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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) License Years Factor, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Early Shopper Discount, (15) Enrollment Credit, (16) Responsible Driver Factor, (17) Employee Parking Guard, and (18) 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 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 exists 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.

Refer to Rule 11 for the order of application of the discount.

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. Vehicles equipped with multiple Passive Restraints shall receive only the largest discount.

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 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:

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. LICENSE YEARS FACTOR

A factor will be applied to the premium for Parts 1, 2, 4, 5, 7, 8, and 9 based on the rated operator's years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new operators with 56 or more years of driving experience begin at cycle 1. All renewing operators with 56 or more years of driving experience will begin at cycle 1 for policies effective 4/1/2013 through 3/31/2014. Cycle increases by +1 at each subsequent renewal.

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.
 - 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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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	151	271	170	509	267	458	241	146
2	166	295	191	553	303	498	272	159
3	172	310	206	602	325	541	292	169
4	185	346	211	666	376	600	339	180
5	188	339	235	686	395	619	354	185
6	207	383	235	750	461	675	415	202
7	210	370	261	796	470	718	422	205
8	225	410	268	837	505	755	455	221
9	256	440	305	868	527	780	473	250
10	254	505	338	905	595	814	538	259
11	246	549	332	890	599	802	541	280
12	273	523	364	891	644	803	580	266
13	333	611	420	958	696	863	626	325
14	374	639	470	943	718	850	648	364
15	461	737	511	975	803	878	721	440
16	407	795	704	1008	821	908	741	419
17	283	549	345	935	553	839	497	284
18	334	827	452	1107	797	997	719	379
19	326	653	433	853	653	769	589	365
20	373	824	507	1097	833	987	750	414
21	460	833	688	1065	875	961	786	639
22	452	833	671	1066	861	962	772	619
23	278	620	432	870	641	783	578	283
24	281	553	355	875	575	786	517	285
25	284	637	383	895	675	806	607	309
26	363	715	507	905	746	814	669	349
27	129	249	145	456	226	411	205	134
40	341	640	421	936	667	842	603	360
41	335	603	439	890	667	802	603	343
42	431	697	498	929	759	835	684	441
43	417	742	525	997	819	899	736	451
44	335	688	607	870	708	783	636	340
45	450	756	537	1035	843	933	758	466

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	61	106	70	200	110	179	99	61
2	66	118	78	215	121	195	109	65
3	75	121	83	231	128	209	117	70
4	77	134	85	256	147	230	133	76
5	77	130	94	264	155	238	141	77
6	84	147	96	290	181	260	162	83
7	85	143	103	307	183	274	166	83
8	90	158	106	322	199	290	178	88
9	104	169	121	332	206	301	184	100
10	103	195	131	342	229	307	207	102
11	101	210	130	338	230	302	209	111
12	109	202	142	338	248	302	223	104
13	133	240	164	362	268	325	241	129
14	149	252	181	354	277	320	250	144
15	179	287	198	367	308	330	277	167
16	164	310	270	379	315	341	285	166
17	116	211	135	360	217	324	192	116
18	134	314	176	415	307	373	274	152
19	130	256	169	322	250	288	226	144
20	148	325	196	412	321	370	287	170
21	182	325	270	400	337	360	302	251
22	177	325	265	401	331	360	299	244
23	109	245	168	327	247	294	222	114
24	115	211	141	328	222	295	202	115
25	116	250	149	337	261	303	232	127
26	145	279	196	342	287	305	259	139
27	55	98	59	179	91	160	83	58
40	137	250	165	353	257	318	231	143
41	130	237	170	338	257	302	230	137
42	171	273	193	349	291	313	263	171
43	164	291	205	376	315	340	284	177
44	131	268	232	327	273	295	245	137
45	177	295	209	389	324	350	291	181

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	195	346	245	680	422	614	379	203
2	209	362	251	733	451	660	406	213
3	213	373	267	762	456	685	410	226
4	226	387	271	818	489	735	440	249
5	222	384	264	827	509	743	458	248
6	241	400	287	849	535	765	483	259
7	247	404	303	873	573	784	515	268
8	250	429	310	902	574	811	516	282
9	259	439	308	917	576	826	519	266
10	256	434	304	906	569	815	511	262
11	250	462	311	898	567	809	509	264
12	280	470	335	918	607	829	546	285
13	311	505	355	985	651	890	586	311
14	328	547	378	992	673	892	606	335
15	363	620	416	1043	751	939	677	371
16	337	648	434	1079	714	972	645	348
17	283	547	340	985	575	888	518	283
18	358	709	436	1165	753	1049	681	353
19	301	565	363	912	589	821	529	290
20	347	696	422	1156	737	1040	664	366
21	409	766	491	1138	823	1024	740	410
22	519	817	609	1136	885	1023	797	507
23	250	575	369	932	617	837	555	276
24	307	575	368	936	592	842	532	299
25	295	636	373	957	669	862	602	314
26	368	674	475	969	738	872	664	364
27	185	329	222	645	374	579	334	185
40	286	535	354	972	613	874	553	329
41	274	491	347	917	614	827	553	289
42	290	559	398	993	701	894	634	344
43	360	619	427	1069	768	961	691	367
44	250	538	365	916	608	826	546	260
45	380	645	433	1107	791	997	712	386

