

**MASSACHUSETTS
Automobile Rating Manual**

Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	134	140	241	252	151	158	452	472	237	248	407	425	213	223	130	136
2	147	154	262	274	170	178	491	513	269	281	442	462	242	253	141	147
3	153	160	276	288	183	191	534	558	288	301	479	501	259	271	150	157
4	165	172	307	321	188	196	591	618	334	349	533	557	300	314	160	167
5	170	178	306	320	212	222	621	649	358	374	561	586	321	335	167	175
6	184	192	340	355	209	218	666	696	409	427	599	626	368	385	179	187
7	187	195	328	343	232	242	707	739	417	436	637	666	374	391	182	190
8	200	209	364	380	238	249	744	777	448	468	670	700	404	422	196	205
9	227	237	390	408	271	283	770	805	468	489	693	724	420	439	222	232
10	231	241	457	478	305	319	820	857	539	563	737	770	487	509	234	245
11	223	233	497	519	300	314	806	842	543	567	726	759	489	511	254	265
12	248	259	474	495	329	344	807	843	583	609	727	760	525	549	241	252
13	281	309	515	567	354	389	808	889	587	646	728	801	527	580	274	301
14	315	347	539	593	396	436	795	875	605	666	716	788	546	601	307	338
15	388	427	622	684	431	474	822	904	677	745	741	815	608	669	371	408
16	344	378	671	738	594	653	851	936	693	762	765	842	625	688	353	388
17	238	262	463	509	291	320	788	867	466	513	708	779	419	461	239	263
18	267	294	662	728	362	398	886	975	638	702	798	878	575	633	303	333
19	295	308	591	618	392	410	772	807	591	618	696	727	533	557	330	345
20	299	329	660	726	405	446	878	966	666	733	790	869	600	660	332	365
21	368	405	666	733	551	606	853	938	700	770	769	846	629	692	512	563
22	362	398	666	733	537	591	854	939	689	758	770	847	618	680	495	545
23	252	263	562	587	391	409	788	823	581	607	709	741	523	547	256	268
24	255	266	500	523	322	336	792	828	521	544	711	743	469	490	258	270
25	252	263	566	591	340	355	794	830	599	626	715	747	539	563	275	287
26	328	343	648	677	459	480	820	857	675	705	737	770	606	633	316	330
27	115	120	221	231	129	135	405	423	201	210	365	381	182	190	119	124
40	308	322	580	606	381	398	848	886	604	631	763	797	545	570	325	340
41	303	317	545	570	397	415	806	842	604	631	726	759	545	570	310	324
42	371	408	600	660	429	472	799	879	653	718	718	790	588	647	379	417
43	352	387	626	689	443	487	841	925	691	760	758	834	621	683	381	419
44	303	317	623	651	549	574	788	823	641	670	709	741	576	602	307	321
45	379	417	637	701	454	499	873	960	711	782	786	865	639	703	393	432

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

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Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	140	252	158	472	248	425	223	136
2	154	274	178	513	281	462	253	147
3	160	288	191	558	301	501	271	157
4	172	321	196	618	349	557	314	167
5	178	320	222	649	374	586	335	175
6	192	355	218	696	427	626	385	187
7	195	343	242	739	436	666	391	190
8	209	380	249	777	468	700	422	205
9	237	408	283	805	489	724	439	232
10	241	478	319	857	563	770	509	245
11	233	519	314	842	567	759	511	265
12	259	495	344	843	609	760	549	252
13	309	567	389	889	646	801	580	301
14	347	593	436	875	666	788	601	338
15	427	684	474	904	745	815	669	408
16	378	738	653	936	762	842	688	388
17	262	509	320	867	513	779	461	263
18	294	728	398	975	702	878	633	333
19	308	618	410	807	618	727	557	345
20	329	726	446	966	733	869	660	365
21	405	733	606	938	770	846	692	563
22	398	733	591	939	758	847	680	545
23	263	587	409	823	607	741	547	268
24	266	523	336	828	544	743	490	270
25	263	591	355	830	626	747	563	287
26	343	677	480	857	705	770	633	330
27	120	231	135	423	210	381	190	124
40	322	606	398	886	631	797	570	340
41	317	570	415	842	631	759	570	324
42	408	660	472	879	718	790	647	417
43	387	689	487	925	760	834	683	419
44	317	651	574	823	670	741	602	321
45	417	701	499	960	782	865	703	432

Note: The above rates are applicable to insureds with zero SDIP points.
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Class-Territory Base Rates Part 2 (A-2: PIP)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	55	57	95	99	62	65	177	185	98	102	159	166	88	92	55	57
2	58	61	104	109	69	72	190	199	107	112	172	180	97	101	57	60
3	66	69	107	112	74	77	206	215	114	119	186	194	103	108	62	65
4	68	71	119	124	76	79	227	237	131	137	205	214	118	123	67	70
5	70	73	118	123	85	89	239	250	140	146	215	225	127	133	70	73
6	75	78	131	137	85	89	257	269	161	168	231	241	144	150	74	77
7	76	79	127	133	92	96	273	285	163	170	244	255	147	154	74	77
8	80	84	140	146	95	99	286	299	176	184	257	269	158	165	78	82
9	93	97	150	157	107	112	295	308	183	191	267	279	164	171	89	93
10	94	98	176	184	119	124	309	323	208	217	278	291	188	196	93	97
11	92	96	190	199	118	123	305	319	209	218	274	286	189	198	100	105
12	99	103	183	191	128	134	305	319	225	235	274	286	202	211	95	99
13	112	123	202	222	138	152	305	336	226	249	274	301	203	223	109	120
14	126	139	213	234	153	168	299	329	234	257	270	297	211	232	122	134
15	151	166	242	266	166	183	309	340	260	286	278	306	234	257	141	155
16	138	152	262	288	228	251	319	351	266	293	287	316	240	264	140	154
17	97	107	178	196	114	125	304	334	183	201	273	300	163	179	97	107
18	107	118	252	277	141	155	333	366	245	270	299	329	220	242	122	134
19	118	123	232	242	153	160	291	304	227	237	261	273	205	214	130	136
20	119	131	260	286	156	172	330	363	256	282	296	326	230	253	136	150
21	145	160	260	286	216	238	320	352	269	296	288	317	242	266	201	221
22	142	156	260	286	212	233	321	353	265	292	288	317	239	263	195	215
23	99	103	222	232	152	159	296	309	224	234	267	279	201	210	102	107
24	103	108	191	200	127	133	297	310	201	210	268	280	183	191	103	108
25	102	107	222	232	133	139	299	312	232	242	269	281	207	216	113	118
26	131	137	253	264	177	185	309	323	260	272	277	289	234	245	125	131
27	49	51	87	91	53	55	159	166	81	85	142	148	74	77	52	54
40	123	129	227	237	149	156	320	334	233	243	287	300	210	219	129	135
41	118	123	214	224	154	161	305	319	233	243	274	286	209	218	123	129
42	147	162	235	259	166	183	300	330	251	276	270	297	226	249	147	162
43	138	152	245	270	173	190	317	349	266	293	286	315	239	263	149	164
44	119	124	243	254	211	220	296	309	248	259	268	280	222	232	123	129
45	149	164	249	274	176	194	328	361	273	300	295	325	245	270	153	168

Note: The above rates are applicable to insureds with zero SDIP points.
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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	57	99	65	185	102	166	92	57
2	61	109	72	199	112	180	101	60
3	69	112	77	215	119	194	108	65
4	71	124	79	237	137	214	123	70
5	73	123	89	250	146	225	133	73
6	78	137	89	269	168	241	150	77
7	79	133	96	285	170	255	154	77
8	84	146	99	299	184	269	165	82
9	97	157	112	308	191	279	171	93
10	98	184	124	323	217	291	196	97
11	96	199	123	319	218	286	198	105
12	103	191	134	319	235	286	211	99
13	123	222	152	336	249	301	223	120
14	139	234	168	329	257	297	232	134
15	166	266	183	340	286	306	257	155
16	152	288	251	351	293	316	264	154
17	107	196	125	334	201	300	179	107
18	118	277	155	366	270	329	242	134
19	123	242	160	304	237	273	214	136
20	131	286	172	363	282	326	253	150
21	160	286	238	352	296	317	266	221
22	156	286	233	353	292	317	263	215
23	103	232	159	309	234	279	210	107
24	108	200	133	310	210	280	191	108
25	107	232	139	312	242	281	216	118
26	137	264	185	323	272	289	245	131
27	51	91	55	166	85	148	77	54
40	129	237	156	334	243	300	219	135
41	123	224	161	319	243	286	218	129
42	162	259	183	330	276	297	249	162
43	152	270	190	349	293	315	263	164
44	124	254	220	309	259	280	232	129
45	164	274	194	361	300	325	270	168

