	438	1067	664	960	598	331
18	405	776	516	1041	780	937	701	396
19	421	790	588	1010	812	909	730	419
20	450	789	571	1025	809	922	728	437
21	468	802	656	1018	920	916	828	563
22	520	794	674	1008	888	908	800	699
23	358	795	633	1038	840	934	756	403
24	393	764	556	1035	784	932	706	391
25	413	807	609	1052	844	947	760	434
26	487	803	666	1010	876	909	789	534
27	224	494	286	916	485	825	437	223
40	360	695	493	1048	754	942	679	367
41	336	715	516	1055	791	950	711	349
42	388	765	588	1049	844	943	760	378
43	418	761	569	1033	847	930	762	408
44	380	764	501	1035	717	932	645	365
45	434	751	572	1038	842	933	758	423

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<b>Class-Territory Base Rates</b>								
<b>Part 9 \$500 Deductible (Comprehensive)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	99	99	99	99	99	99	99	99
2	101	101	101	101	101	101	101	101
3	104	104	104	104	104	104	104	104
4	102	102	102	102	102	102	102	102
5	106	106	106	106	106	106	106	106
6	111	111	111	111	111	111	111	111
7	115	115	115	115	115	115	115	115
8	118	118	118	118	118	118	118	118
9	117	117	117	117	117	117	117	117
10	124	124	124	124	124	124	124	124
11	133	133	133	133	133	133	133	133
12	137	137	137	137	137	137	137	137
13	154	154	154	154	154	154	154	154
14	162	162	162	162	162	162	162	162
15	199	199	199	199	199	199	199	199
16	323	323	323	323	323	323	323	323
17	115	115	115	115	115	115	115	115
18	234	234	234	234	234	234	234	234
19	258	258	258	258	258	258	258	258
20	233	233	233	233	233	233	233	233
21	318	318	318	318	318	318	318	318
22	358	358	358	358	358	358	358	358
23	215	215	215	215	215	215	215	215
24	162	162	162	162	162	162	162	162
25	244	244	244	244	244	244	244	244
26	291	291	291	291	291	291	291	291
27	93	93	93	93	93	93	93	93
40	148	148	148	148	148	148	148	148
41	149	149	149	149	149	149	149	149
42	181	181	181	181	181	181	181	181
43	191	191	191	191	191	191	191	191
44	311	311	311	311	311	311	311	311
45	200	200	200	200	200	200	200	200

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
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

<b>Liberty Advantage Plus Charge</b>
10%

<b>Part 5 (B: Optional BI)</b>	
Limit/Group	Factor
20/40 (I)	1.00
20/50 (II)	1.01
25/50 (II)	1.05
25/60 (II)	1.06
35/80 (II)	1.16
50/100 (II)	1.27
100/100 (III)	1.48
100/200 (III)	1.49
100/300 (III)	1.50
200/400 (III)	1.83
250/500 (III)	1.94
250/1000 (III)	1.99
300/500 (III)	2.18
500/500 (III)	2.86
500/1000 (III)	2.91

\* No Part 5 coverage: Group I

**Additional Liability Rates**

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

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**Uninsured/Underinsured Motorists Rates**

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

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
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	Limited Collision
0	\$8
300	\$5
500	1.00
1,000	0.54
2,000	0.32

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

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

Deductible	Glass Deductible for Comprehensive
\$100	0.84

Limit	Substitute Transportation
\$15/day	14
\$30/day	69
\$45/day	146
\$100/day	300

Towing and Labor	Rate
\$50 per disablement	8
\$100 per disablement	16

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

\*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%

**Class 15 Discount**

25%

**Good Student Discount**

10%

**Driver Training Discount**

5%

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**Discounts**

Driving Years Discount	
License Years	Discount
0-1	0.0%
1-2	2.5%
2-3	5.0%
3-4	0.0%
4-5	2.5%
5-6	5.0%
6-10	0.0%
10-11	0.5%
11-12	1.0%
12-13	1.5%
13-14	2.0%
14-15	2.5%
15-16	3.0%
16-17	3.5%
17-18	4.0%
18-19	4.5%
19-20	5.0%
20-21	5.5%
21-22	6.0%
22-23	6.5%
23-24	7.0%
24-25	7.5%
25-26	8.0%
26-27	8.5%
27-28	9.0%
28-29	9.5%
29-30	10.0%
30-31	10.5%
31-32	11.0%
32-33	11.5%
33-34	12.0%
34-35	12.5%
35-36	13.0%
36-37	13.5%
37-38	14.0%
38-39	14.5%
39-40	15.0%
40-41	15.5%
41-42	16.0%
42-43	16.5%
43-44	17.0%
44-45	17.5%
45-46	18.0%
46-47	18.5%
47-48	19.0%
48-49	19.5%
49-50	20.0%
50+	20.0%