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

**MASSACHUSETTS
Automobile Rating Manual**

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	17	40	26	63	36	57	33	17
2	18	43	29	70	39	63	35	17
3	19	45	29	76	45	68	40	19
4	20	52	32	83	49	76	45	19
5	20	48	33	84	52	77	47	21
6	20	56	34	91	60	82	55	24
7	23	53	36	99	61	90	56	22
8	24	58	39	104	67	94	59	24
9	27	65	43	108	70	97	63	27
10	26	67	49	109	79	98	70	26
11	28	77	46	108	80	97	73	30
12	28	75	52	108	83	97	76	32
13	35	89	59	117	93	104	84	36
14	40	94	66	118	95	105	85	39
15	50	102	69	116	102	103	93	48
16	56	104	87	119	106	106	96	60
17	30	75	47	117	73	104	66	30
18	41	111	62	133	104	119	95	46
19	39	93	58	108	89	97	80	45
20	46	114	70	127	107	115	96	54
21	63	111	95	127	117	115	107	80
22	63	113	91	127	115	115	104	77
23	28	93	57	106	83	95	76	32
24	29	75	49	108	75	97	67	30
25	35	96	55	109	91	98	82	37
26	43	97	67	113	99	100	89	45
27	16	35	20	56	30	50	27	16
40	34	89	57	115	91	103	82	38
41	33	86	62	109	86	98	78	38
42	46	100	67	114	100	101	90	48
43	47	106	75	121	109	109	99	49
44	45	94	78	106	95	95	86	52
45	47	106	76	122	111	111	101	50

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

**MASSACHUSETTS
Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	364	799	480	1464	808	1316	727	362
2	362	773	461	1457	758	1313	682	360
3	383	851	517	1554	836	1397	753	382
4	403	882	524	1608	891	1446	802	399
5	406	890	537	1629	934	1467	842	405
6	413	907	544	1606	945	1444	852	411
7	435	931	588	1599	988	1440	890	428
8	445	919	615	1596	986	1437	886	443
9	456	939	596	1626	1012	1461	909	453
10	425	917	572	1557	993	1400	891	430
11	459	1024	625	1517	1007	1364	904	458
12	508	1050	654	1514	1097	1361	985	507
13	523	974	712	1561	1132	1404	1018	514
14	608	1134	815	1607	1244	1443	1120	606
15	756	1236	914	1660	1349	1495	1216	739
16	668	1199	825	1621	1151	1457	1033	642
17	513	1083	676	1649	1027	1483	925	512
18	577	1104	735	1481	1110	1331	994	562
19	550	1031	768	1320	1061	1187	955	548
20	686	1202	870	1562	1233	1404	1109	667
21	719	1228	1005	1560	1409	1403	1269	862
22	815	1244	1056	1581	1393	1422	1254	1094
23	467	1040	826	1356	1097	1220	987	526
24	563	1097	797	1485	1125	1337	1011	560
25	540	1054	797	1375	1102	1237	994	567
26	668	1101	913	1384	1201	1245	1080	730
27	331	730	422	1352	718	1220	644	329
40	437	843	598	1269	914	1142	823	444
41	427	909	655	1341	1005	1207	904	443
42	516	1018	782	1396	1124	1255	1011	503
43	586	1066	796	1446	1186	1303	1067	570
44	483	971	637	1315	912	1184	820	463
45	618	1067	813	1476	1198	1326	1078	601

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

**MASSACHUSETTS
Automobile Rating Manual**

Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	152	152	152	152	152	152	152	152
2	148	148	148	148	148	148	148	148
3	157	157	157	157	157	157	157	157
4	155	155	155	155	155	155	155	155
5	162	162	162	162	162	162	162	162
6	163	163	163	163	163	163	163	163
7	168	168	168	168	168	168	168	168
8	172	172	172	172	172	172	172	172
9	174	174	174	174	174	174	174	174
10	175	175	175	175	175	175	175	175
11	188	188	188	188	188	188	188	188
12	193	193	193	193	193	193	193	193
13	222	222	222	222	222	222	222	222
14	247	247	247	247	247	247	247	247
15	316	316	316	316	316	316	316	316
16	512	512	512	512	512	512	512	512
17	175	175	175	175	175	175	175	175
18	327	327	327	327	327	327	327	327
19	331	331	331	331	331	331	331	331
20	350	350	350	350	350	350	350	350
21	482	482	482	482	482	482	482	482
22	556	556	556	556	556	556	556	556
23	278	278	278	278	278	278	278	278
24	230	230	230	230	230	230	230	230
25	316	316	316	316	316	316	316	316
26	394	394	394	394	394	394	394	394
27	136	136	136	136	136	136	136	136
40	177	177	177	177	177	177	177	177
41	188	188	188	188	188	188	188	188
42	239	239	239	239	239	239	239	239
43	265	265	265	265	265	265	265	265
44	392	392	392	392	392	392	392	392
45	280	280	280	280	280	280	280	280