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

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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	172	180	307	321	217	227	604	631	374	391	545	570	336	351	180	188
2	186	194	322	336	223	233	651	680	401	419	587	613	361	377	189	198
3	189	198	331	346	237	248	677	707	405	423	608	635	364	380	201	210
4	201	210	344	359	241	252	726	759	434	454	653	682	390	408	221	231
5	201	210	347	363	239	250	748	782	461	482	673	703	415	434	225	235
6	213	223	355	371	255	266	753	787	476	497	678	709	429	448	230	240
7	219	229	359	375	269	281	775	810	509	532	697	728	457	478	238	249
8	222	232	381	398	276	288	801	837	510	533	720	752	458	479	250	261
9	230	240	389	407	274	286	814	851	512	535	733	766	461	482	236	247
10	232	242	393	411	276	288	821	858	515	538	738	771	463	484	237	248
11	227	237	418	437	282	295	813	850	513	536	732	765	461	482	239	250
12	254	265	426	445	303	317	832	869	549	574	750	784	494	516	258	270
13	263	289	425	468	300	330	831	914	549	604	750	825	494	543	263	289
14	276	304	461	507	318	350	836	920	567	624	752	827	511	562	283	311
15	306	337	524	576	351	386	880	968	634	697	792	871	571	628	313	344
16	284	312	546	601	366	403	910	1001	602	662	819	901	544	598	294	323
17	238	262	461	507	286	315	831	914	485	534	748	823	437	481	238	262
18	286	315	567	624	349	384	933	1026	603	663	840	924	545	600	283	311
19	273	285	511	534	328	343	826	863	533	557	744	777	478	500	263	275
20	278	306	557	613	337	371	925	1018	590	649	833	916	531	584	293	322
21	327	360	613	674	393	432	911	1002	659	725	820	902	593	652	328	361
22	415	457	654	719	487	536	909	1000	709	780	819	901	638	702	405	446
23	227	237	521	544	334	349	844	882	559	584	758	792	502	525	250	261
24	278	291	521	544	333	348	848	886	536	560	763	797	481	503	271	283
25	262	274	565	590	331	346	850	888	593	620	766	800	534	558	279	292
26	333	348	611	638	431	450	877	916	669	699	789	825	601	628	329	344
27	165	172	292	305	197	206	572	598	332	347	515	538	297	310	165	172
40	259	271	484	506	321	335	879	919	555	580	791	827	500	523	298	311
41	249	260	445	465	314	328	831	868	556	581	748	782	500	523	262	274
42	250	275	481	529	342	376	854	939	604	664	769	846	545	600	295	325
43	304	334	523	575	360	396	902	992	647	712	811	892	583	641	309	340
44	227	237	487	509	330	345	830	867	550	575	747	781	494	516	235	246
45	320	352	544	598	365	402	934	1027	667	734	841	925	600	660	325	358

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

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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	180	321	227	631	391	570	351	188
2	194	336	233	680	419	613	377	198
3	198	346	248	707	423	635	380	210
4	210	359	252	759	454	682	408	231
5	210	363	250	782	482	703	434	235
6	223	371	266	787	497	709	448	240
7	229	375	281	810	532	728	478	249
8	232	398	288	837	533	752	479	261
9	240	407	286	851	535	766	482	247
10	242	411	288	858	538	771	484	248
11	237	437	295	850	536	765	482	250
12	265	445	317	869	574	784	516	270
13	289	468	330	914	604	825	543	289
14	304	507	350	920	624	827	562	311
15	337	576	386	968	697	871	628	344
16	312	601	403	1001	662	901	598	323
17	262	507	315	914	534	823	481	262
18	315	624	384	1026	663	924	600	311
19	285	534	343	863	557	777	500	275
20	306	613	371	1018	649	916	584	322
21	360	674	432	1002	725	902	652	361
22	457	719	536	1000	780	901	702	446
23	237	544	349	882	584	792	525	261
24	291	544	348	886	560	797	503	283
25	274	590	346	888	620	800	558	292
26	348	638	450	916	699	825	628	344
27	172	305	206	598	347	538	310	172
40	271	506	335	919	580	827	523	311
41	260	465	328	868	581	782	523	274
42	275	529	376	939	664	846	600	325
43	334	575	396	992	712	892	641	340
44	237	509	345	867	575	781	516	246
45	352	598	402	1027	734	925	660	358

Note: The above rates are applicable to insureds with zero SDIP points.
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Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	15	16	35	37	23	24	56	59	32	33	51	53	29	30	15	16
2	16	17	38	40	26	27	62	65	34	36	56	59	31	32	15	16
3	17	18	40	42	26	27	67	70	40	42	60	63	35	37	17	18
4	18	19	46	48	28	29	74	77	44	46	67	70	40	42	17	18
5	18	19	44	46	30	31	77	80	47	49	70	73	43	45	19	20
6	18	19	50	52	30	31	81	85	54	56	73	76	49	51	21	22
7	20	21	47	49	32	33	88	92	55	57	80	84	50	52	19	20
8	21	22	52	54	34	36	93	97	59	62	83	87	53	55	21	22
9	24	25	57	60	38	40	96	100	62	65	86	90	56	59	24	25
10	24	25	61	64	45	47	99	103	72	75	89	93	64	67	24	25
11	26	27	70	73	42	44	98	102	73	76	88	92	66	69	28	29
12	26	27	68	71	47	49	98	102	76	79	88	92	69	72	29	30
13	29	32	75	83	50	55	98	108	78	86	88	97	71	78	30	33
14	34	37	79	87	55	61	99	109	80	88	89	98	72	79	33	36
15	43	47	86	95	58	64	97	107	86	95	87	96	78	86	41	45
16	47	52	88	97	74	81	100	110	90	99	90	99	81	89	51	56
17	25	28	63	69	40	44	98	108	61	67	88	97	55	61	25	28
18	33	36	89	98	50	55	106	117	84	92	95	105	75	83	37	41
19	35	37	84	88	53	55	98	102	81	85	88	92	73	76	41	43
20	37	41	91	100	56	62	102	112	85	94	92	101	76	84	43	47
21	51	56	89	98	75	83	102	112	94	103	92	101	85	94	64	70
22	51	56	90	99	74	81	102	112	92	101	92	101	84	92	62	68
23	26	27	84	88	52	54	96	100	76	79	86	90	69	72	29	30
24	27	28	68	71	45	47	98	102	68	71	88	92	61	64	28	29
25	31	32	85	89	49	51	97	101	81	85	87	91	73	76	33	34
26	39	41	88	92	61	64	101	106	90	94	91	95	81	85	41	43
27	14	15	31	32	18	19	50	52	27	28	45	47	24	25	14	15
40	31	32	81	85	52	54	103	108	83	87	94	98	75	78	34	36
41	30	31	78	82	56	59	99	103	78	82	89	93	71	74	34	36
42	40	44	86	95	58	64	97	107	86	95	87	96	78	86	42	46
43	40	44	90	99	63	69	102	112	92	101	92	101	84	92	42	46
44	41	43	85	89	71	74	96	100	86	90	86	90	78	82	47	49
45	40	44	90	99	64	70	103	113	94	103	94	103	85	94	43	47

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

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Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	16	37	24	59	33	53	30	16
2	17	40	27	65	36	59	32	16
3	18	42	27	70	42	63	37	18
4	19	48	29	77	46	70	42	18
5	19	46	31	80	49	73	45	20
6	19	52	31	85	56	76	51	22
7	21	49	33	92	57	84	52	20
8	22	54	36	97	62	87	55	22
9	25	60	40	100	65	90	59	25
10	25	64	47	103	75	93	67	25
11	27	73	44	102	76	92	69	29
12	27	71	49	102	79	92	72	30
13	32	83	55	108	86	97	78	33
14	37	87	61	109	88	98	79	36
15	47	95	64	107	95	96	86	45
16	52	97	81	110	99	99	89	56
17	28	69	44	108	67	97	61	28
18	36	98	55	117	92	105	83	41
19	37	88	55	102	85	92	76	43
20	41	100	62	112	94	101	84	47
21	56	98	83	112	103	101	94	70
22	56	99	81	112	101	101	92	68
23	27	88	54	100	79	90	72	30
24	28	71	47	102	71	92	64	29
25	32	89	51	101	85	91	76	34
26	41	92	64	106	94	95	85	43
27	15	32	19	52	28	47	25	15
40	32	85	54	108	87	98	78	36
41	31	82	59	103	82	93	74	36
42	44	95	64	107	95	96	86	46
43	44	99	69	112	101	101	92	46
44	43	89	74	100	90	90	82	49
45	44	99	70	113	103	103	94	47