Liberty Preferred Discount				
Tenure	Coverage Limit	Multi-Car Discount	Companion Policy	Discount
0	I	Single Car	No	0%
1	I	Single Car	No	0%
2	I	Single Car	No	0%
3	I	Single Car	No	0%
4	I	Single Car	No	0%
5	I	Single Car	No	1%
6	I	Single Car	No	1%
7	I	Single Car	No	2%
8	I	Single Car	No	2%
9	I	Single Car	No	3%
10+	I	Single Car	No	4%
0	II	Single Car	No	1%
1	II	Single Car	No	1%
2	II	Single Car	No	1%
3	II	Single Car	No	2%
4	II	Single Car	No	2%
5	II	Single Car	No	3%
6	II	Single Car	No	3%
7	II	Single Car	No	4%
8	II	Single Car	No	4%
9	II	Single Car	No	5%
10+	II	Single Car	No	6%
0	III	Single Car	No	3%
1	III	Single Car	No	3%
2	III	Single Car	No	3%
3	III	Single Car	No	4%
4	III	Single Car	No	4%
5	III	Single Car	No	5%
6	III	Single Car	No	5%
7	III	Single Car	No	6%
8	III	Single Car	No	6%
9	III	Single Car	No	7%
10+	III	Single Car	No	8%
0	I	Multi-Car	No	4%
1	I	Multi-Car	No	4%
2	I	Multi-Car	No	4%
3	I	Multi-Car	No	5%
4	I	Multi-Car	No	5%
5	I	Multi-Car	No	6%
6	I	Multi-Car	No	6%
7	I	Multi-Car	No	7%
8	I	Multi-Car	No	7%
9	I	Multi-Car	No	8%
10+	I	Multi-Car	No	9%
0	II	Multi-Car	No	6%
1	II	Multi-Car	No	6%
2	II	Multi-Car	No	6%
3	II	Multi-Car	No	7%
4	II	Multi-Car	No	7%
5	II	Multi-Car	No	8%
6	II	Multi-Car	No	8%
7	II	Multi-Car	No	9%
8	II	Multi-Car	No	9%
9	II	Multi-Car	No	10%
10+	II	Multi-Car	No	11%
0	III	Multi-Car	No	8%
1	III	Multi-Car	No	8%
2	III	Multi-Car	No	8%
3	III	Multi-Car	No	9%
4	III	Multi-Car	No	9%
5	III	Multi-Car	No	10%
6	III	Multi-Car	No	10%
7	III	Multi-Car	No	11%
8	III	Multi-Car	No	11%
9	III	Multi-Car	No	12%
10+	III	Multi-Car	No	13%

Liberty Preferred Discount				
Tenure	Coverage Limit	Multi-Car Discount	Companion Policy	Discount
0	I	Single Car	Yes	7%
1	I	Single Car	Yes	7%
2	I	Single Car	Yes	7%
3	I	Single Car	Yes	7%
4	I	Single Car	Yes	7%
5	I	Single Car	Yes	7%
6	I	Single Car	Yes	7%
7	I	Single Car	Yes	7%
8	I	Single Car	Yes	7%
9	I	Single Car	Yes	7%
10+	I	Single Car	Yes	7%
0	II	Single Car	Yes	9%
1	II	Single Car	Yes	9%
2	II	Single Car	Yes	9%
3	II	Single Car	Yes	9%
4	II	Single Car	Yes	9%
5	II	Single Car	Yes	9%
6	II	Single Car	Yes	9%
7	II	Single Car	Yes	9%
8	II	Single Car	Yes	9%
9	II	Single Car	Yes	9%
10+	II	Single Car	Yes	9%
0	III	Single Car	Yes	11%
1	III	Single Car	Yes	11%
2	III	Single Car	Yes	11%
3	III	Single Car	Yes	11%
4	III	Single Car	Yes	11%
5	III	Single Car	Yes	11%
6	III	Single Car	Yes	11%
7	III	Single Car	Yes	11%
8	III	Single Car	Yes	11%
9	III	Single Car	Yes	11%
10+	III	Single Car	Yes	11%
0	I	Multi-Car	Yes	12%
1	I	Multi-Car	Yes	12%
2	I	Multi-Car	Yes	12%
3	I	Multi-Car	Yes	12%
4	I	Multi-Car	Yes	12%
5	I	Multi-Car	Yes	12%
6	I	Multi-Car	Yes	12%
7	I	Multi-Car	Yes	12%
8	I	Multi-Car	Yes	12%
9	I	Multi-Car	Yes	12%
10+	I	Multi-Car	Yes	12%
0	II	Multi-Car	Yes	14%
1	II	Multi-Car	Yes	14%
2	II	Multi-Car	Yes	14%
3	II	Multi-Car	Yes	14%
4	II	Multi-Car	Yes	14%
5	II	Multi-Car	Yes	14%
6	II	Multi-Car	Yes	14%
7	II	Multi-Car	Yes	14%
8	II	Multi-Car	Yes	14%
9	II	Multi-Car	Yes	14%
10+	II	Multi-Car	Yes	14%
0	III	Multi-Car	Yes	16%
1	III	Multi-Car	Yes	16%
2	III	Multi-Car	Yes	16%
3	III	Multi-Car	Yes	16%
4	III	Multi-Car	Yes	16%
5	III	Multi-Car*	Yes	16%
6	III	Multi-Car*	Yes	16%
7	III	Multi-Car*	Yes	16%
8	III	Multi-Car*	Yes	16%
9	III	Multi-Car*	Yes	16%
10+	III	Multi-Car*	Yes	16%

\*Qualifies under Rule 56

**MASSACHUSETTS  
Automobile Rating Manual**

**Driving Record Rating Plan (Merit Rating Plan)**

**Calculation of Credits and Surcharges  
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, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<b>Credit Factors</b>			
Liberty Responsible Driver Plus	0.170	0.170	NA	NA
Liberty Responsible Driver	0.070	0.070	0.070	0.070

<b>Points</b>	<b>Surcharge Factors</b>			
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

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Automobile Rating Manual**

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

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

**MASSACHUSETTS  
Automobile Rating Manual**

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

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

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**Implicit Surcharge Exclusion Factors**

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

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**STATED AMOUNT COMPREHENSIVE RATES (\$500 DEDUCTIBLE)**

Territory	SYMBOL																
	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	1.01	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
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**STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE**

Territory	SYMBOL																
	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	0.36	0.35	0.35	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**