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

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001-1990	1989 & prior
1	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.383	0.111
2	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.403	0.129
3	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.423	0.152
4	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.444	0.182
5	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.467	0.215
6	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.492	0.251
7	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.518	0.295
8	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.545	0.349
10	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.575	0.409
11	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.608	0.486
12	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.641	0.571
13	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.678	0.678
14	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.717	0.803
15	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	0.758	0.947
16	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	0.802	1.123
17	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	0.849	1.333
18	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	0.909	1.533
19	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	0.961	1.733
20	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.035	1.933
21	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.109	2.133
22	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.184	
23	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.257	
24	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.369	
25	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	1.481	
26	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	1.592	
27	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	1.703	
28	2.131	2.030	1.933	1.841											
29	2.176	2.073	1.974	1.880											
30	2.221	2.116	2.015	1.919											
31	2.267	2.159	2.056	1.958											
32	2.312	2.202	2.097	1.997											
33	2.357	2.245	2.138	2.036											
34	2.402	2.288	2.179	2.075											
35	2.448	2.332	2.221	2.115											
36	2.527	2.407	2.292	2.183											
37	2.606	2.482	2.364	2.251											
38	2.663	2.536	2.415	2.300											
39	2.719	2.590	2.466	2.349											
40	2.776	2.644	2.518	2.398											
41	2.834	2.699	2.570	2.448											
42	2.909	2.771	2.639	2.513											
43	2.984	2.842	2.707	2.578											
44	3.060	2.914	2.775	2.643											
45	3.116	2.968	2.827	2.692											
46	3.173	3.022	2.878	2.741											
47	3.230	3.076	2.930	2.790											
48	3.286	3.130	2.981	2.839											
49	3.343	3.184	3.032	2.888											
50	3.400	3.238	3.084	2.937											
51	3.457	3.292	3.135	2.986											
52	3.513	3.346	3.187	3.035											
53	3.598	3.427	3.263	3.108											
54	3.684	3.508	3.341	3.182											
55	3.768	3.589	3.418	3.255											
56	3.853	3.669	3.494	3.328											
57	3.966	3.777	3.597	3.426											
58	4.079	3.885	3.700	3.524											
59	4.193	3.993	3.803	3.622											
60	4.363	4.155	3.957	3.769											
61	4.533	4.317	4.112	3.916											
62	4.830	4.600	4.381	4.172											
63	5.096	4.853	4.622	4.402											
64	5.392	5.135	4.891	4.658											
65	5.674	5.403	5.146	4.901											
66	6.089	5.799	5.523	5.260											
67	6.667	6.349	6.047	5.759											
68	7.229	6.885	6.557	6.245											
69	7.807	7.435	7.081	6.744											
70	8.356	7.958	7.579	7.218											
71	8.933	8.508	8.103	7.717											
72	9.496	9.044	8.613	8.203											
73	10.074	9.594	9.137	8.702											
74	10.637	10.131	9.648	9.189											
75	11.215	10.681	10.172	9.688											

**MASSACHUSETTS
Automobile Rating Manual**

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

Symbol	Model Year														
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001-1990	1989& prior
1	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.459	0.111
2	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.484	0.136
3	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.510	0.163
4	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.538	0.194
5	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.569	0.233
6	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.601	0.276
7	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.636	0.337
8	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.672	0.404
10	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.712	0.484
11	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.754	0.580
12	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.799	0.704
13	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.847	0.847
14	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.899	1.025
15	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	0.954	1.231
16	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.014	1.490
17	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.076	1.797
18	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.162	2.067
19	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.237	2.336
20	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.345	2.606
21	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.453	2.875
22	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.560	
23	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.668	
24	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	1.829	
25	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	1.991	
26	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.152	
27	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.313	
28	1.653	1.574	1.499	1.428											
29	1.688	1.607	1.531	1.458											
30	1.723	1.641	1.562	1.488											
31	1.757	1.674	1.594	1.518											
32	1.792	1.707	1.625	1.548											
33	1.828	1.741	1.658	1.579											
34	1.863	1.774	1.689	1.609											
35	1.897	1.807	1.721	1.639											
36	1.959	1.865	1.777	1.692											
37	2.020	1.924	1.832	1.745											
38	2.064	1.966	1.872	1.783											
39	2.108	2.008	1.912	1.821											
40	2.152	2.050	1.952	1.859											
41	2.196	2.091	1.992	1.897											
42	2.255	2.148	2.045	1.948											
43	2.314	2.204	2.099	1.999											
44	2.373	2.260	2.153	2.050											
45	2.417	2.302	2.192	2.088											
46	2.461	2.344	2.232	2.126											
47	2.505	2.386	2.272	2.164											
48	2.549	2.428	2.312	2.202											
49	2.592	2.468	2.351	2.239											
50	2.636	2.510	2.391	2.277											
51	2.680	2.552	2.431	2.315											
52	2.724	2.594	2.471	2.353											
53	2.790	2.657	2.531	2.410											
54	2.856	2.720	2.590	2.467											
55	2.922	2.783	2.650	2.524											
56	2.988	2.846	2.710	2.581											
57	3.076	2.929	2.790	2.657											
58	3.163	3.012	2.869	2.732											
59	3.251	3.096	2.948	2.808											
60	3.383	3.222	3.068	2.922											
61	3.515	3.347	3.188	3.036											
62	3.755	3.577	3.406	3.244											
63	3.996	3.806	3.625	3.452											
64	4.243	4.041	3.848	3.665											
65	4.483	4.270	4.067	3.873											
66	4.845	4.614	4.394	4.185											
67	5.339	5.085	4.843	4.612											
68	5.821	5.543	5.279	5.028											
69	6.301	6.001	5.715	5.443											
70	6.795	6.472	6.164	5.870											
71	7.283	6.936	6.606	6.291											
72	7.770	7.400	7.048	6.712											
73	8.263	7.870	7.495	7.138											
74	8.752	8.335	7.938	7.560											
75	9.245	8.805	8.385	7.986											

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License Years Factor

License Years	Cycle														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
56-57	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
57-58	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
58-59	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
59-60	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
60-61	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
61-62	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
62-63	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
63-64	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
64-65	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
65-66	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
66-67	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
67-68	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
68-69	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
69-70	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225
70+	1.015	1.030	1.045	1.060	1.075	1.090	1.105	1.120	1.135	1.150	1.165	1.180	1.195	1.210	1.225

All new operators with 56 or more years of driving experience begin at cycle 1.