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	275	304	605	669	364	402	1108	1225	612	676	996	1101	550	608	274	303
2	287	317	613	677	366	404	1155	1276	601	664	1041	1150	540	597	286	316
3	290	320	644	712	392	433	1176	1300	633	700	1058	1169	570	630	289	319
4	305	337	668	738	396	438	1217	1345	675	746	1095	1210	607	671	301	333
5	308	340	674	745	407	450	1233	1363	707	781	1110	1227	637	704	307	339
6	328	362	719	795	431	476	1272	1406	749	828	1144	1264	675	746	326	360
7	345	381	737	815	466	515	1268	1401	783	865	1141	1261	706	780	339	375
8	353	390	728	805	487	538	1265	1398	781	863	1139	1259	702	776	351	388
9	345	381	711	786	451	498	1231	1360	766	847	1106	1222	689	761	343	379
10	337	372	727	803	453	501	1234	1364	787	870	1109	1226	707	781	341	377
11	364	402	812	897	496	548	1202	1328	798	882	1081	1195	717	792	363	401
12	405	425	837	879	521	547	1206	1266	874	918	1085	1139	785	824	404	424
13	416	437	776	815	568	596	1244	1306	902	947	1119	1175	811	851	410	430
14	461	509	859	949	617	682	1216	1344	942	1041	1092	1207	848	937	459	507
15	572	632	936	1034	691	764	1257	1389	1022	1129	1131	1250	920	1017	559	618
16	506	559	908	1003	624	690	1227	1356	871	963	1103	1219	783	865	486	537
17	388	429	820	906	512	566	1249	1380	777	859	1123	1241	700	774	387	428
18	481	505	921	967	612	643	1235	1297	926	972	1111	1166	830	871	469	492
19	481	505	902	947	672	706	1154	1212	929	975	1039	1091	835	877	479	503
20	547	574	958	1006	693	728	1245	1307	982	1031	1119	1175	884	928	531	558
21	569	629	974	1076	796	880	1236	1366	1117	1234	1112	1229	1005	1111	683	755
22	617	682	942	1041	799	883	1197	1323	1054	1165	1077	1190	949	1049	828	915
23	409	429	910	955	723	759	1186	1245	960	1008	1068	1121	864	907	460	483
24	449	471	874	918	635	667	1183	1242	896	941	1065	1118	806	846	446	468
25	472	496	922	968	697	732	1203	1263	965	1013	1082	1136	870	913	496	521
26	557	585	918	964	761	799	1154	1212	1002	1052	1039	1091	901	946	610	640
27	262	290	579	640	334	369	1071	1184	568	628	966	1068	510	564	261	288
40	382	401	737	774	523	549	1111	1166	799	839	999	1049	720	756	389	408
41	356	374	758	796	547	574	1118	1174	838	880	1007	1057	754	792	370	388
42	411	432	811	851	623	654	1112	1168	895	940	1000	1050	806	846	401	421
43	443	490	807	892	603	666	1095	1210	898	992	986	1090	808	893	432	477
44	403	423	810	850	531	558	1097	1152	760	798	988	1037	684	718	387	406
45	515	541	891	935	678	712	1232	1293	999	1049	1106	1161	899	944	501	526

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	304	669	402	1225	676	1101	608	303
2	317	677	404	1276	664	1150	597	316
3	320	712	433	1300	700	1169	630	319
4	337	738	438	1345	746	1210	671	333
5	340	745	450	1363	781	1227	704	339
6	362	795	476	1406	828	1264	746	360
7	381	815	515	1401	865	1261	780	375
8	390	805	538	1398	863	1259	776	388
9	381	786	498	1360	847	1222	761	379
10	372	803	501	1364	870	1226	781	377
11	402	897	548	1328	882	1195	792	401
12	425	879	547	1266	918	1139	824	424
13	437	815	596	1306	947	1175	851	430
14	509	949	682	1344	1041	1207	937	507
15	632	1034	764	1389	1129	1250	1017	618
16	559	1003	690	1356	963	1219	865	537
17	429	906	566	1380	859	1241	774	428
18	505	967	643	1297	972	1166	871	492
19	505	947	706	1212	975	1091	877	503
20	574	1006	728	1307	1031	1175	928	558
21	629	1076	880	1366	1234	1229	1111	755
22	682	1041	883	1323	1165	1190	1049	915
23	429	955	759	1245	1008	1121	907	483
24	471	918	667	1242	941	1118	846	468
25	496	968	732	1263	1013	1136	913	521
26	585	964	799	1212	1052	1091	946	640
27	290	640	369	1184	628	1068	564	288
40	401	774	549	1166	839	1049	756	408
41	374	796	574	1174	880	1057	792	388
42	432	851	654	1168	940	1050	846	421
43	490	892	666	1210	992	1090	893	477
44	423	850	558	1152	798	1037	718	406
45	541	935	712	1293	1049	1161	944	526

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

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	116	128	116	128	116	128	116	128	116	128	116	128	116	128	116	128
2	118	130	118	130	118	130	118	130	118	130	118	130	118	130	118	130
3	121	133	121	133	121	133	121	133	121	133	121	133	121	133	121	133
4	119	131	119	131	119	131	119	131	119	131	119	131	119	131	119	131
5	123	136	123	136	123	136	123	136	123	136	123	136	123	136	123	136
6	130	143	130	143	130	143	130	143	130	143	130	143	130	143	130	143
7	134	148	134	148	134	148	134	148	134	148	134	148	134	148	134	148
8	138	152	138	152	138	152	138	152	138	152	138	152	138	152	138	152
9	133	147	133	147	133	147	133	147	133	147	133	147	133	147	133	147
10	141	155	141	155	141	155	141	155	141	155	141	155	141	155	141	155
11	151	166	151	166	151	166	151	166	151	166	151	166	151	166	151	166
12	156	163	156	163	156	163	156	163	156	163	156	163	156	163	156	163
13	179	187	179	187	179	187	179	187	179	187	179	187	179	187	179	187
14	189	208	189	208	189	208	189	208	189	208	189	208	189	208	189	208
15	241	266	241	266	241	266	241	266	241	266	241	266	241	266	241	266
16	392	432	392	432	392	432	392	432	392	432	392	432	392	432	392	432
17	134	148	134	148	134	148	134	148	134	148	134	148	134	148	134	148
18	276	289	276	289	276	289	276	289	276	289	276	289	276	289	276	289
19	293	307	293	307	293	307	293	307	293	307	293	307	293	307	293	307
20	282	295	282	295	282	295	282	295	282	295	282	295	282	295	282	295
21	386	426	386	426	386	426	386	426	386	426	386	426	386	426	386	426
22	425	469	425	469	425	469	425	469	425	469	425	469	425	469	425	469
23	245	257	245	257	245	257	245	257	245	257	245	257	245	257	245	257
24	185	194	185	194	185	194	185	194	185	194	185	194	185	194	185	194
25	279	292	279	292	279	292	279	292	279	292	279	292	279	292	279	292
26	331	347	331	347	331	347	331	347	331	347	331	347	331	347	331	347
27	109	120	109	120	109	120	109	120	109	120	109	120	109	120	109	120
40	157	164	157	164	157	164	157	164	157	164	157	164	157	164	157	164
41	158	166	158	166	158	166	158	166	158	166	158	166	158	166	158	166
42	192	201	192	201	192	201	192	201	192	201	192	201	192	201	192	201
43	202	223	202	223	202	223	202	223	202	223	202	223	202	223	202	223
44	330	346	330	346	330	346	330	346	330	346	330	346	330	346	330	346
45	236	247	236	247	236	247	236	247	236	247	236	247	236	247	236	247

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

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	128	128	128	128	128	128	128	128
2	130	130	130	130	130	130	130	130
3	133	133	133	133	133	133	133	133
4	131	131	131	131	131	131	131	131
5	136	136	136	136	136	136	136	136
6	143	143	143	143	143	143	143	143
7	148	148	148	148	148	148	148	148
8	152	152	152	152	152	152	152	152
9	147	147	147	147	147	147	147	147
10	155	155	155	155	155	155	155	155
11	166	166	166	166	166	166	166	166
12	163	163	163	163	163	163	163	163
13	187	187	187	187	187	187	187	187
14	208	208	208	208	208	208	208	208
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	148	148	148	148	148	148	148	148
18	289	289	289	289	289	289	289	289
19	307	307	307	307	307	307	307	307
20	295	295	295	295	295	295	295	295
21	426	426	426	426	426	426	426	426
22	469	469	469	469	469	469	469	469
23	257	257	257	257	257	257	257	257
24	194	194	194	194	194	194	194	194
25	292	292	292	292	292	292	292	292
26	347	347	347	347	347	347	347	347
27	120	120	120	120	120	120	120	120
40	164	164	164	164	164	164	164	164
41	166	166	166	166	166	166	166	166
42	201	201	201	201	201	201	201	201
43	223	223	223	223	223	223	223	223
44	346	346	346	346	346	346	346	346
45	247	247	247	247	247	247	247	247

