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	183	327	205	613	321	551	290	175
2	201	355	229	666	364	600	328	191
3	207	374	248	725	392	651	351	204
4	223	416	254	802	453	723	409	217
5	226	409	283	826	476	745	426	223
6	249	461	283	903	555	812	500	243
7	253	445	314	958	566	864	508	247
8	271	494	322	1008	607	909	548	266
9	308	529	367	1045	634	939	569	301
10	306	607	408	1089	716	980	648	312
11	296	661	399	1071	722	965	651	337
12	329	630	438	1072	775	966	698	320
13	400	735	505	1153	838	1039	754	392
14	462	790	581	1166	888	1051	800	450
15	555	888	615	1173	966	1057	868	529
16	489	957	847	1214	987	1093	892	504
17	341	661	415	1125	666	1010	599	342
18	413	1023	559	1367	985	1233	889	469
19	393	787	521	1027	787	925	709	440
20	461	1019	626	1356	1029	1220	927	511
21	568	1029	851	1317	1082	1188	972	790
22	559	1029	830	1318	1064	1189	955	765
23	334	746	520	1047	772	942	695	341
24	338	666	427	1052	692	946	622	343
25	342	767	461	1078	812	969	730	373
26	437	860	609	1089	898	980	806	419
27	155	299	174	549	272	495	247	161
40	411	771	506	1127	803	1014	726	433
41	402	726	528	1071	803	965	726	413
42	533	862	615	1148	938	1031	845	545
43	502	893	632	1200	985	1082	886	543
44	414	851	750	1076	876	968	787	420
45	557	935	665	1279	1042	1153	937	577

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	74	127	84	241	132	216	120	74
2	80	142	93	258	145	235	131	79
3	90	145	100	278	154	252	141	84
4	92	161	102	308	176	276	160	91
5	92	156	113	317	187	287	170	92
6	101	176	116	349	218	313	194	100
7	102	172	124	369	221	330	201	100
8	108	190	127	388	239	349	213	106
9	125	204	145	399	248	362	222	121
10	124	235	158	412	275	369	249	123
11	122	253	156	408	276	363	252	133
12	131	243	171	408	298	363	269	125
13	160	289	196	435	322	392	290	155
14	184	312	224	438	342	395	310	178
15	216	346	238	442	371	397	333	202
16	196	374	326	457	379	411	343	201
17	140	254	162	433	260	391	231	140
18	165	389	217	513	379	461	338	188
19	156	308	204	388	301	347	272	173
20	183	402	243	509	396	458	355	210
21	226	402	334	495	417	445	373	311
22	218	402	328	496	409	445	370	301
23	131	295	203	394	297	354	268	138
24	139	254	170	395	268	355	243	139
25	140	301	179	406	314	364	279	153
26	174	336	236	412	346	367	312	168
27	66	118	70	216	109	192	100	69
40	165	301	200	425	310	382	278	172
41	156	286	205	408	310	363	276	165
42	211	337	239	431	359	388	325	211
43	196	350	247	453	379	410	342	212
44	162	332	287	404	337	366	302	170
45	218	366	258	481	401	434	359	224

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

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	235	416	295	819	508	739	457	244
2	252	435	302	882	543	794	488	256
3	256	448	321	917	549	824	494	272
4	272	465	327	984	588	884	529	299
5	268	462	317	996	613	894	551	298
6	290	481	346	1021	644	921	582	312
7	297	486	364	1050	690	944	620	322
8	301	517	374	1086	691	977	621	339
9	312	528	371	1104	693	995	624	320
10	308	522	366	1090	685	981	615	315
11	301	556	375	1081	683	974	613	317
12	337	566	402	1105	730	998	656	343
13	375	607	427	1186	784	1071	706	375
14	405	676	466	1226	832	1102	749	414
15	437	746	501	1255	904	1130	814	446
16	406	779	522	1299	859	1170	776	418
17	341	659	410	1186	692	1068	623	341
18	442	877	540	1441	932	1296	842	437
19	362	681	437	1098	709	987	636	349
20	429	861	522	1429	912	1286	820	453
21	506	947	607	1407	1018	1267	915	507
22	642	1009	753	1405	1094	1266	985	626
23	301	692	444	1122	743	1008	668	332
24	369	692	443	1127	712	1014	640	360
25	355	766	448	1152	806	1037	725	378
26	443	811	571	1167	889	1049	798	438
27	223	396	268	776	450	697	401	223
40	344	644	426	1170	738	1051	666	396
41	330	590	417	1104	739	996	666	348
42	358	691	493	1228	866	1106	784	425
43	433	745	514	1287	924	1156	831	442
44	310	666	452	1132	752	1021	674	321
45	471	797	535	1367	978	1233	880	477