All renewing operators with 56 or more years of driving experience will begin at cycle 1 for policies effective 4/1/2013 through 3/31/2014.

Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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 rating factors to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts and Rule 11 for the order of application.

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 Stated Amount Coverage is available.

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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	144	151	258	271	162	170	484	509	254	267	436	458	229	241	139	146
2	158	166	281	295	182	191	526	553	288	303	474	498	259	272	151	159
3	164	172	295	310	196	206	572	602	309	325	514	541	278	292	161	169
4	176	185	329	346	201	211	633	666	358	376	571	600	322	339	171	180
5	179	188	322	339	223	235	652	686	376	395	589	619	337	354	176	185
6	197	207	364	383	223	235	713	750	438	461	642	675	395	415	192	202
7	200	210	352	370	248	261	757	796	447	470	683	718	401	422	195	205
8	214	225	390	410	255	268	796	837	480	505	718	755	433	455	210	221
9	243	256	418	440	290	305	825	868	501	527	742	780	450	473	238	250
10	242	254	480	505	321	338	861	905	566	595	774	814	512	538	246	259
11	234	246	522	549	316	332	846	890	570	599	763	802	514	541	266	280
12	260	273	497	523	346	364	847	891	612	644	764	803	552	580	253	266
13	317	333	581	611	399	420	911	958	662	696	821	863	595	626	309	325
14	356	374	608	639	447	470	897	943	683	718	808	850	616	648	346	364
15	438	461	701	737	486	511	927	975	764	803	835	878	686	721	418	440
16	387	407	756	795	669	704	959	1008	781	821	863	908	705	741	398	419
17	269	283	522	549	328	345	889	935	526	553	798	839	473	497	270	284
18	318	334	786	827	430	452	1053	1107	758	797	948	997	684	719	360	379
19	310	326	621	653	412	433	811	853	621	653	731	769	560	589	347	365
20	355	373	784	824	482	507	1043	1097	792	833	939	987	713	750	394	414
21	437	460	792	833	654	688	1013	1065	832	875	914	961	747	786	608	639
22	430	452	792	833	638	671	1014	1066	819	861	915	962	734	772	589	619
23	264	278	590	620	411	432	827	870	610	641	745	783	550	578	269	283
24	267	281	526	553	338	355	832	875	547	575	747	786	492	517	271	285
25	270	284	606	637	364	383	851	895	642	675	766	806	577	607	294	309
26	345	363	680	715	482	507	861	905	709	746	774	814	636	669	332	349
27	123	129	237	249	138	145	434	456	215	226	391	411	195	205	127	134
40	324	341	609	640	400	421	890	936	634	667	801	842	573	603	342	360
41	319	335	573	603	417	439	846	890	634	667	763	802	573	603	326	343
42	410	431	663	697	474	498	883	929	722	759	794	835	650	684	419	441
43	397	417	706	742	499	525	948	997	779	819	855	899	700	736	429	451
44	319	335	654	688	577	607	827	870	673	708	745	783	605	636	323	340
45	428	450	719	756	511	537	984	1035	802	843	887	933	721	758	443	466

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	58	61	101	106	67	70	190	200	105	110	170	179	94	99	58	61
2	63	66	112	118	74	78	204	215	115	121	185	195	104	109	62	65
3	71	75	115	121	79	83	220	231	122	128	199	209	111	117	67	70
4	73	77	127	134	81	85	243	256	140	147	219	230	126	133	72	76
5	73	77	124	130	89	94	251	264	147	155	226	238	134	141	73	77
6	80	84	140	147	91	96	276	290	172	181	247	260	154	162	79	83
7	81	85	136	143	98	103	292	307	174	183	261	274	158	166	79	83
8	86	90	150	158	101	106	306	322	189	199	276	290	169	178	84	88
9	99	104	161	169	115	121	316	332	196	206	286	301	175	184	95	100
10	98	103	185	195	125	131	325	342	218	229	292	307	197	207	97	102
11	96	101	200	210	124	130	321	338	219	230	287	302	199	209	106	111
12	104	109	192	202	135	142	321	338	236	248	287	302	212	223	99	104
13	126	133	228	240	156	164	344	362	255	268	309	325	229	241	123	129
14	142	149	240	252	172	181	337	354	263	277	304	320	238	250	137	144
15	170	179	273	287	188	198	349	367	293	308	314	330	263	277	159	167
16	156	164	295	310	257	270	360	379	300	315	324	341	271	285	158	166
17	110	116	201	211	128	135	342	360	206	217	308	324	183	192	110	116
18	127	134	299	314	167	176	395	415	292	307	355	373	261	274	145	152
19	124	130	243	256	161	169	306	322	238	250	274	288	215	226	137	144
20	141	148	309	325	186	196	392	412	305	321	352	370	273	287	162	170
21	173	182	309	325	257	270	380	400	320	337	342	360	287	302	239	251
22	168	177	309	325	252	265	381	401	315	331	342	360	284	299	232	244
23	104	109	233	245	160	168	311	327	235	247	280	294	211	222	108	114
24	109	115	201	211	134	141	312	328	211	222	281	295	192	202	109	115
25	110	116	238	250	142	149	320	337	248	261	288	303	221	232	121	127
26	138	145	265	279	186	196	325	342	273	287	290	305	246	259	132	139
27	52	55	93	98	56	59	170	179	87	91	152	160	79	83	55	58
40	130	137	238	250	157	165	336	353	244	257	302	318	220	231	136	143
41	124	130	225	237	162	170	321	338	244	257	287	302	219	230	130	137
42	163	171	260	273	184	193	332	349	277	291	298	313	250	263	163	171
43	156	164	277	291	195	205	358	376	300	315	323	340	270	284	168	177
44	125	131	255	268	221	232	311	327	260	273	281	295	233	245	130	137
45	168	177	281	295	199	209	370	389	308	324	333	350	277	291	172	181