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

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

Symbol	Model Year														1998-1999 1999-1990	1989 & Prior
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999		
1	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.383	0.111
2	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.403	0.129
3	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.504	0.423	0.152
4	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.522	0.444	0.182
5	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.467	0.215
6	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.492	0.251
7	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.518	0.295
8	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.545	0.349
10	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.575	0.409
11	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.721	0.608	0.486
12	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.641	0.571
13	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.678	0.678
14	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.862	0.717	0.803
15	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.758	0.947
16	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.802	1.123
17	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.023	0.849	1.333
18	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	0.909	1.533
19	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	0.961	1.733
20	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.035	1.933
21	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.109	2.133
22	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.184	
23	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.257	
24	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.752	1.369	
25	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.481	
26	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.592	
27	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	1.703	
28	1.933	1.841														
29	1.974	1.880														
30	2.015	1.919														
31	2.056	1.958														
32	2.097	1.997														
33	2.138	2.036														
34	2.179	2.075														
35	2.221	2.115														
36	2.292	2.183														
37	2.364	2.251														
38	2.415	2.300														
39	2.466	2.349														
40	2.518	2.398														
41	2.570	2.448														
42	2.639	2.513														
43	2.707	2.578														
44	2.775	2.643														
45	2.827	2.692														
46	2.878	2.741														
47	2.930	2.790														
48	2.981	2.839														
49	3.032	2.888														
50	3.084	2.937														
51	3.135	2.986														
52	3.187	3.035														
53	3.263	3.108														
54	3.341	3.182														
55	3.418	3.255														
56	3.494	3.328														
57	3.597	3.426														
58	3.700	3.524														
59	3.803	3.622														
60	3.957	3.769														
61	4.112	3.916														
62	4.381	4.172														
63	4.622	4.402														
64	4.891	4.658														
65	5.146	4.901														
66	5.523	5.260														
67	6.047	5.759														
68	6.557	6.245														
69	7.081	6.744														
70	7.579	7.218														
71	8.103	7.717														
72	8.613	8.203														
73	9.137	8.702														
74	9.648	9.189														
75	10.172	9.688														

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

Symbol	Model Year														
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990	1989 & Prior
1	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.383	0.111
2	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.403	0.129
3	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.423	0.152
4	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.444	0.182
5	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.467	0.215
6	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.492	0.251
7	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.518	0.295
8	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.545	0.349
10	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.575	0.409
11	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.608	0.486
12	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.641	0.571
13	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.678	0.678
14	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.717	0.803
15	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.758	0.947
16	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.802	1.123
17	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	0.849	1.333
18	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	0.909	1.533
19	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	0.961	1.733
20	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.035	1.933
21	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.109	2.133
22	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.184	
23	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.257	
24	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.369	
25	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.481	
26	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	1.592	
27	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	1.703	
28	1.933	1.841													
29	1.974	1.880													
30	2.015	1.919													
31	2.056	1.958													
32	2.097	1.997													
33	2.138	2.036													
34	2.179	2.075													
35	2.221	2.115													
36	2.292	2.183													
37	2.364	2.251													
38	2.415	2.300													
39	2.466	2.349													
40	2.518	2.398													
41	2.570	2.448													
42	2.639	2.513													
43	2.707	2.578													
44	2.775	2.643													
45	2.827	2.692													
46	2.878	2.741													
47	2.930	2.790													
48	2.981	2.839													
49	3.032	2.888													
50	3.084	2.937													
51	3.135	2.986													
52	3.187	3.035													
53	3.263	3.108													
54	3.341	3.182													
55	3.418	3.255													
56	3.494	3.328													
57	3.597	3.426													
58	3.700	3.524													
59	3.803	3.622													
60	3.957	3.769													
61	4.112	3.916													
62	4.381	4.172													
63	4.622	4.402													
64	4.891	4.658													
65	5.146	4.901													
66	5.523	5.260													
67	6.047	5.759													
68	6.557	6.245													
69	7.081	6.744													
70	7.579	7.218													
71	8.103	7.717													
72	8.613	8.203													
73	9.137	8.702													
74	9.648	9.189													
75	10.172	9.688													

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														1999	1998-1999 1999-1990	1989 & Prior
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000				
1	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.459	0.111	
2	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.484	0.136	
3	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.510	0.163	
4	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.538	0.194	
5	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.569	0.233	
6	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.601	0.276	
7	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.636	0.337	
8	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.672	0.404	
10	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.712	0.484	
11	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.754	0.580	
12	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.799	0.704	
13	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.847	0.847	
14	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.899	1.025	
15	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	0.954	1.231	
16	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.014	1.490	
17	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.076	1.797	
18	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.162	2.067	
19	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.237	2.336	
20	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.345	2.606	
21	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.453	2.875	
22	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.560		
23	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.668		
24	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.829		
25	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.132	1.991		
26	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.152		
27	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.313		
28	1.499	1.428															
29	1.531	1.458															
30	1.562	1.488															
31	1.594	1.518															
32	1.625	1.548															
33	1.658	1.579															
34	1.689	1.609															
35	1.721	1.639															
36	1.777	1.692															
37	1.832	1.745															
38	1.872	1.783															
39	1.912	1.821															
40	1.952	1.859															
41	1.992	1.897															
42	2.045	1.948															
43	2.099	1.999															
44	2.153	2.050															
45	2.192	2.088															
46	2.232	2.126															
47	2.272	2.164															
48	2.312	2.202															
49	2.351	2.239															
50	2.391	2.277															
51	2.431	2.315															
52	2.471	2.353															
53	2.531	2.410															
54	2.590	2.467															
55	2.650	2.524															
56	2.710	2.581															
57	2.790	2.657															
58	2.869	2.732															
59	2.948	2.808															
60	3.068	2.922															
61	3.188	3.036															
62	3.406	3.244															
63	3.625	3.452															
64	3.848	3.665															
65	4.067	3.873															
66	4.394	4.185															
67	4.843	4.612															
68	5.279	5.028															
69	5.715	5.443															
70	6.164	5.870															
71	6.606	6.291															
72	7.048	6.712															
73	7.495	7.138															
74	7.938	7.560															
75	8.385	7.986															

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990	1989 & Prior
1	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.459	0.111
2	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.484	0.136
3	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.510	0.163
4	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.538	0.194
5	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.569	0.233
6	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.601	0.276
7	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.636	0.337
8	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.672	0.404
10	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.712	0.484
11	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.754	0.580
12	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.799	0.704
13	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.847	0.847
14	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.899	1.025
15	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	0.954	1.231
16	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.014	1.490
17	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.076	1.797
18	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.162	2.067
19	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.237	2.336
20	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.345	2.606
21	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.453	2.875
22	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.560	
23	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.668	
24	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.829	
25	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	1.991	
26	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.152	
27	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.313	
28	1.499	1.428													
29	1.531	1.458													
30	1.562	1.488													
31	1.594	1.518													
32	1.625	1.548													
33	1.658	1.579													
34	1.689	1.609													
35	1.721	1.639													
36	1.777	1.692													
37	1.832	1.745													
38	1.872	1.783													
39	1.912	1.821													
40	1.952	1.859													
41	1.992	1.897													
42	2.045	1.948													
43	2.099	1.999													
44	2.153	2.050													
45	2.192	2.088													
46	2.232	2.126													
47	2.272	2.164													
48	2.312	2.202													
49	2.351	2.239													
50	2.391	2.277													
51	2.431	2.315													
52	2.471	2.353													
53	2.531	2.410													
54	2.590	2.467													
55	2.650	2.524													
56	2.710	2.581													
57	2.790	2.657													
58	2.869	2.732													
59	2.948	2.808													
60	3.068	2.922													
61	3.188	3.036													
62	3.406	3.244													
63	3.625	3.452													
64	3.848	3.665													
65	4.067	3.873													
66	4.394	4.185													
67	4.843	4.612													
68	5.279	5.028													
69	5.715	5.443													
70	6.164	5.870													
71	6.606	6.291													
72	7.048	6.712													
73	7.495	7.138													
74	7.938	7.560													
75	8.385	7.986													

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

~~The Responsible Driver Factor for customers purchasing the basic coverage package~~ When a policy is issued pursuant to assignment through the MAIP, the Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) ~~in effect on 4/1/2010~~ divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

When a policy is issued pursuant to assignment through the MAIP, the Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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Class-Territory Base Rates								
Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	140	252	158	472	248	425	223	136
2	154	274	178	513	281	462	253	147
3	160	288	191	558	301	501	271	157
4	172	321	196	618	349	557	314	167
5	178	320	222	649	374	586	335	175
6	192	355	218	696	427	626	385	187
7	195	343	242	739	436	666	391	190
8	209	380	249	777	468	700	422	205
9	237	408	283	805	489	724	439	232
10	241	478	319	857	563	770	509	245
11	233	519	314	842	567	759	511	265
12	259	495	344	843	609	760	549	252
13	309	567	389	889	646	801	580	301
14	347	593	436	875	666	788	601	338
15	427	684	474	904	745	815	669	408
16	378	738	653	936	762	842	688	388
17	262	509	320	867	513	779	461	263
18	294	728	398	975	702	878	633	333
19	308	618	410	807	618	727	557	345
20	329	726	446	966	733	869	660	365
21	405	733	606	938	770	846	692	563
22	398	733	591	939	758	847	680	545
23	263	587	409	823	607	741	547	268
24	266	523	336	828	544	743	490	270
25	263	591	355	830	626	747	563	287
26	343	677	480	857	705	770	633	330
27	120	231	135	423	210	381	190	124
40	322	606	398	886	631	797	570	340
41	317	570	415	842	631	759	570	324
42	408	660	472	879	718	790	647	417
43	387	689	487	925	760	834	683	419
44	317	651	574	823	670	741	602	321
45	417	701	499	960	782	865	703	432