**Part 2 - PIP**

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

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

**Rates at Increased limits**

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

Part 5 Increased Limit Factors					
Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	50/100	1.280	250/500	2.040
20/50	1.010	100/100	1.520	250/1000	2.090
25/50	1.060	100/200	1.530	300/500	2.300
25/60	1.070	100/300	1.540	500/500	3.010
35/80	1.170	200/400	1.920	500/1000	3.060

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 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 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	35,000	1.260
10,000	1.215	50,000	1.277
15,000	1.230	100,000	1.288
25,000	1.246		

**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

**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
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46
500/1000	\$55

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$9
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512
500/1000	\$744

**Notes:**

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

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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
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

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:

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	100%	Part 7 - 60%* Part 8 - 100% Part 9 - 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	100%	Parts 7 and 8 - 50% Part 9 - 100%
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Golfmobiles and Lawnmowers (Motorized) (Rule 42)</b>	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

<b>Snowmobiles (Rule 43)</b>		<u>Annual</u>
<u>Liability</u>		<u>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		

<b>Motorcycles, etc. (Rule 44)</b>
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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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 1 (A-1: 20/40 Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 2 (A-2: PIP)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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

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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 4 Basic (\$5000 PDL)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 5 Basic (B: Optional Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 7 \$500 Deductible (Collision)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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.  
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<b>Miscellaneous Motor Vehicles Base Rates*</b>								
<b>Part 9 \$500 Deductible (Comprehensive)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
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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**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
Voceff 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

**Accident/Violation Forgiveness**

1. Qualifying for Forgiveness

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

2. Redeeming Forgiveness

- a. Accident Surcharge Forgiveness under Liberty Advantage
  - i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - ii. Only one surchargeable accident per policy will be forgiven.
  - iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
  - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - v. Once a policy redeems accident surcharge forgiveness, the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
- b. Violation Surcharge Forgiveness under Liberty Advantage
  - i. Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
  - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
    - 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
    - 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

**Accident/Violation Forgiveness**

1. Qualifying for Forgiveness

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

2. Redeeming Forgiveness

- a. Accident Surcharge Forgiveness under Liberty Advantage
  - i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - ii. Only one surchargeable accident per policy will be forgiven.
  - iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
  - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - v. Once a policy redeems accident surcharge forgiveness, the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
- b. Violation Surcharge Forgiveness under Liberty Advantage
  - i. Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
  - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
    1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
    2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

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

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

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

**RULE 57. RESERVED FOR FUTURE USE**

**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

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

**Registration Requirements**

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

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

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

**Registration Transfer**

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

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

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

**Salvage Title**

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

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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 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

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Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

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

### C. New Business

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

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

### D. Transfer of Insurer

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

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

2. At the same time this transfer information is released to the Company, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a Notice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the Company stamp.
3. Upon receipt of the notice of transfer of insurer, the former carrier shall:
  - a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer;
  - b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and
  - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

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

### E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The Company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

## RULE 5. RESIDENCE AND LOCATION

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

**B. Minimum Premiums**

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

**RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES**

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

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

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

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

**RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

**A. Application**

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

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

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

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

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

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

**1. Owners**

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

**2. Non-Owners**

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

**B. Surcharges**

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

**RULE 11. PREMIUM CALCULATION RULE**

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

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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, 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.

### **RULE 12. WHOLE DOLLAR PREMIUM RULE**

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

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

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

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

### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

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

### **RULE 14. DEPOSIT PREMIUM RULE**

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

### **RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

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

### **RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

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

### **RULE 17. SUBSTITUTE TRANSPORTATION**

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

### **RULE 18. TERMINATION OF INSURANCE**

**A. Cancellations**

The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.
  - b. If the insured automobile is repossessed under terms of a financing agreement.
  - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.
  - d. If the insured enters the military service of the United States of America.
  - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
    - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
    - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
    - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.
  3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation if the cancellation affects Part 1 coverage. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

**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



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  
 Policy Effective Date

No. of Days in force								August		September		October		November		December	
	Jan.	Feb.	Mar.	Apr.	May	June	July	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)

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)

**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 insurer 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 six months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

#### 1. Eligibility

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

#### 2. Verification

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

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

#### 3. Application of Discount

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

### F. Passive Restraint Discount

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

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

### G. Driver Training Discount

A discount will be given to eligible operators with 0-6 years driving experience 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 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

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
- e. in the case of home schooling, 2 options are given:
  - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
  - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:
  - a. when the good student discount is initially requested, and;
  - b. at renewal and thereafter at the company's discretion.
4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

### **Application of Discount**

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

### **I. Driving Years Discount**

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

### **Application of Discount**

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

### **J. Liberty Preferred**

A discount will apply based on the tenure, coverage limit, multi-car discount and presence of an inforce tenant, condominium or homeowner companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, or LM Insurance Corporation.

1. To determine coverage limit:
  - a. Coverage limit is defined as the purchased bodily injury coverage limit, categorized into three Groups: I, II and III.
  - b. For multiple vehicle policies with multiple coverage limits, the highest coverage limit will be used.
2. Tenure is defined as the number of years with the Company for auto renewal policies, or the number of years with the prior auto carrier for new business, increased by one year at each subsequent policy term.

### **Application of Discount**

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

### **K. Group Savings Plus**

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

### **Application of Discount**

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

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

### **L. Enrollment Credit**

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

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

### **Application of Discount**

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

**Rule 20. MODEL YEAR RATING**

**Model Year Defined**

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

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

**Rule 21. RESERVED FOR FUTURE USE**

**Rule 22. NON-SYMBOLLED VEHICLES**

**A. Non-Symbolled Vehicles**

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

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

**3. Stated or Agreed Amount**

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

**4. Equipment: Vans and Pick-ups**

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

**RULE 23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

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.