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	185	195	329	346	233	245	647	680	401	422	584	614	360	379	193	203
2	199	209	344	362	239	251	697	733	429	451	628	660	386	406	203	213
3	203	213	355	373	254	267	725	762	434	456	651	685	390	410	215	226
4	215	226	368	387	258	271	778	818	465	489	699	735	418	440	237	249
5	211	222	365	384	251	264	786	827	484	509	707	743	436	458	236	248
6	229	241	380	400	273	287	807	849	509	535	727	765	459	483	246	259
7	235	247	384	404	288	303	830	873	545	573	746	784	490	515	255	268
8	238	250	408	429	295	310	858	902	546	574	771	811	491	516	268	282
9	246	259	417	439	293	308	872	917	548	576	785	826	494	519	253	266
10	243	256	413	434	289	304	862	906	541	569	775	815	486	511	249	262
11	238	250	439	462	296	311	854	898	539	567	769	809	484	509	251	264
12	266	280	447	470	319	335	873	918	577	607	788	829	519	546	271	285
13	296	311	480	505	338	355	937	985	619	651	846	890	557	586	296	311
14	312	328	520	547	359	378	943	992	640	673	848	892	576	606	319	335
15	345	363	590	620	396	416	992	1043	714	751	893	939	644	677	353	371
16	320	337	616	648	413	434	1026	1079	679	714	924	972	613	645	331	348
17	269	283	520	547	323	340	937	985	547	575	844	888	493	518	269	283
18	340	358	674	709	415	436	1108	1165	716	753	998	1049	648	681	336	353
19	286	301	537	565	345	363	867	912	560	589	781	821	503	529	276	290
20	330	347	662	696	401	422	1099	1156	701	737	989	1040	631	664	348	366
21	389	409	728	766	467	491	1082	1138	783	823	974	1024	704	740	390	410
22	494	519	777	817	579	609	1080	1136	842	885	973	1023	758	797	482	507
23	238	250	547	575	351	369	886	932	587	617	796	837	528	555	262	276
24	292	307	547	575	350	368	890	936	563	592	801	842	506	532	284	299
25	281	295	605	636	355	373	910	957	636	669	820	862	572	602	299	314
26	350	368	641	674	452	475	921	969	702	738	829	872	631	664	346	364
27	176	185	313	329	211	222	613	645	356	374	551	579	318	334	176	185
40	272	286	509	535	337	354	924	972	583	613	831	874	526	553	313	329
41	261	274	467	491	330	347	872	917	584	614	786	827	526	553	275	289
42	276	290	532	559	378	398	944	993	667	701	850	894	603	634	327	344
43	342	360	589	619	406	427	1017	1069	730	768	914	961	657	691	349	367
44	238	250	512	538	347	365	871	916	578	608	785	826	519	546	247	260
45	361	380	613	645	412	433	1053	1107	752	791	948	997	677	712	367	386