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

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Class-Territory Base Rates								
Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	57	99	65	185	102	166	92	57
2	61	109	72	199	112	180	101	60
3	69	112	77	215	119	194	108	65
4	71	124	79	237	137	214	123	70
5	73	123	89	250	146	225	133	73
6	78	137	89	269	168	241	150	77
7	79	133	96	285	170	255	154	77
8	84	146	99	299	184	269	165	82
9	97	157	112	308	191	279	171	93
10	98	184	124	323	217	291	196	97
11	96	199	123	319	218	286	198	105
12	103	191	134	319	235	286	211	99
13	123	222	152	336	249	301	223	120
14	139	234	168	329	257	297	232	134
15	166	266	183	340	286	306	257	155
16	152	288	251	351	293	316	264	154
17	107	196	125	334	201	300	179	107
18	118	277	155	366	270	329	242	134
19	123	242	160	304	237	273	214	136
20	131	286	172	363	282	326	253	150
21	160	286	238	352	296	317	266	221
22	156	286	233	353	292	317	263	215
23	103	232	159	309	234	279	210	107
24	108	200	133	310	210	280	191	108
25	107	232	139	312	242	281	216	118
26	137	264	185	323	272	289	245	131
27	51	91	55	166	85	148	77	54
40	129	237	156	334	243	300	219	135
41	123	224	161	319	243	286	218	129
42	162	259	183	330	276	297	249	162
43	152	270	190	349	293	315	263	164
44	124	254	220	309	259	280	232	129
45	164	274	194	361	300	325	270	168

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

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Class-Territory Base Rates								
Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	180	321	227	631	391	570	351	188
2	194	336	233	680	419	613	377	198
3	198	346	248	707	423	635	380	210
4	210	359	252	759	454	682	408	231
5	210	363	250	782	482	703	434	235
6	223	371	266	787	497	709	448	240
7	229	375	281	810	532	728	478	249
8	232	398	288	837	533	752	479	261
9	240	407	286	851	535	766	482	247
10	242	411	288	858	538	771	484	248
11	237	437	295	850	536	765	482	250
12	265	445	317	869	574	784	516	270
13	289	468	330	914	604	825	543	289
14	304	507	350	920	624	827	562	311
15	337	576	386	968	697	871	628	344
16	312	601	403	1001	662	901	598	323
17	262	507	315	914	534	823	481	262
18	315	624	384	1026	663	924	600	311
19	285	534	343	863	557	777	500	275
20	306	613	371	1018	649	916	584	322
21	360	674	432	1002	725	902	652	361
22	457	719	536	1000	780	901	702	446
23	237	544	349	882	584	792	525	261
24	291	544	348	886	560	797	503	283
25	274	590	346	888	620	800	558	292
26	348	638	450	916	699	825	628	344
27	172	305	206	598	347	538	310	172
40	271	506	335	919	580	827	523	311
41	260	465	328	868	581	782	523	274
42	275	529	376	939	664	846	600	325
43	334	575	396	992	712	892	641	340
44	237	509	345	867	575	781	516	246
45	352	598	402	1027	734	925	660	358

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

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Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	16	37	24	59	33	53	30	16
2	17	40	27	65	36	59	32	16
3	18	42	27	70	42	63	37	18
4	19	48	29	77	46	70	42	18
5	19	46	31	80	49	73	45	20
6	19	52	31	85	56	76	51	22
7	21	49	33	92	57	84	52	20
8	22	54	36	97	62	87	55	22
9	25	60	40	100	65	90	59	25
10	25	64	47	103	75	93	67	25
11	27	73	44	102	76	92	69	29
12	27	71	49	102	79	92	72	30
13	32	83	55	108	86	97	78	33
14	37	87	61	109	88	98	79	36
15	47	95	64	107	95	96	86	45
16	52	97	81	110	99	99	89	56
17	28	69	44	108	67	97	61	28
18	36	98	55	117	92	105	83	41
19	37	88	55	102	85	92	76	43
20	41	100	62	112	94	101	84	47
21	56	98	83	112	103	101	94	70
22	56	99	81	112	101	101	92	68
23	27	88	54	100	79	90	72	30
24	28	71	47	102	71	92	64	29
25	32	89	51	101	85	91	76	34
26	41	92	64	106	94	95	85	43
27	15	32	19	52	28	47	25	15
40	32	85	54	108	87	98	78	36
41	31	82	59	103	82	93	74	36
42	44	95	64	107	95	96	86	46
43	44	99	69	112	101	101	92	46
44	43	89	74	100	90	90	82	49
45	44	99	70	113	103	103	94	47

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	304	669	402	1225	676	1101	608	303
2	317	677	404	1276	664	1150	597	316
3	320	712	433	1300	700	1169	630	319
4	337	738	438	1345	746	1210	671	333
5	340	745	450	1363	781	1227	704	339
6	362	795	476	1406	828	1264	746	360
7	381	815	515	1401	865	1261	780	375
8	390	805	538	1398	863	1259	776	388
9	381	786	498	1360	847	1222	761	379
10	372	803	501	1364	870	1226	781	377
11	402	897	548	1328	882	1195	792	401
12	425	879	547	1266	918	1139	824	424
13	437	815	596	1306	947	1175	851	430
14	509	949	682	1344	1041	1207	937	507
15	632	1034	764	1389	1129	1250	1017	618
16	559	1003	690	1356	963	1219	865	537
17	429	906	566	1380	859	1241	774	428
18	505	967	643	1297	972	1166	871	492
19	505	947	706	1212	975	1091	877	503
20	574	1006	728	1307	1031	1175	928	558
21	629	1076	880	1366	1234	1229	1111	755
22	682	1041	883	1323	1165	1190	1049	915
23	429	955	759	1245	1008	1121	907	483
24	471	918	667	1242	941	1118	846	468
25	496	968	732	1263	1013	1136	913	521
26	585	964	799	1212	1052	1091	946	640
27	290	640	369	1184	628	1068	564	288
40	401	774	549	1166	839	1049	756	408
41	374	796	574	1174	880	1057	792	388
42	432	851	654	1168	940	1050	846	421
43	490	892	666	1210	992	1090	893	477
44	423	850	558	1152	798	1037	718	406
45	541	935	712	1293	1049	1161	944	526

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

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	128	128	128	128	128	128	128	128
2	130	130	130	130	130	130	130	130
3	133	133	133	133	133	133	133	133
4	131	131	131	131	131	131	131	131
5	136	136	136	136	136	136	136	136
6	143	143	143	143	143	143	143	143
7	148	148	148	148	148	148	148	148
8	152	152	152	152	152	152	152	152
9	147	147	147	147	147	147	147	147
10	155	155	155	155	155	155	155	155
11	166	166	166	166	166	166	166	166
12	163	163	163	163	163	163	163	163
13	187	187	187	187	187	187	187	187
14	208	208	208	208	208	208	208	208
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	148	148	148	148	148	148	148	148
18	289	289	289	289	289	289	289	289
19	307	307	307	307	307	307	307	307
20	295	295	295	295	295	295	295	295
21	426	426	426	426	426	426	426	426
22	469	469	469	469	469	469	469	469
23	257	257	257	257	257	257	257	257
24	194	194	194	194	194	194	194	194
25	292	292	292	292	292	292	292	292
26	347	347	347	347	347	347	347	347
27	120	120	120	120	120	120	120	120
40	164	164	164	164	164	164	164	164
41	166	166	166	166	166	166	166	166
42	201	201	201	201	201	201	201	201
43	223	223	223	223	223	223	223	223
44	346	346	346	346	346	346	346	346
45	247	247	247	247	247	247	247	247

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

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Increased Limits and Program Factors

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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

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

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Uninsured/Underinsured Motorists Rates

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

PIP Deductible Discounts

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

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Comprehensive And Collision Options

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

Deductible	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

Limited Collision
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

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

*Mos. policy was effective with prior carrier

Anti-Theft Discount

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

Passive Restraint Discount

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

Class 15 Discount

25%

Good Student Discount

10%

Driver Training Discount

5%

Initial Early Shopper Discount

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

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Discounts

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

All new business policies begin at Discount Cycle 0.
 All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
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**MASSACHUSETTS
Automobile Rating Manual**