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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.

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

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

**RULE 26. RESERVED FOR FUTURE USE**

**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 merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating plan points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating plan points of that operator;
  - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating plan points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating plan points of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
  - iii. If an operator's class and merit rating plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
  - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating plan points.
  - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating plan points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
  - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

**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.

The discount shall not apply to other coverages.

### **RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES**

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

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

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

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

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

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

### **RULE 33. TOWING AND LABOR COST**

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

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

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

### **RULES 35 - 38. RESERVED FOR FUTURE USE**

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 39. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

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

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

**B. Camper Bodies**

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

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

**Symbolled Pick-Up**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

**Non-Symbolled Pick-Up**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

**RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES**

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

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

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

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

**RULE 41. STATED AMOUNT COVERAGE**

**Parts 7, 8 and 9**

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

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

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

**RULES 42-43 RESERVED FOR FUTURE USE**

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

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

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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

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manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

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

### **RULE 47. CUSTOMIZED VANS AND PICK-UPS**

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

The vehicle should be rated as follows:

#### **A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

#### **B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

### **RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

Coverage Parts 7, 8, 9

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

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

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

**SECTION IV - NON-OWNED AUTOMOBILES**

**RULE 49. NAMED NON-OWNER POLICY**

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

The following rates apply:

**Bodily Injury Liability, Property Damage Liability, Medical Payments**

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

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

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

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

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

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

**Uninsured Motorists and Underinsured Motorists**

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

**RULE 50. USE OF OTHER AUTOMOBILES**

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

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

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

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

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

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

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

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

Physical Damage Coverages

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

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

**RULES 51 - 53. RESERVED FOR FUTURE USE**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS**

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

**1. Purpose and Scope**

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

**2. Eligibility**

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in the Private Passenger Manual.
- (2) Private Passenger Types as defined in the Commercial Manual.
- (3) Commercial Vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8,000 pounds or under.

**3. Coverages**

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

**4. Discounts Applicable**

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

**5. Definitions**

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

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

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

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

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

**6. General**

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

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

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

**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. 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 an insurer prior to the issuance of physical damage coverages by the insurer.

**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 insurer 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 insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer 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 insurer.
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 insurer 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 insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

**Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.  
  
Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a

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

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

### **Deferral of Inspection**

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

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

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

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

#### **Plan Overview**

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

**Operators New to Massachusetts**

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience.

If an operator's Motor Vehicle Report (MVR) is electronically available, the Company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the Company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The Company may initially produce the policy with estimated credits or surcharges if it can confirm the operator's driving experience. The operator may obtain an official driving record or a record from a previous insurer and submit it to the Company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the Company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the Company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

**Classification of Surcharge Points**

Surcharge points are assigned as follows:

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

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

**Calculation of Premium Adjustment**

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

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

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

**Accident/Violation Forgiveness**

1. Qualifying for Forgiveness

- a. Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- b. Renewal customers can earn forgiveness provided they meet the following criteria:
  - i. All experienced operators on the policy must be 5+ years surchargeable accident free and 3+ years conviction free; and
  - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with the Company.
  - iii. As a transition, if there was a surchargeable accident or conviction during the prior policy term expiring between 4/1/2008 and 3/31/2009, for policies renewing 4/1/2008 through 3/31/2009, the policy will qualify for forgiveness provided the policy met i and ii as of the last renewal date.
- c. New business customers can qualify for forgiveness provided they meet the following criteria:
  - i. All experienced operators on the policy must be 5+ years surchargeable accident free and 3+ years conviction free; and
  - ii. Policy qualifies at issuance for certain Liberty Preferred Discount levels as shown in the Rate Pages (Section R).

2. Redeeming Forgiveness

- a. Accident Surcharge Forgiveness
  - i. Once a policy qualifies for forgiveness, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - ii. Only one suchargeable accident per policy will be forgiven.
  - iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
  - iv. If a policy qualifies for forgiveness and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - v. Once a policy redeems accident surcharge forgiveness, the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
- b. Violation Surcharge Forgiveness
  - i. Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- c. For policies carrying the Liberty Advantage Plus endorsement, and qualifying for forgiveness
  - i. Any experienced operator (other than an operator added in 2.a.iv.) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness from a. and b. above, is zero or qualifies for the Liberty Responsible Driver Discount, and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
    - 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident, or violation; and
    - 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

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

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

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

**RULE 57. RESERVED FOR FUTURE USE**

**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

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

**Registration Requirements**

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

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

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

**Registration Transfer**

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

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

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

**Salvage Title**

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

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
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

# MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

## 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	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PERSONAL AUTO FORMS INDEX  
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

<b><u>Form Title</u></b> <b><u>Policy</u></b>	<b><u>Form Number and</u></b> <b><u>Edition Date</u></b>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<b><u>Endorsements</u></b>	
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	5.....	Hampden
	Nantucket	6.....	Hampshire
	Plymouth	7.....	Middlesex
1.....	Berkshire	8.....	Norfolk
2.....	Bristol	9.....	Suffolk
3.....	Essex		Worcester