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

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	20	48	32	76	44	68	39	20
2	21	51	35	84	47	76	42	20
3	22	54	35	91	54	82	48	22
4	23	63	38	100	59	91	54	22
5	23	58	39	101	63	92	57	25
6	23	67	41	109	72	99	66	29
7	28	64	44	120	74	108	67	27
8	29	69	47	125	81	113	70	29
9	33	79	51	130	84	117	76	33
10	32	81	59	131	96	118	84	32
11	34	92	55	130	97	117	88	36
12	34	90	63	130	100	117	91	38
13	42	107	70	141	112	125	101	44
14	49	117	82	146	118	129	105	48
15	61	123	83	140	123	124	112	58
16	67	125	105	143	127	127	116	72
17	36	90	57	141	88	125	80	36
18	50	138	77	164	128	147	118	57
19	47	112	69	130	107	117	97	54
20	57	141	87	158	131	142	119	67
21	78	138	118	158	145	142	131	100
22	78	140	112	158	142	142	128	95
23	34	112	68	127	100	114	91	38
24	35	90	59	130	90	117	81	36
25	42	116	66	131	109	118	99	45
26	51	117	81	137	120	121	107	54
27	19	42	23	67	36	61	33	19
40	41	107	68	139	109	124	99	46
41	39	104	75	131	104	118	93	46
42	57	124	83	141	124	125	111	59
43	57	127	90	145	131	131	120	59
44	56	117	96	130	118	118	106	65
45	58	130	93	151	138	138	125	62

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

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	435	955	574	1750	966	1573	869	432
2	432	925	551	1742	905	1569	815	430
3	458	1017	618	1857	999	1670	900	456
4	482	1055	626	1922	1065	1728	959	477
5	485	1064	642	1947	1116	1753	1006	484
6	493	1084	650	1919	1130	1726	1018	491
7	520	1113	703	1911	1180	1721	1064	511
8	532	1099	736	1908	1178	1717	1059	530
9	546	1122	712	1943	1209	1746	1087	541
10	508	1097	683	1860	1187	1673	1065	514
11	549	1224	747	1813	1203	1629	1081	548
12	608	1256	782	1810	1310	1626	1177	607
13	625	1164	851	1866	1353	1679	1217	614
14	726	1355	974	1920	1487	1724	1338	724
15	903	1478	1092	1984	1612	1786	1453	883
16	799	1433	986	1938	1375	1742	1234	768
17	613	1294	808	1971	1228	1773	1105	612
18	690	1320	879	1770	1326	1591	1188	672
19	657	1232	917	1578	1267	1419	1141	655
20	820	1436	1040	1868	1474	1679	1325	798
21	860	1467	1201	1865	1684	1677	1517	1030
22	974	1487	1262	1889	1665	1699	1498	1307
23	557	1243	987	1621	1310	1459	1179	628
24	673	1310	952	1775	1345	1597	1208	669
25	646	1260	952	1643	1318	1479	1188	678
26	799	1317	1091	1654	1435	1488	1291	872
27	395	872	505	1616	857	1459	770	393
40	522	1007	714	1517	1092	1365	983	531
41	510	1087	783	1603	1201	1443	1081	530
42	617	1217	934	1668	1343	1499	1208	601
43	700	1274	951	1728	1418	1557	1275	681
44	578	1161	762	1571	1090	1416	980	553
45	739	1275	972	1764	1432	1585	1289	719

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

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	177	177	177	177	177	177	177	177
2	172	172	172	172	172	172	172	172
3	183	183	183	183	183	183	183	183
4	181	181	181	181	181	181	181	181
5	189	189	189	189	189	189	189	189
6	190	190	190	190	190	190	190	190
7	197	197	197	197	197	197	197	197
8	201	201	201	201	201	201	201	201
9	203	203	203	203	203	203	203	203
10	204	204	204	204	204	204	204	204
11	219	219	219	219	219	219	219	219
12	225	225	225	225	225	225	225	225
13	259	259	259	259	259	259	259	259
14	289	289	289	289	289	289	289	289
15	369	369	369	369	369	369	369	369
16	598	598	598	598	598	598	598	598
17	204	204	204	204	204	204	204	204
18	382	382	382	382	382	382	382	382
19	386	386	386	386	386	386	386	386
20	408	408	408	408	408	408	408	408
21	562	562	562	562	562	562	562	562
22	649	649	649	649	649	649	649	649
23	325	325	325	325	325	325	325	325
24	268	268	268	268	268	268	268	268
25	369	369	369	369	369	369	369	369
26	460	460	460	460	460	460	460	460
27	159	159	159	159	159	159	159	159
40	206	206	206	206	206	206	206	206
41	219	219	219	219	219	219	219	219
42	279	279	279	279	279	279	279	279
43	309	309	309	309	309	309	309	309
44	458	458	458	458	458	458	458	458
45	327	327	327	327	327	327	327	327