Driving Record Rating Plan

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

	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990	1989 & Prior
1	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.383	0.111
2	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.403	0.129
3	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.423	0.152
4	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.444	0.182
5	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.467	0.215
6	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.492	0.251
7	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.518	0.295
8	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.545	0.349
10	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.575	0.409
11	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.608	0.486
12	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.641	0.571
13	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.678	0.678
14	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.717	0.803
15	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.758	0.947
16	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.802	1.123
17	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	0.849	1.353
18	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	0.909	1.533
19	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	0.961	1.733
20	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.035	1.933
21	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.109	2.133
22	1.757	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.184	
23	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.257	
24	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.369	
25	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.481	
26	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	1.592	
27	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	1.703	
28	1.933	1.841													
29	1.974	1.880													
30	2.015	1.919													
31	2.056	1.958													
32	2.097	1.997													
33	2.138	2.036													
34	2.179	2.075													
35	2.221	2.115													
36	2.292	2.183													
37	2.364	2.251													
38	2.415	2.300													
39	2.466	2.349													
40	2.518	2.398													
41	2.570	2.448													
42	2.639	2.515													
43	2.707	2.578													
44	2.775	2.643													
45	2.827	2.692													
46	2.878	2.741													
47	2.930	2.790													
48	2.981	2.839													
49	3.032	2.888													
50	3.084	2.937													
51	3.135	2.986													
52	3.187	3.035													
53	3.263	3.108													
54	3.341	3.182													
55	3.418	3.255													
56	3.494	3.328													
57	3.597	3.426													
58	3.700	3.524													
59	3.803	3.622													
60	3.957	3.769													
61	4.112	3.916													
62	4.381	4.172													
63	4.622	4.402													
64	4.891	4.658													
65	5.146	4.901													
66	5.523	5.260													
67	6.047	5.759													
68	6.557	6.245													
69	7.081	6.744													
70	7.579	7.218													
71	8.103	7.717													
72	8.613	8.203													
73	9.137	8.702													
74	9.648	9.189													
75	10.172	9.688													

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990	1989 & Prior
1	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.459	0.111
2	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.484	0.136
3	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.510	0.163
4	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.538	0.194
5	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.569	0.233
6	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.685	0.672	0.661	0.650	0.601	0.276
7	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.636	0.337
8	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.672	0.404
10	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.712	0.464
11	0.982	0.935	1.003	0.955	0.939	0.927	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.754	0.580
12	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.799	0.704
13	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.847	0.847
14	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.899	1.025
15	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	0.954	1.231
16	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.014	1.490
17	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.076	1.797
18	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.162	2.067
19	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.237	2.336
20	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.345	2.606
21	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.453	2.875
22	1.366	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.560	
23	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.668	
24	1.388	1.322	2.438	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.829	
25	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	1.991	
26	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.152	
27	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.313	
28	1.499	1.428													
29	1.531	1.458													
30	1.562	1.488													
31	1.594	1.518													
32	1.625	1.548													
33	1.658	1.579													
34	1.689	1.609													
35	1.721	1.639													
36	1.777	1.692													
37	1.832	1.745													
38	1.872	1.783													
39	1.912	1.821													
40	1.952	1.859													
41	1.992	1.897													
42	2.045	1.948													
43	2.099	1.999													
44	2.153	2.050													
45	2.192	2.088													
46	2.232	2.126													
47	2.272	2.164													
48	2.312	2.202													
49	2.351	2.239													
50	2.391	2.277													
51	2.431	2.315													
52	2.471	2.353													
53	2.531	2.410													
54	2.590	2.467													
55	2.650	2.524													
56	2.710	2.581													
57	2.790	2.657													
58	2.869	2.732													
59	2.948	2.808													
60	3.068	2.922													
61	3.188	3.036													
62	3.406	3.244													
63	3.625	3.452													
64	3.848	3.665													
65	4.067	3.873													
66	4.394	4.185													
67	4.843	4.612													
68	5.279	5.028													
69	5.715	5.443													
70	6.164	5.870													
71	6.606	6.291													
72	7.048	6.712													
73	7.495	7.138													
74	7.938	7.560													
75	8.385	7.986													

**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	0.06	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	0.35	0.35	0.33	0.33	0.32	
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32	
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34	
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37	
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38	
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43	
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46	
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58	
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97	
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31	
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69	
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76	
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68	
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95	
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08	
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63	
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46	
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72	
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87	
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24	
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41	
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42	
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52	
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55	
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93	
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58	

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

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

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

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

Notes:

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

**Part 4 - Property Damage
Rates at Basic limits**

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

**Part 6 - Medical Payments
Rates by limit**

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

**Part 3 - Uninsured Motorists
Rates by limit**

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

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

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

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

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

**Part 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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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

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Limit	Substitute Transportation
\$15/day	45
\$30/day	90
\$45/day	167
\$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

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Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 - 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 - 100%
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10

***Reduction not applicable to Waiver of Deductible premium**

Snowmobiles (Rule 43)		<u>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

Motorcycles, etc. (Rule 44)
Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

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Miscellaneous Motor Vehicles Base Rates*								
Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	111	200	125	374	197	337	177	108
2	121	218	140	406	223	366	201	117
3	127	229	151	441	239	397	215	124
4	137	254	156	489	277	440	249	132
5	140	253	176	514	296	463	266	139
6	152	281	174	551	339	496	305	148
7	155	271	192	585	345	527	310	150
8	165	301	198	615	371	554	334	161
9	189	323	225	637	387	573	348	184
10	191	378	252	678	446	610	402	194
11	185	411	249	667	449	600	404	210
12	205	392	272	668	482	601	434	200
13	233	426	293	669	485	602	436	227
14	261	446	328	658	501	592	451	254
15	310	497	344	656	541	591	487	297
16	260	507	449	642	524	578	472	267
17	198	383	241	652	386	586	347	199
18	202	500	274	669	482	602	434	229
19	245	489	325	639	489	576	440	273
20	227	499	306	663	503	597	453	251
21	278	503	416	644	529	580	476	386
22	274	503	405	645	520	581	468	374
23	209	464	324	652	480	587	432	212
24	211	414	267	655	431	589	388	214
25	209	468	281	657	495	591	446	228
26	257	508	359	641	528	577	475	248
27	96	183	107	335	167	302	150	99
40	241	453	298	663	473	597	426	254
41	250	450	329	667	500	600	450	257
42	308	497	355	660	540	594	486	313
43	276	490	347	658	540	593	486	298
44	250	516	454	652	530	587	477	254
45	286	481	343	659	537	593	483	297

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

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

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Miscellaneous Motor Vehicles Base Rates*								
Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	46	79	52	146	81	131	73	46
2	49	86	57	158	89	142	80	48
3	54	89	61	171	95	154	85	52
4	56	99	63	189	109	170	98	55
5	58	98	70	199	116	179	105	58
6	62	109	70	213	133	191	119	61
7	63	105	76	226	135	203	121	61
8	67	116	79	237	145	213	130	65
9	77	124	89	245	151	221	136	74
10	78	145	99	256	173	230	156	77
11	76	158	98	252	174	227	157	83
12	82	151	106	252	187	227	168	79
13	93	168	114	252	188	227	169	90
14	104	177	127	248	194	224	175	100
15	120	195	133	248	209	223	188	113
16	104	199	173	242	202	218	182	106
17	80	147	95	251	151	226	135	80
18	81	191	107	253	187	227	168	92
19	98	192	127	241	189	217	170	108
20	90	197	119	250	195	225	175	103
21	110	197	164	243	204	219	184	153
22	108	197	161	244	201	219	181	148
23	82	184	126	246	186	221	167	84
24	85	159	105	247	167	222	151	85
25	84	184	110	248	192	223	172	94
26	102	199	139	242	204	218	184	99
27	40	72	44	131	68	118	61	43
40	97	178	116	250	183	225	165	100
41	98	178	128	252	193	227	174	101
42	121	195	138	249	208	224	188	121
43	108	192	135	249	209	224	188	116
44	99	202	175	246	205	222	184	101
45	112	189	133	249	207	224	187	116

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
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Miscellaneous Motor Vehicles Base Rates*								
Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	254	180	500	310	450	279	149
2	154	267	185	539	332	485	299	157
3	157	274	197	560	335	504	301	167
4	167	285	200	600	359	540	323	183
5	167	288	199	619	381	557	343	187
6	177	294	211	623	394	561	355	190
7	182	297	223	641	420	577	378	198
8	184	315	229	662	421	596	379	207
9	190	322	227	674	423	607	381	196
10	192	326	229	679	426	611	383	197
11	189	346	234	673	424	606	381	199
12	210	353	250	689	454	620	409	214
13	219	352	249	688	454	620	409	219
14	229	381	264	691	469	622	422	235
15	245	419	280	702	507	632	456	250
16	215	412	277	687	455	618	410	222
17	198	381	237	688	401	619	361	198
18	217	428	264	704	456	634	411	214
19	226	422	271	683	440	615	396	219
20	210	420	255	699	445	629	401	221
21	247	463	297	688	498	619	448	248
22	313	494	368	686	535	618	482	306
23	189	431	277	698	462	628	416	207
24	230	431	276	701	443	631	398	225
25	218	467	274	703	490	633	441	231
26	261	478	338	686	523	617	470	258
27	137	242	162	473	275	426	247	137
40	203	379	251	688	433	619	390	234
41	206	369	260	688	460	619	414	218
42	207	398	283	706	500	636	450	245
43	238	409	281	705	507	634	456	242
44	189	402	273	687	455	618	409	195
45	242	410	276	705	504	635	453	246