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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
<b>A</b>					
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	<b>D</b>		
AYER.....	3	632	DALTON.....	27	132
<b>B</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	<b>E</b>		
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	<b>F</b>		
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
<b>C</b>			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
<b>G</b>			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	<b>M</b>		
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
<b>H</b>			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	<b>N</b>		
HULL.....	9	035	NAHANT.....	8	338
HUNTINGTON.....	2	533	NANTUCKET.....	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137).....	20	818	NATICK.....	3	621
<b>I</b>			NEEDHAM.....	2	715
IPSWICH.....	2	315	NEW ASHFORD.....	1	177
<b>J</b>			NEW BEDFORD.....	13	200
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817	NEW BRAINTREE.....	27	975
<b>K</b>			NEWBURY.....	1	339
KINGSTON.....	4	036	NEWBURYPORT.....	1	318
<b>L</b>			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
	<b>O</b>		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
	<b>P</b>		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		<b>T</b>	
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
	<b>Q</b>		TOPSFIELD.....	4	371
QUINCY.....	12	703	TOWNSEND.....	27	647
	<b>R</b>		TRURO.....	1	086
RANDOLPH.....	14	717	TYNGSBOROUGH.....	3	648
RAYNHAM.....	6	235	TYRINGHAM.....	27	184
READING.....	3	622		<b>U</b>	
REHOBOTH.....	4	236	UPTON.....	27	957
REVERE.....	15	803	UXBRIDGE.....	27	921
RICHMOND.....	27	181		<b>W</b>	
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
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SANDSFIELD.....	27	182	WELLFLEET.....	27	087
SANDWICH.....	3	060	WENDELL.....	27	484
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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
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City or Town	Rating Territory	Statistical Code		
WESTON.....	3	651	WILLIAMSBURG.....	27 534
WESTPORT.....	5	240	WILLIAMSTOWN.....	27 140
WEST ROXBURY - Boston (Zip Code 02132)	17	815	WILMINGTON.....	4 652
WEST SPRINGFIELD.....	10	425	WINCHENDON.....	3 924
WEST STOCKBRIDGE.....	1	139	WINCHESTER.....	3 625
WEST TISBURY.....	27	088	WINDSOR.....	1 186
WESTWOOD.....	4	742	WINTHROP.....	13 810
WEYMOUTH.....	9	721	WOBURN.....	7 626
WHATELY.....	27	437	WORCESTER.....	13 900
WHITMAN.....	8	017	WORTHINGTON.....	1 582
WILBRAHAM.....	5	445	WRENTHAM.....	2 743
			Y	
			YARMOUTH.....	4 062

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

**CHRYSLER**

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

**DODGE**

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

**FORD**

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

**CHRYSLER**

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

**DODGE**

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

**FORD**

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

**FORD**

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

**FORD - LINCOLN - MERCURY**

Mercury Grand Marquis GS 06, 08  
 Mercury Grand Marquis LS 06, 08  
 Mercury Grand Marquis LSE 06  
 Mark LT 07, 08  
 Navigator 08  
 Navigator L 08

**GENERAL MOTORS**

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

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Make/Model/Year

**GENERAL MOTORS**

Chevrolet Corvette  
 Conv. 04, 05, 06, 07, 08  
 Cpe. 06, 07, 08  
 Hchbk 2 Dr. 04, 05  
 Chevrolet Corvette Z06 04, 05, 06, 07, 08  
 Chevrolet Monte Carlo LS  
 Cpe 2 Dr Driver Air Bag (side) 05  
 Chevrolet Monte Carlo LT 06  
 Chevrolet Monte Carlo LT  
 Cpe 2 Dr 3.9L 07  
 Chevrolet Monte Carlo LTZ 07  
 Chevrolet Monte Carlo SS 05, 07, 08  
 Chevrolet Monte Carlo Supercharged SS 05, 06  
 Chevrolet Avalanche 08  
 Chevrolet Silverado 1500 Crew Cab 08  
 Chevrolet Silverado 2500HD Crew Cab 08  
 Chevrolet Silverado Classic 1500 Crew Cab 08  
 Chevrolet Silverado Classic  
 1500HDCrewCab08  
 Chevrolet Silverado Classic  
 2500HDCrewCab08  
 Chevrolet Suburban 1500 08  
 Chevrolet Tahoe LS 08  
 Chevrolet Tahoe LT 08  
 Chevrolet Tahoe Z71 08  
 Chevrolet Trailblazer SS 4x2 08  
 Chevrolet Trailblazer LT 4x2 08  
 Chevrolet Trailblazer LS 4x2 08  
 GMC Safari AWD  
 Wag. 4x4 3 Dr. 04  
 GMC Safari SLE AWD  
 Wag. 4x4 3 Dr. 04  
 GMC Safari SLT AWD  
 Wag. 4x4 3 Dr. 04  
 GMC Envoy Denali 4x2 08  
 GMC Envoy SLE 4x2 08  
 GMC Envoy SLT 4x2 08  
 GMC Sierra 1500 Crew Cab 4x2 08  
 GMC Sierra 2500 HD Crew Cab 4x4 08  
 GMC Sierra Classic 1500 Crew Cab 4x2 08  
 GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08  
 GMC Sierra Classic 1500 HD Crew Cab 08  
 GMC Yukon Denali AWD 08  
 GMC Yukon SLE 08  
 GMC Yukon SLT 08  
 GMC Yukon XL 1500 SLE 08  
 GMC Yukon XL 1500 SLT 08  
 GMC Yukon XL 2500 SLE 08  
 GMC Yukon XL 2500 SLT 08  
 Oldsmobile Aurora 4.0 04  
 Oldsmobile Bravada 04, 05  
 Oldsmobile Bravada AWD 04, 05  
 Pontiac Grand Am GT1 05  
 Pontiac Grand Prix GT 07, 08