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	17	38	40	25	26	60	63	34	36	54	57	31	33	16	17
2	17	18	41	43	28	29	67	70	37	39	60	63	33	35	16	17
3	18	19	43	45	28	29	72	76	43	45	65	68	38	40	18	19
4	19	20	49	52	30	32	79	83	47	49	72	76	43	45	18	19
5	19	20	46	48	31	33	80	84	49	52	73	77	45	47	20	21
6	19	20	53	56	32	34	87	91	57	60	78	82	52	55	23	24
7	22	23	50	53	34	36	94	99	58	61	86	90	53	56	21	22
8	23	24	55	58	37	39	99	104	64	67	89	94	56	59	23	24
9	26	27	62	65	41	43	103	108	67	70	92	97	60	63	26	27
10	25	26	64	67	47	49	104	109	75	79	93	98	67	70	25	26
11	27	28	73	77	44	46	103	108	76	80	92	97	69	73	29	30
12	27	28	71	75	49	52	103	108	79	83	92	97	72	76	30	32
13	33	35	85	89	56	59	111	117	88	93	99	104	80	84	34	36
14	38	40	89	94	63	66	112	118	90	95	100	105	81	85	37	39
15	48	50	97	102	66	69	110	116	97	102	98	103	88	93	46	48
16	53	56	99	104	83	87	113	119	101	106	101	106	91	96	57	60
17	29	30	71	75	45	47	111	117	69	73	99	104	63	66	29	30
18	39	41	106	111	59	62	126	133	99	104	113	119	90	95	44	46
19	37	39	88	93	55	58	103	108	85	89	92	97	76	80	43	45
20	44	46	108	114	67	70	121	127	102	107	109	115	91	96	51	54
21	60	63	106	111	90	95	121	127	111	117	109	115	102	107	76	80
22	60	63	107	113	87	91	121	127	109	115	109	115	99	104	73	77
23	27	28	88	93	54	57	101	106	79	83	90	95	72	76	30	32
24	28	29	71	75	47	49	103	108	71	75	92	97	64	67	29	30
25	33	35	91	96	52	55	104	109	87	91	93	98	78	82	35	37
26	41	43	92	97	64	67	107	113	94	99	95	100	85	89	43	45
27	15	16	33	35	19	20	53	56	29	30	48	50	26	27	15	16
40	32	34	85	89	54	57	109	115	87	91	98	103	78	82	36	38
41	31	33	82	86	59	62	104	109	82	86	93	98	74	78	36	38
42	44	46	95	100	64	67	108	114	95	100	96	101	86	90	46	48
43	45	47	101	106	71	75	115	121	104	109	104	109	94	99	47	49
44	43	45	89	94	74	78	101	106	90	95	90	95	82	86	49	52
45	45	47	101	106	72	76	116	122	106	111	106	111	96	101	48	50

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

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Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	343	364	754	799	453	480	1381	1464	762	808	1242	1316	686	727	342	362
2	342	362	729	773	435	461	1375	1457	715	758	1239	1313	643	682	340	360
3	361	383	803	851	488	517	1466	1554	789	836	1318	1397	710	753	360	382
4	380	403	832	882	494	524	1517	1608	841	891	1364	1446	757	802	376	399
5	383	406	840	890	507	537	1537	1629	881	934	1384	1467	794	842	382	405
6	390	413	856	907	513	544	1515	1606	892	945	1362	1444	804	852	388	411
7	410	435	878	931	555	588	1509	1599	932	988	1359	1440	840	890	404	428
8	420	445	867	919	580	615	1506	1596	930	986	1356	1437	836	886	418	443
9	430	456	886	939	562	596	1534	1626	955	1012	1378	1461	858	909	427	453
10	401	425	865	917	540	572	1469	1557	937	993	1321	1400	841	891	406	430
11	433	459	966	1024	590	625	1431	1517	950	1007	1287	1364	853	904	432	458
12	479	508	991	1050	617	654	1428	1514	1035	1097	1284	1361	929	985	478	507
13	493	523	919	974	672	712	1473	1561	1068	1132	1325	1404	960	1018	485	514
14	574	608	1070	1134	769	815	1516	1607	1174	1244	1361	1443	1057	1120	572	606
15	713	756	1166	1236	862	914	1566	1660	1273	1349	1410	1495	1147	1216	697	739
16	630	668	1131	1199	778	825	1529	1621	1086	1151	1375	1457	975	1033	606	642
17	484	513	1022	1083	638	676	1556	1649	969	1027	1399	1483	873	925	483	512
18	544	577	1042	1104	693	735	1397	1481	1047	1110	1256	1331	938	994	530	562
19	519	550	973	1031	725	768	1245	1320	1001	1061	1120	1187	901	955	517	548
20	647	686	1134	1202	821	870	1474	1562	1163	1233	1325	1404	1046	1109	629	667
21	678	719	1159	1228	948	1005	1472	1560	1329	1409	1324	1403	1197	1269	813	862
22	769	815	1174	1244	996	1056	1492	1581	1314	1393	1342	1422	1183	1254	1032	1094
23	441	467	981	1040	779	826	1279	1356	1035	1097	1151	1220	931	987	496	526
24	531	563	1035	1097	752	797	1401	1485	1061	1125	1261	1337	954	1011	528	560
25	509	540	994	1054	752	797	1297	1375	1040	1102	1167	1237	938	994	535	567
26	630	668	1039	1101	861	913	1306	1384	1133	1201	1175	1245	1019	1080	689	730
27	312	331	689	730	398	422	1276	1352	677	718	1151	1220	608	644	310	329
40	412	437	795	843	564	598	1197	1269	862	914	1077	1142	776	823	419	444
41	403	427	858	909	618	655	1265	1341	948	1005	1139	1207	853	904	418	443
42	487	516	960	1018	738	782	1317	1396	1060	1124	1184	1255	954	1011	475	503
43	553	586	1006	1066	751	796	1364	1446	1119	1186	1229	1303	1007	1067	538	570
44	456	483	916	971	601	637	1241	1315	860	912	1117	1184	774	820	437	463
45	583	618	1007	1067	767	813	1393	1476	1130	1198	1251	1326	1017	1078	567	601

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.

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 LICENSE YEARS FACTOR

A factor will be applied to the premium for Parts 1, 2, 4, 5, 7, 8, and 9 based on the rated operator's years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new operators with 56 or more years of driving experience begin at cycle 1. All renewing operators with 56 or more years of driving experience will begin at cycle 1 for policies effective 4/1/2013 through 3/31/2014. Cycle increases by +1 at each subsequent renewal.