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
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Miscellaneous Motor Vehicles Base Rates*								
Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	18	36	23	62	33	56	30	18
2	19	39	25	67	37	61	33	19
3	20	41	27	73	40	66	36	20
4	22	46	28	81	46	73	41	22
5	22	46	31	86	49	77	44	24
6	24	51	31	92	56	82	50	25
7	25	49	34	97	57	87	51	25
8	26	54	35	102	61	92	55	27
9	31	58	40	105	64	95	57	30
10	31	64	45	107	72	97	65	31
11	32	71	43	105	73	95	66	36
12	34	69	48	106	79	95	71	37
13	38	77	52	106	80	95	72	38
14	43	82	57	104	82	94	73	42
15	53	89	61	104	89	94	80	52
16	58	86	73	100	86	90	77	60
17	33	65	41	107	63	96	56	33
18	40	87	48	104	79	94	71	46
19	45	86	55	101	80	91	72	52
20	45	89	55	104	81	94	73	52
21	61	87	74	102	87	92	78	75
22	60	87	74	101	86	91	77	73
23	33	86	55	101	78	91	70	35
24	34	69	45	101	69	91	62	36
25	39	87	50	104	81	93	73	42
26	47	86	60	101	86	91	77	47
27	17	33	19	56	28	50	25	17
40	38	80	52	104	78	94	70	40
41	40	82	57	105	82	94	73	42
42	50	89	61	104	88	93	79	53
43	47	88	61	103	88	93	79	52
44	52	87	74	101	86	91	77	60
45	48	89	61	105	88	94	79	52

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
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Miscellaneous Motor Vehicles Base Rates*								
Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	210	462	278	845	467	760	420	209
2	219	468	280	882	458	794	412	218
3	222	491	299	898	483	808	435	221
4	232	510	303	928	515	835	463	231
5	235	514	311	941	540	847	486	234
6	250	549	330	970	572	873	515	248
7	264	562	356	967	598	870	539	259
8	270	556	372	965	596	869	536	268
9	270	555	353	960	598	864	538	268
10	263	568	355	963	615	867	553	266
11	285	635	388	938	623	844	560	284
12	316	653	407	942	682	847	613	315
13	318	592	433	949	688	854	619	314
14	352	656	471	927	719	834	647	350
15	421	688	508	924	752	832	676	411
16	372	667	459	901	640	811	576	358
17	297	626	391	952	593	857	534	296
18	362	693	461	929	696	836	626	354
19	376	705	525	901	725	811	652	374
20	402	704	510	915	722	823	650	390
21	418	716	586	909	821	818	739	503
22	464	709	602	900	793	810	714	624
23	320	710	565	926	750	834	675	360
24	351	682	496	924	700	832	630	349
25	369	720	544	939	753	845	678	388
26	435	717	595	901	782	811	704	477
27	200	441	256	818	433	736	390	199
40	322	620	440	935	673	841	606	328
41	300	638	461	942	706	848	635	312
42	347	683	525	936	753	842	678	338
43	373	679	508	922	756	830	680	364
44	339	682	447	924	640	832	576	326
45	388	670	511	926	752	833	677	378

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

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

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Miscellaneous Motor Vehicles Base Rates*								
Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	93	93	93	93	93	93	93	93
2	95	95	95	95	95	95	95	95
3	98	98	98	98	98	98	98	98
4	96	96	96	96	96	96	96	96
5	100	100	100	100	100	100	100	100
6	104	104	104	104	104	104	104	104
7	108	108	108	108	108	108	108	108
8	111	111	111	111	111	111	111	111
9	110	110	110	110	110	110	110	110
10	117	117	117	117	117	117	117	117
11	125	125	125	125	125	125	125	125
12	129	129	129	129	129	129	129	129
13	145	145	145	145	145	145	145	145
14	152	152	152	152	152	152	152	152
15	187	187	187	187	187	187	187	187
16	303	303	303	303	303	303	303	303
17	108	108	108	108	108	108	108	108
18	220	220	220	220	220	220	220	220
19	242	242	242	242	242	242	242	242
20	219	219	219	219	219	219	219	219
21	298	298	298	298	298	298	298	298
22	336	336	336	336	336	336	336	336
23	202	202	202	202	202	202	202	202
24	152	152	152	152	152	152	152	152
25	229	229	229	229	229	229	229	229
26	273	273	273	273	273	273	273	273
27	88	88	88	88	88	88	88	88
40	139	139	139	139	139	139	139	139
41	140	140	140	140	140	140	140	140
42	170	170	170	170	170	170	170	170
43	179	179	179	179	179	179	179	179
44	292	292	292	292	292	292	292	292
45	188	188	188	188	188	188	188	188

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

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

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Miscellaneous Motor Vehicles

Increased Limits and Program Factors

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

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

Additional Liability Rates

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

Comprehensive And Collision Options

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

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

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

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

Deductible	Glass Deductible for Comprehensive
\$100	0.84

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Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

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

PIP Deductible Discounts

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

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Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Médeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

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Responsible Driver Factors													
Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
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LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
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LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
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LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
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SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation.”

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

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

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

C. New Business

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

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

D. Producer and Company Standards for New Customers

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

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

2. The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
 - a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
 - b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

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

E. Cancellation (Other Than Transfer of Insurer)

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

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the

motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

- A. Policies will be written for a term of one year. A policy may be extended, by the Company, for an additional year at each anniversary of the original expiration date.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement AS 2333, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

Percentages for Short Term Policies				
		Date Interval*	Percent of Annual Rates	
All Other		Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

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

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

When a policy is issued pursuant to assignment through the MAIP, the Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.
 3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by

the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

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

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

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

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

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425
$425 / 547 = .777$ pro rata factor	
$.777 \times \text{total premium} = \text{earned premium}$	

Instructions for Short Rate Table:

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

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

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

Example:

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

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

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PRO RATA TABLE

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

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

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

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

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

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

RULE 19. DISCOUNTS

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

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

A. Multi-Car Discount

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

B. Public Transit Discount

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

1. Eligibility

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

2. Replaced Vehicles

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

3. Application of Discount

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

4. Qualifying Massachusetts Transit Systems

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

C. Anti-Theft Device Discount

Refer to Anti-Theft Devices Standards Section.

D. Class 15

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

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

E. Annual Mileage Discount

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

1. Eligibility

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

2. Verification

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

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

3. Application of Discount

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

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to all policyholders.

G. Driver Training Discount

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

Application of Discount

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

H. Good Student Discount

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

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. in the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:

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

Application of Discount

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

I. Driving Years Discount

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

Application of Discount

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

J. Liberty Preferred

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

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

Application of Discount

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

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

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

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

Application of Discount

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

M. Early Shopper Discount

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

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

Application of Discount

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

Rule 20. MODEL YEAR RATING

Model Year Defined

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

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

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

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

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

- Age of Vehicle
- Annual Mileage
- Anti-Theft Category
- Coverage Combination
- Vehicle Base Cost
- Advance Quote Days
- Time Since Accidents or Violations
- Prior Carrier Lapse
- Current and Prior BI Limits
- Vehicle Curb Weight
- Vehicle Engine Displacement
- Vehicle Horsepower
- Vehicle Size
- Operator Years Licensed
- Time at Current Residence
- Time Since Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred, or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Multi-Vehicle Discount
- Number of Major / Minor Violations
- Payment Method
- Presence of Companion Policies
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)

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

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

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Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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

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

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

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

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Model Year 2011

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

3. Stated or Agreed Amount

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

- a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 or portion of \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the base rate for the applicable territory and class.

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

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

RULE 23. HIGH-THEFT VEHICLES

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

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

New Business Rule

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

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

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

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

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

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

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING

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

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

For model years 2006 through 2007, the VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

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

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the Company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Liberty Mutual Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

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

1. Assignment of Operators to Automobiles

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

2. Excluded Operator

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

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

3. Driving Experience

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

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

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

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

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1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

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

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

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

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

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

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

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

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

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

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

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

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

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

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

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

RULES 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

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

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

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

NOTE: a. Only State Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

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

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

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

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

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

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

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

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

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

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

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

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

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

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

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insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

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

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

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

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

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

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

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

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

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

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

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

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

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

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates- in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

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

RULE 50. USE OF OTHER AUTOMOBILES

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

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

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

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

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
 - B. Primary Insurance - 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

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- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

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

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

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

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

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

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

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

2. Discounts Applicable

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

3. Definitions

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

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

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

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

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

4. General

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

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

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

Categories Defined

Category I

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

Category II

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

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

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

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

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

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

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

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

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

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

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

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

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

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

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

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

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

(1) Armored Cable Hood Lock

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

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

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

(2) Electrically Operated Hood Lock

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

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

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

(g) Passive, Delayed Ignition Cut-Off System

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

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

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

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

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

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

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Vehicle Recovery System

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

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.
2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).
3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

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4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.
6. There is no inspection site or authorized representative within five miles of the garaging city.
7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

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.