Make/Model/Year

**GENERAL MOTORS**

Pontiac Grand Prix GXP 08  
 Pontiac Grand Prix GXP 07  
**HONDA**  
 Acura MDX AWD 04  
 Acura NSX-T 04, 05, 06  
 Acura RSX Type S 05  
 Acura 3.2CL 04  
 Acura 3.2CL Type S 04  
 Acura 3.2TL 04, 05, 06  
 Acura 3.2TL Type S 04  
 Acura 3.5RL 05, 06, 08  
 Honda Accord EX  
 Cpe 2.4L leather seats 07  
 Cpe 2.4L DOHC VTEC ULEV 06, 08  
 Cpe 2.4L Automatic 05  
 Cpe 2.4L navigation system 04, 05, 07  
 Cpe 2.4L ULEV Manual 05  
 Cpe 3.0L 04, 05, 06, 07, 08  
 Honda Accord LX  
 Cpe 2.4L 08  
 Cpe 3.0 L 05, 07, 08  
 Honda S2000 04, 05, 06, 07, 08  
 Honda Pilot EX 04, 05  
 Honda Pilot EX-L 04, 05  
 Honda Pilot LX 04, 05

**HUMMER**

H2 08  
 H2 SUT 08

**ISUZU**

Axiom S 04, 05  
 Axiom XS 04, 05

**JAGUAR**

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

**LAND ROVER**

Range Rover HSE AWD 08  
 Range Rover Sport HSE AWD 08  
 Range Rover Supercharged AWD 08  
 Range Rover Sport Supercharged AWD 08

**MAZDA**

Mazda6 S  
 Sed 4 Dr. side air bags 05  
 RX-8 08

Make/Model/Year

**MERCEDES-BENZ**

C230 Kompressor 04  
 C230 Kompressor Sport  
 Cpe. 2 Dr 05, 06  
 SL500 04, 05, 06, 07  
 SL600 05, 06, 07, 08  
 E500 06  
 E500 4Matic AWD 06  
 CL550 08  
 CL600 08  
 CLK350  
 Cpe 08  
 CLK550  
 Cpe 08  
 CLK63 AMG 08  
 S550 08  
 S600 08  
 S65 AMG 08  
 SL55 AMG 08  
 SL550 08  
 SL65 AMG 08

**MITSUBISHI**

Diamante ES 05  
 Diamante LS 05  
 Diamante VR-X 05  
 Eclipse GTS 04, 05, 06  
 Eclipse Special Edition 07  
 Eclipse Spyder GS 05, 06, 07, 08  
 Eclipse Spyder GT 04, 05, 06, 07, 08  
 Eclipse Spyder GTS 04, 05, 06, 07  
 Galant GTS 05, 06, 07  
 Galant LS Premium 05  
 Montero Limited 04, 05, 06, 07  
 Montero Sport ES  
 4x4 04  
 Montero Sport Limited 04  
 Montero Sport LS 05  
 4x4 04  
 Montero Sport XLS 04, 05  
 Montero XLS 04  
 Lancer Evolution MR ED. AWD 06  
 Lancer Evolution RS AWD 06  
 Lancer Evolution VIII 06  
 Lancer Evolution IX AWD 07  
 Lancer Evolution RS AWD 07  
 Endeavor SE 08  
 Endeavor LS 08

**NISSAN**

Altima 3.5 SE 05  
 Altima  
 3.5L side air bags 06  
 Altima S  
 3.5L side air bags 06  
**NISSAN**  
 Altima SE  
 3.5L side air bags 06  
 Altima SE-R  
 3.5L side air bags 06  
 Altima SL  
 3.5L side air bags 06

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**Make/Model/Year**

**NISSAN**

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

**PORSCHE**

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

**SAAB**

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

**SUBARU**

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

**Make/Model/Year**

**SUBARU**

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

**SUZUKI**

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

**TOYOTA**

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

**Make/Model/Year**

**VOLKSWAGEN**

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

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**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 six months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

#### **1. Eligibility**

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

#### **2. Verification**

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

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

#### **3. Application of Discount**

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

### **F. Passive Restraint Discount**

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

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

### **G. Driver Training Discount**

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

#### **Application of Discount**

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

### **H. Good Student Discount**

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

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

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- c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
- d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
- e. in the case of home schooling, 2 options are given:
  - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
  - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:
  - a. when the good student discount is initially requested, and;
  - b. at renewal and thereafter at the company's discretion.
4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

### **Application of Discount**

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

### **I. Driving Years Discount**

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

### **Application of Discount**

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

### **J. Liberty Preferred**

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

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

### **Application of Discount**

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

### **K. Group Savings Plus**

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

### **Application of Discount**

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

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

### **L. Enrollment Credit**

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

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

### **Application of Discount**

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

**Rule 22. NON-SYMBOLLED VEHICLES**

**A. Non-Symbolled Vehicles**

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

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

3. Stated or Agreed Amount

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

4. Equipment: Vans and Pick-ups

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

**B. Rating Vehicles with Symbols 28 and Above**

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

**RULE 23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

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.

**RULE 55. PRE-INSURANCE INSPECTION PROGRAM**

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

**Eligibility**

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

**Exemptions to Inspection Requirement**

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the Company.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.
7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

**Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.  
  
Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by the Company which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to the Company.
4. An individual applicant's coverage is being transferred by an independent insurance producer to the Company and said producer provides the Company with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the Company does not receive a copy