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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	144	152	144	152	144	152	144	152	144	152	144	152	144	152	144	152
2	140	148	140	148	140	148	140	148	140	148	140	148	140	148	140	148
3	149	157	149	157	149	157	149	157	149	157	149	157	149	157	149	157
4	147	155	147	155	147	155	147	155	147	155	147	155	147	155	147	155
5	153	162	153	162	153	162	153	162	153	162	153	162	153	162	153	162
6	154	163	154	163	154	163	154	163	154	163	154	163	154	163	154	163
7	159	168	159	168	159	168	159	168	159	168	159	168	159	168	159	168
8	163	172	163	172	163	172	163	172	163	172	163	172	163	172	163	172
9	165	174	165	174	165	174	165	174	165	174	165	174	165	174	165	174
10	166	175	166	175	166	175	166	175	166	175	166	175	166	175	166	175
11	178	188	178	188	178	188	178	188	178	188	178	188	178	188	178	188
12	183	193	183	193	183	193	183	193	183	193	183	193	183	193	183	193
13	210	222	210	222	210	222	210	222	210	222	210	222	210	222	210	222
14	234	247	234	247	234	247	234	247	234	247	234	247	234	247	234	247
15	299	316	299	316	299	316	299	316	299	316	299	316	299	316	299	316
16	485	512	485	512	485	512	485	512	485	512	485	512	485	512	485	512
17	166	175	166	175	166	175	166	175	166	175	166	175	166	175	166	175
18	310	327	310	327	310	327	310	327	310	327	310	327	310	327	310	327
19	314	331	314	331	314	331	314	331	314	331	314	331	314	331	314	331
20	332	350	332	350	332	350	332	350	332	350	332	350	332	350	332	350
21	457	482	457	482	457	482	457	482	457	482	457	482	457	482	457	482
22	527	556	527	556	527	556	527	556	527	556	527	556	527	556	527	556
23	263	278	263	278	263	278	263	278	263	278	263	278	263	278	263	278
24	218	230	218	230	218	230	218	230	218	230	218	230	218	230	218	230
25	299	316	299	316	299	316	299	316	299	316	299	316	299	316	299	316
26	373	394	373	394	373	394	373	394	373	394	373	394	373	394	373	394
27	129	136	129	136	129	136	129	136	129	136	129	136	129	136	129	136
40	168	177	168	177	168	177	168	177	168	177	168	177	168	177	168	177
41	178	188	178	188	178	188	178	188	178	188	178	188	178	188	178	188
42	226	239	226	239	226	239	226	239	226	239	226	239	226	239	226	239
43	251	265	251	265	251	265	251	265	251	265	251	265	251	265	251	265
44	371	392	371	392	371	392	371	392	371	392	371	392	371	392	371	392
45	265	280	265	280	265	280	265	280	265	280	265	280	265	280	265	280

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															
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000-1990 2001-1990	1989 & Prior
1	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.383	0.111
2	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.403	0.129
3	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.423	0.152
4	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.444	0.182
5	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.467	0.215
6	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.492	0.251
7	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.518	0.295
8	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.545	0.349
10	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.575	0.409
11	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.608	0.486
12	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.641	0.571
13	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.678	0.678
14	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.717	0.803
15	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.758	0.947
16	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	0.802	1.123
17	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	0.849	1.333
18	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	0.909	1.533
19	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	0.961	1.733
20	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.426	1.035	1.933
21	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.109	2.133
22	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.184	
23	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.257	
24	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.952	1.369	
25	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	1.481	
26	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	1.592	
27	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	1.703	
28	2.131	2.030	1.933	1.841												
29	2.176	2.073	1.974	1.880												
30	2.221	2.116	2.015	1.919												
31	2.267	2.159	2.056	1.958												
32	2.312	2.202	2.097	1.997												
33	2.357	2.245	2.138	2.036												
34	2.402	2.288	2.179	2.075												
35	2.448	2.332	2.221	2.115												
36	2.527	2.407	2.292	2.183												
37	2.606	2.482	2.364	2.251												
38	2.663	2.536	2.415	2.300												
39	2.719	2.590	2.466	2.349												
40	2.776	2.644	2.518	2.398												
41	2.834	2.699	2.570	2.448												
42	2.909	2.771	2.639	2.513												
43	2.984	2.842	2.707	2.578												
44	3.060	2.914	2.775	2.643												
45	3.116	2.968	2.827	2.692												
46	3.173	3.022	2.878	2.741												
47	3.230	3.076	2.930	2.790												
48	3.286	3.130	2.981	2.839												
49	3.343	3.184	3.032	2.888												
50	3.400	3.238	3.084	2.937												
51	3.457	3.292	3.135	2.986												
52	3.513	3.346	3.187	3.035												
53	3.598	3.427	3.263	3.108												
54	3.684	3.508	3.341	3.182												
55	3.768	3.589	3.418	3.255												
56	3.853	3.669	3.494	3.328												
57	3.966	3.777	3.597	3.426												
58	4.079	3.885	3.700	3.524												
59	4.193	3.993	3.803	3.622												
60	4.363	4.155	3.957	3.769												
61	4.533	4.317	4.112	3.916												
62	4.830	4.600	4.381	4.172												
63	5.096	4.853	4.622	4.402												
64	5.392	5.135	4.891	4.658												
65	5.674	5.403	5.146	4.901												
66	6.089	5.799	5.523	5.260												
67	6.667	6.349	6.047	5.759												
68	7.229	6.885	6.557	6.245												
69	7.807	7.435	7.081	6.744												
70	8.356	7.958	7.579	7.218												
71	8.933	8.508	8.103	7.717												
72	9.496	9.044	8.613	8.203												
73	10.074	9.594	9.137	8.702												
74	10.637	10.131	9.648	9.189												
75	11.215	10.681	10.172	9.688												