The Company will apply the pre-inspection requirements uniformly and without regard to whether the policy was insured voluntarily or was assigned to it through the MAIP in compliance with the spirit of regulation 211 CMR 94.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

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

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

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

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

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

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

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

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The driving record rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
 - a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98;
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
 - c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
 - d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98.
2. Redeeming Forgiveness
 - a. Accident Forgiveness under Liberty Advantage
 - i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
 - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another accident is forgiven.
 - b. Violation Forgiveness under Liberty Advantage
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
 - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

INCREASED LIMITS TABLES

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

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

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**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>LM FORM NO.</u>
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 2312 02 08
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
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Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

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(MASSACHUSETTS)**

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AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
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TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
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UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes		Hampden
	Nantucket	5	Hampshire
	Plymouth	6	Middlesex
1	Berkshire	7	Norfolk
2	Bristol	8	Suffolk
3	Essex	9	Worcester

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

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

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SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

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

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

C. New Business

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

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

D. Producer and Company Standards for New Customers

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

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

2. The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
 - a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
 - b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

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

E. Cancellation (Other Than Transfer of Insurer)

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

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the

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motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

- A. Policies will be written for a term of one year. A policy may be extended, by the Company, for an additional year at each anniversary of the original expiration date.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement AS 2333, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

Percentages for Short Term Policies				
		Date Interval*	Percent of Annual Rates	
All Other		Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

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

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

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The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.
 3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or

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reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

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

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

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

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

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

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

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

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

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

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

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425
$425 / 547 = .777$ pro rata factor	
$.777 \times \text{total premium} = \text{earned premium}$	

Instructions for Short Rate Table:

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

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

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

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Example:

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

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

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PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	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	Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		December		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	26	27	28	29	30	31	32	33	34	35	36	37
16-20	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
21-25	17	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26-30	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
31-35	19	20	21	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
36-40	21	22	23	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
41-45	22	24	25	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
46-50	24	25	27	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
51-55	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
56-60	27	28	30	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
61-65	28	30	32	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
66-70	30	31	33	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
71-75	31	33	35	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
76-80	32	35	37	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
81-85	34	36	39	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
86-90	35	38	40	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
91-105	38	41	44	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
106-120	42	45	49	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
121-135	47	50	54	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
136-150	51	55	59	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
151-165	55	60	63	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
166-180	59	63	68	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
181-195	63	67	72	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
196-210	67	71	76	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100				
211-225	70	75	80	87	88	89	90	91	92	93	94	95	96	97	98	99	100								
226-240	73	78	84	92	93	94	95	96	97	98	99	100													
241-255	77	82	88	94	95	96	97	98	99	100															
256-270	80	86	92	100																					
271-285	84	90	96																						
286-300	87	93	100																						
301-315	90	97																							
316-330	94	100																							
331-360	99																								
361-365	100																								

TABLE 1
 (Motorcycles with Registration
 Expiration of December 31)

No. of Days in force	Dec.		Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	26	27	28	29	30	31	32	33	34	35	36	37
16-20	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
21-25	17	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26-30	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
31-35	19	20	21	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
36-40	21	22	23	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
41-45	22	24	25	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
46-50	24	25	27	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
51-55	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
56-60	27	28	30	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
61-65	28	30	32	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
66-70	30	31	33	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
71-75	31	33	35	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
76-80	32	35	37	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
81-85	34	36	39	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
86-90	35	38	40	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
91-105	38	41	44	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
106-120	42	45	49	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
121-135	47	50	54	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
136-150	51	55	59	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
151-165	55	60	63	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
166-180	59	63	68	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
181-195	63	67	72	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
196-210	67	71	76	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100				
211-225	70	75	80	87	88	89	90	91	92	93	94	95	96	97	98	99	100								
226-240	73	78	84	92	93	94	95	96	97	98	99	100													
241-255	77	82	88	94	95	96	97	98	99	100		</													

RULE 19. DISCOUNTS

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

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

A. Multi-Car Discount

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

B. Public Transit Discount

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

1. Eligibility

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

2. Replaced Vehicles

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

3. Application of Discount

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

4. Qualifying Massachusetts Transit Systems

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

C. Anti-Theft Device Discount

Refer to Anti-Theft Devices Standards Section.

D. Class 15

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

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

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E. Annual Mileage Discount

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

1. Eligibility

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

2. Verification

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

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

3. Application of Discount

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

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to all policyholders.

G. Driver Training Discount

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

Application of Discount

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

H. Good Student Discount

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

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically; or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. in the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:

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

Application of Discount

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

I. Driving Years Discount

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

Application of Discount

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

J. Liberty Preferred

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

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

Application of Discount

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

K. Group Savings Plus

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

Application of Discount

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

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

L. Enrollment Credit

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

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

Application of Discount

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

M. Early Shopper Discount

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

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

Application of Discount

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

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Rule 20. MODEL YEAR RATING

Model Year Defined

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

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

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

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

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

- Age of Vehicle
- Annual Mileage
- Anti-Theft Category
- Coverage Combination
- Vehicle Base Cost
- Advance Quote Days
- Time Since Accidents or Violations
- Prior Carrier Lapse
- Current and Prior BI Limits
- Vehicle Curb Weight
- Vehicle Engine Displacement
- Vehicle Horsepower
- Vehicle Size
- Operator Years Licensed
- Time at Current Residence
- Time Since Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred, or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Multi-Vehicle Discount
- Number of Major / Minor Violations
- Payment Method
- Presence of Companion Policies
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)

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

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

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Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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

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

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

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

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Model Year 2011

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

3. Stated or Agreed Amount

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

- a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 or portion of \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the base rate for the applicable territory and class.

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

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

RULE 23. HIGH-THEFT VEHICLES

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

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

New Business Rule

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

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

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

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

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

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

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING

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

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

For model years 2006 through 2007, the VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

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

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the Company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Liberty Mutual Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

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- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

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

1. Assignment of Operators to Automobiles

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

i. An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy. This is validated using policy number, carrier name, expiration date, and policy status. Deferred operators are not assigned to automobiles for ratemaking purposes.

ii. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and driving record rating of that operator;

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

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

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

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

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

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

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

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2. Excluded Operator

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

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

3. Driving Experience

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

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household; regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

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

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

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1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

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

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

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

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

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

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

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

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

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

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

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

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

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

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

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

RULES 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

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

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

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

NOTE: a. Only State Amount Coverage is available.

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- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

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

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation - See Rate Pages (Section R).

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

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

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

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

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

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

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

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

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

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

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

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

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insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

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

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

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

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

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SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

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

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

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

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

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

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

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

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

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

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

RULE 50. USE OF OTHER AUTOMOBILES

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

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

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

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

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
 - B. Primary Insurance - 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

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- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

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

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

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

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

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

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

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

2. Discounts Applicable

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

3. Definitions

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

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

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

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

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

4. General

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

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

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

Categories Defined

Category I

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

Category II

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

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

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

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

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

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

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

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

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

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

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

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

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

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

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

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

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

(1) Armored Cable Hood Lock

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

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

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

(2) Electrically Operated Hood Lock

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

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

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

(g) Passive, Delayed Ignition Cut-Off System

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

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

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

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

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

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

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Vehicle Recovery System

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

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.
2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).
3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

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4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.
6. There is no inspection site or authorized representative within five miles of the garaging city.
7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

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.

The Company will apply the pre-inspection requirements uniformly and without regard to whether the policy was insured voluntarily or was assigned to it through the MAIP in compliance with the spirit of regulation 211 CMR 94.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

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

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

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

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

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

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

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

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The driving record rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to the Rate Pages (Section R) for the applicable adjustments.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness

- a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98;
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
- c. Policies transferring from another state: If a LM policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
- d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness

- a. Accident Forgiveness under Liberty Advantage
 - i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
 - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another accident is forgiven.
- b. Violation Forgiveness under Liberty Advantage
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
- c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
 - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
 - 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
 - 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

INCREASED LIMITS TABLES

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

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

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PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

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

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PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

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**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

<u>Form Title Policy</u>	<u>Form Number and Edition Date</u>
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AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
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SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0.....	Barnstable Dukes Nantucket Plymouth	4.....	Franklin
1.....	Berkshire	5.....	Hampden
2.....	Bristol	6.....	Hampshire
3.....	Essex	7.....	Middlesex
		8.....	Norfolk
		9.....	Suffolk
			Worcester

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CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

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

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

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

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City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
	Y	
YARMOUTH	4	062

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The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) ~~in effect on 4/1/2010~~ divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

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

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 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
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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, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Responsible Driver Factor for customers purchasing the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9