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

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

### **Deferral of Inspection**

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

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

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

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

### **Inspection Procedures**

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

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

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

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

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

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

#### **Plan Overview**

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

**Accident/Violation Forgiveness**

1. Qualifying for Forgiveness

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

2. Redeeming Forgiveness

- a. Accident Surcharge Forgiveness under Liberty Advantage
  - i. Once a policy qualifies for forgiveness under Liberty Advantage, surcharge points for the first surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - ii. Only one surchargeable accident per policy will be forgiven.
  - iii. If there are multiple surchargeable accidents, the oldest surchargeable accident will be forgiven.
  - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with surcharge points, the operator will receive those points. Surcharge points for the next surchargeable accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
  - v. Once a policy redeems accident surcharge forgiveness, the policy must re-qualify for forgiveness before another surchargeable accident is forgiven.
- b. Violation Surcharge Forgiveness under Liberty Advantage
  - i. Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
  - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident surcharge forgiveness and violation surcharge forgiveness, is zero or qualifies for the Liberty Responsible Driver Discount and whose driving record includes a previously forgiven incident, will receive the Liberty Responsible Driver Discount Plus, provided:
    1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
    2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
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

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.20
100/100	1.38
100/200	1.39
100/300	1.40
200/400	1.70
250/500	1.80
250/1000	1.85
300/500	2.02
500/500	2.65
500/1000	2.70

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

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

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Discounts**

**Driving Years Discount**

License Years	Discount
0-1	0.0%
1-2	2.5%
2-3	5.0%
3-4	0.0%
4-5	2.5%
5-6	5.0%
6-10	0.0%
10-11	0.5%
11-12	1.0%
12-13	1.5%
13-14	2.0%
14-15	2.5%
15-16	3.0%
16-17	3.5%
17-18	4.0%
18-19	4.5%
19-20	5.0%
20-21	5.5%
21-22	6.0%
22-23	6.5%
23-24	7.0%
24-25	7.5%
25-26	8.0%
26-27	8.5%
27-28	9.0%
28-29	9.5%
29-30	10.0%
30-31	10.5%
31-32	11.0%
32-33	11.5%
33-34	12.0%
34-35	12.5%
35-36	13.0%
36-37	13.5%
37-38	14.0%
38-39	14.5%
39-40	15.0%
40-41	15.5%
41-42	16.0%
42-43	16.5%
43-44	17.0%
44-45	17.5%
45-46	18.0%
46-47	18.5%
47-48	19.0%
48-49	19.5%
49-50	20.0%
50+	20.0%

**Liberty Preferred Discount**

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%
1	Single Car	No	0%
2	Single Car	No	0%
3	Single Car	No	0%
4	Single Car	No	0%
5	Single Car	No	1%
6	Single Car	No	1%
7	Single Car	No	2%
8	Single Car	No	2%
9	Single Car	No	3%
10+	Single Car	No	5%
0	Single Car	HO 2	8%
1	Single Car	HO 2	8%
2	Single Car	HO 2	8%
3	Single Car	HO 2	8%
4	Single Car	HO 2	8%
5	Single Car	HO 2	8%
6	Single Car	HO 2	8%
7	Single Car	HO 2	8%
8	Single Car	HO 2	8%
9	Single Car	HO 2	8%
10+	Single Car	HO 2	8%
0	Single Car	HO 3	8%
1	Single Car	HO 3	8%
2	Single Car	HO 3	8%
3	Single Car	HO 3	8%
4	Single Car	HO 3	8%
5	Single Car	HO 3	8%
6	Single Car	HO 3	8%
7	Single Car	HO 3	8%
8	Single Car	HO 3	8%
9	Single Car	HO 3	8%
10+	Single Car	HO 3	8%
0	Single Car	HO 4	3%
1	Single Car	HO 4	3%
2	Single Car	HO 4	3%
3	Single Car	HO 4	3%
4	Single Car	HO 4	3%
5	Single Car	HO 4	4%
6	Single Car	HO 4	4%
7	Single Car	HO 4	5%
8	Single Car	HO 4	5%
9	Single Car	HO 4	6%
10+	Single Car	HO 4	8%
0	Single Car	HO 6	8%
1	Single Car	HO 6	8%
2	Single Car	HO 6	8%
3	Single Car	HO 6	8%
4	Single Car	HO 6	8%
5	Single Car	HO 6	8%
6	Single Car	HO 6	8%
7	Single Car	HO 6	8%
8	Single Car	HO 6	8%
9	Single Car	HO 6	8%
10+	Single Car	HO 6	8%

**Liberty Preferred Discount**

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

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

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

**MASSACHUSETTS**  
**Automobile Rating Manual**

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

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

**MASSACHUSETTS  
Automobile Rating Manual**

**STATED AMOUNT COMPREHENSIVE RATES (\$500 DEDUCTIBLE)**

Territory	SYMBOL																
	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
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**STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE**

Territory	SYMBOL																
	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 5 - Optional BI**

**Rates at Basic limits**

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

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

**Rates at Increased limits**

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056.

Part 5 Increased Limit Factors					
Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	50/100	1.280	250/500	2.040
20/50	1.010	100/100	1.520	250/1000	2.090
25/50	1.060	100/200	1.530	300/500	2.300
25/60	1.070	100/300	1.540	500/500	3.010
35/80	1.170	200/400	1.920	500/1000	3.060

**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 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
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	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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Automobile Rating Manual**

**Miscellaneous Motor Vehicles**

**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
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

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
35/80	1.16
50/100	1.27
100/100	1.48
100/200	1.49
100/300	1.50
200/400	1.83
250/500	1.94
250/1000	1.99
300/500	2.18
500/500	2.86
500/1000	2.91

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
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**

<b>Deductible</b>	<b>Comprehensive</b>
300	1.03
500	1.00
1,000	0.75
2,000	0.67

<b>Deductible</b>	<b>Limited Collision</b>
0	\$8
300	\$5
500	1.00
1,000	0.54
2,000	0.32

<b>Deductible</b>	<b>Collision</b>
300	1.17
500	1.00
1,000	0.63
2,000	0.48

<b>Deductible</b>	<b>Collision Waiver of Deductible Charge</b>
300	10
500	13
1000	16
2000	25