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Automobile Rating Manual**

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

Symbol	Model Year															
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000-1990 2001-1990	1989 & Prior
1	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.459	0.111
2	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.484	0.136
3	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.510	0.163
4	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.594	0.538	0.194
5	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.569	0.233
6	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.664	0.601	0.276
7	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.636	0.337
8	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.744	0.672	0.404
10	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.790	0.712	0.484
11	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.836	0.754	0.580
12	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.882	0.799	0.704
13	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.847	0.847
14	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.998	0.899	1.025
15	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	0.996	0.954	1.231
16	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.057	1.014	1.490
17	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.122	1.076	1.797
18	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.194	1.162	2.067
19	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.280	1.237	2.336
20	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.372	1.345	2.606
21	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.492	1.453	2.875
22	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.642	1.560	
23	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.734	1.668	
24	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	1.854	1.829	
25	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.030	1.991	
26	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.209	2.152	
27	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.388	2.313	
28	1.653	1.574	1.499	1.428										2.567		
29	1.688	1.607	1.531	1.458												
30	1.723	1.641	1.562	1.488												
31	1.757	1.674	1.594	1.518												
32	1.792	1.707	1.625	1.548												
33	1.828	1.741	1.658	1.579												
34	1.863	1.774	1.689	1.609												
35	1.897	1.807	1.721	1.639												
36	1.959	1.865	1.777	1.692												
37	2.020	1.924	1.832	1.745												
38	2.064	1.966	1.872	1.783												
39	2.108	2.008	1.912	1.821												
40	2.152	2.050	1.952	1.859												
41	2.196	2.091	1.992	1.897												
42	2.255	2.148	2.045	1.948												
43	2.314	2.204	2.099	1.999												
44	2.373	2.260	2.153	2.050												
45	2.417	2.302	2.192	2.088												
46	2.461	2.344	2.232	2.126												
47	2.505	2.386	2.272	2.164												
48	2.549	2.428	2.312	2.202												
49	2.592	2.468	2.351	2.239												
50	2.636	2.510	2.391	2.277												
51	2.680	2.552	2.431	2.315												
52	2.724	2.594	2.471	2.353												
53	2.790	2.657	2.531	2.410												
54	2.856	2.720	2.590	2.467												
55	2.922	2.783	2.650	2.524												
56	2.988	2.846	2.710	2.581												
57	3.076	2.929	2.790	2.657												
58	3.163	3.012	2.869	2.732												
59	3.251	3.096	2.948	2.808												
60	3.383	3.222	3.068	2.922												
61	3.515	3.347	3.188	3.036												
62	3.755	3.577	3.406	3.244												
63	3.996	3.806	3.625	3.452												
64	4.243	4.041	3.848	3.665												
65	4.483	4.270	4.067	3.873												
66	4.845	4.614	4.394	4.185												
67	5.339	5.085	4.843	4.612												
68	5.821	5.543	5.279	5.028												
69	6.301	6.001	5.715	5.443												
70	6.795	6.472	6.164	5.870												
71	7.283	6.936	6.606	6.291												
72	7.770	7.400	7.048	6.712												
73	8.263	7.870	7.495	7.138												
74	8.752	8.335	7.938	7.560												
75	9.245	8.805	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) License Years Factor, (11) Public Transit, (142) Class 15, (123) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Early Shopper Discount, (135) Enrollment Credit, (146) Responsible Driver Factor, (15) Early Shopper Discount, (167) Employee Parking Guard, and (178) 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 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 exists 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.

Refer to Rule 11 for the order of application of the discount.

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. **Vehicles equipped with multiple Passive Restraints shall receive only the largest discount.**

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 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:

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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 **rating factors discounts** to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts and Rule 11 for the order of application.

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 LAWMOWERS (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 Stated Amount Coverage is available.

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 exists 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.

Refer to Rule 11 for the order of application of the discount.

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. Vehicles equipped with multiple Passive Restraints shall receive only the largest discount.

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 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:

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. LICENSE YEARS FACTOR

A factor will be applied to the premium for Parts 1, 2, 4, 5, 7, 8, and 9 based on the rated operator's 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 Cycle 1. All policies renewing from 4/1/2013 to 3/31/2014 begin at Cycle 1. Cycle increases by +1 at each subsequent renewal.

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.
 - 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.

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) License Years Factor, (11) Public Transit, (142) Class 15, (123) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Early Shopper Discount, (135) Enrollment Credit, (146) Responsible Driver Factor, (15) Early Shopper Discount, (167) Employee Parking Guard, and (178) 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 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 exists 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.

Refer to Rule 11 for the order of application of the discount.

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. **Vehicles equipped with multiple Passive Restraints shall receive only the largest discount.**

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 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:

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 LICENSE YEARS FACTOR

A factor will be applied to the premium for Parts 1, 2, 4, 5, 7, 8, and 9 based on the rated operator's 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 Cycle 1. All policies renewing from 4/1/2013 to 3/31/2014 begin at Cycle 1. Cycle increases by +1 at each subsequent renewal.

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.