<b>Deductible</b>	<b>Glass Deductible for Comprehensive</b>
\$100	0.84

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Miscellaneous Motor Vehicles**

**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
35/80	18	12
50/100	19	21
100/100	20	45
100/200	21	46
100/300	22	47
200/400	26	110
250/500	27	131
250/1000	28	141
300/500	30	185
500/500	39	338
500/1000	40	348

**PIP Deductible Discounts**

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

Massachusetts Private Passenger Motor Vehicle Insurance  
 Liberty Preferred Discount  
 Private Passenger Vehicle Types<sup>1/</sup>  
 Liberty Mutual

Discounts shown apply to all coverages

No Multi-Car Discount			
Tenure	No Companion Policy	HO-4	HO-2,3,6
0	0%	3%	8%
1	0%	3%	8%
2	0%	3%	8%
3	0%	3%	8%
4	0%	3%	8%
5	1%	4%	8%
6	1%	4%	8%
7	2%	5%	8%
8	2%	5%	8%
9	3%	6%	8%
10+	5%	8%	8%

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

<sup>1/</sup> Describe vehicle types to which this discount applies

If changes to 2007 or new options are proposed, actuarial support should include loss ratio or pure premium relativities if based on internal data, and should be attached as Sheets 10-9 \_\_\_ where \_\_\_ is numerical.

**Justification for Liberty Preferred Discount**

Multi-Car Status	Loss Ratio Relativity	
	2005	2006
Yes	0.842	0.862
No	1.132	1.165
Total	1.000	1.000

Companion Policy Status	Loss Ratio Relativity	
	2005	2006
No Companion Policy	1.122	1.110
HO-4	0.915	0.907
HO-2,3,6	0.834	0.835
Total	1.000	1.000

Years of Tenure	Loss Ratio Relativity	
	2005	2006
0-4	1.216	1.202
5-9	0.882	0.855
10+	0.803	0.818
Total	1.000	1.000

Massachusetts Private Passenger Automobile  
 Bodily Injury Increased Limits Factors  
 Private Passenger Vehicle Types<sup>1/</sup>  
 Liberty Mutual

Limit of Liability	2007 Limit Factor
20/40	1.00
20/50	1.01
20/60	1.01
25/50	1.05
35/80	1.16
50/100	1.27
100/300	1.50
250/500	1.94
500/1000	2.91
1000/1000	3.21

Limit Factor Relative to Category Factor/Base <sup>2/</sup>									
1	2	3	4	5	6	7	8	9	10
1.00	---	---	---	---	---	---	---	---	---
1.01	---	---	---	---	---	---	---	---	---
1.01	---	---	---	---	---	---	---	---	---
1.05	---	---	---	---	---	---	---	---	---
1.05	---	---	---	---	---	---	---	---	---
1.16	---	---	---	---	---	---	---	---	---
1.20	---	---	---	---	---	---	---	---	---
1.40	---	---	---	---	---	---	---	---	---
1.40	---	---	---	---	---	---	---	---	---
1.80	---	---	---	---	---	---	---	---	---
2.70	---	---	---	---	---	---	---	---	---
2.98	---	---	---	---	---	---	---	---	---

Limit of Liability
20/40
20/50
20/60
25/60
35/80
50/100
100/300
250/500
500/1000
1000/1000

Relative Change Relative to 2007 Factor									
1	2	3	4	5	6	7	8	9	10
1.00	#####	#####	#####	#####	#####	#####	#####	#####	#####
1.00	#####	#####	#####	#####	#####	#####	#####	#####	#####
1.00	#####	#####	#####	#####	#####	#####	#####	#####	#####
1.00	#####	#####	#####	#####	#####	#####	#####	#####	#####
1.00	#####	#####	#####	#####	#####	#####	#####	#####	#####
0.94	#####	#####	#####	#####	#####	#####	#####	#####	#####
0.93	#####	#####	#####	#####	#####	#####	#####	#####	#####
0.93	#####	#####	#####	#####	#####	#####	#####	#####	#####
0.93	#####	#####	#####	#####	#####	#####	#####	#####	#####
0.93	#####	#####	#####	#####	#####	#####	#####	#####	#####

1/ Describe vehicle types to which these limit factors apply.  
 2/ Cite source. If source different from AIB 2007 or 2008 filings, provide actuarial support attached as sheets 11-1.\_\_\_\_ where \_\_\_\_ is numerical.  
 Support should include loss ratio or pure premium relativities if based internally. Attach all factors for all limits available.

Liberty Mutual Group Calendar/Accident Years 1/1/2002 to 12/31/2006 Evaluated at 3/31/2007 BI Loss Ratio Analysis By Limit					
BI Limit	Credibility Weighted Loss & ALAE Ratio Relativity	Current Factor	Indicated Factor (to Basic)	Selected Factor	
20/40	1.02	1.00	0.81	1.00	
20/40wOptional	1.25	1.00	1.00	1.00	
20/50	1.07	1.01	0.86	1.01	
25/60	0.97	1.06	0.82	1.06	
25/50	1.11	1.05	0.93	1.05	
30/70	1.00	1.11	0.88	1.11	
35/80	1.01	1.16	0.94	1.16	
50/100	0.99	1.27	1.01	1.20	
100/300	0.90	1.50	1.08	1.40	
250/500	0.96	1.94	1.48	1.80	
500/500	1.00	2.86	2.28	2.65	
500/1,000	0.97	2.91	2.26	2.70	
1,000/1,000	1.00	3.21	2.57	2.98	
Other	0.96	1.00	0.76		
BI Total	1.00				