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

Increased Limits and Program Factors

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	27
10,000	36
15,000	46
20,000	49
25,000	54
50,000	63
100,000	76

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

Part 9 - Comprehensive	
Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	18	0
20/50	19	1
25/50	20	3
25/60	21	4
30/70	22	11
35/80	22	15
50/100	23	23
100/300	29	55
250/500	34	160
500/500	50	400
500/1000	51	413

PIP Deductible Discounts

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

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

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841								
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880								
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919								
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958								
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997								
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036								
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075								
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115								
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183								
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251								
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300								
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349								
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398								
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448								
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513								
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578								
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643								
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692								
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741								
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790								
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839								
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888								
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937								
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986								
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035								
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108								
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182								
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255								
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328								
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426								
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524								
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622								
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769								
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916								
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172								
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402								
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658								
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901								
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260								
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759								
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245								
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744								
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218								
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717								
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203								
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702								
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189								
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688								

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

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428								
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458								
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488								
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518								
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548								
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579								
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609								
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639								
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692								
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745								
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783								
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821								
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859								
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897								
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948								
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999								
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050								
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088								
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126								
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164								
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202								
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239								
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277								
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315								
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353								
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410								
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467								
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524								
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581								
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657								
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732								
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808								
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922								
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036								
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244								
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452								
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665								
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873								
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185								
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612								
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028								
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443								
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870								
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291								
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712								
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138								
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560								
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986								

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

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

Determination of Merit Rating Code

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

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

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

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

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

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

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

Calculation of the Driving Record Rating Adjustment

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

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL

Copyright, Liberty Mutual Insurance Group, 2011

TABLE OF CONTENTS

SECTION I - GENERAL RULES

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

SECTION II - PRIVATE PASSENGER AUTOMOBILES

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

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles. 27
33 Towing and Labor Cost 28
34 Trailers Designed for Use With Private Passenger Motor Vehicles 28
35 Employee Parking Guard 28
36 Liberty Mutual Deductible Fund 28
37-38 Reserved for Future Use 28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 29
40 Antique Motor Cars and Motorcycles 30
41 Stated Amount Coverage 30
42 Golfmobiles and Lawnmowers (Motorized) 31
43 Snowmobiles 31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 32
45 Agreed Amount Coverage - Comprehensive 33
46 Excess Electronic Equipment Coverage. 33
47 Customized Vans and Pickups 33
48 Original Equipment Manufacturer Parts Coverage 34

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 35
50 Use of Other Automobiles 35
51-53 Reserved for Future Use 36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 37
55 Pre-Insurance Inspection Program 43
56 Driving Record Rating Plan (Merit Rating Plan) 44
Increased Limits Tables 47
57 Reserved for Future Use 47
58 Registry of Motor Vehicles Procedures 4

ADDITIONAL ITEMS

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

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

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

RATE SECTION

Private Passenger Rates .....R-1 - R-19
Stated Amount Rates.....R-20
Motorcycle Rates.....R-21 - R-25
Approved Motorcycle Training Sites.....R-26
Miscellaneous Motor Vehicles R-27-R-35
Approved Public Transit Systems.....R-36
Responsible Driver Factors.....R-37

Copyright, Liberty Mutual Insurance Group, 2011

SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

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

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

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

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

Optional Insurance Coverages

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

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

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

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

   The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

C. New Business

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

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

D. Producer and Company Standards for New Customers

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

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

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

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

E. Cancellation (Other Than Transfer of Insurer)

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

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

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

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

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

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

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

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

Percentages for Short Term Policies

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

*All dates inclusive

Copyright, Liberty Mutual Insurance Group, 2011

RULE 8. CHANGES

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

B. Minimum Premiums

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

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

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

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

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

1. Owners

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

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

2. Non-Owners

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

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

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

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

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

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

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

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

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

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

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. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Copyright, Liberty Mutual Insurance Group, 2011

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

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

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

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

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

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

2. Theft of Vehicle or Plates

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

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

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

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

The policy shall terminate upon:

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

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

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

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Examples:

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

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

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

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

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

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

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

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

Example: 18 month policy term	
No. of days in policy term	547
No. of days in effect	425

425 / 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

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

2. Add that factor to the following factor:

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

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

Copyright, Liberty Mutual Insurance Group, 2011

Example:

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

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

Copyright, Liberty Mutual Insurance Group, 2011

PRO RATA TABLE

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

Copyright, Liberty Mutual Insurance Group, 2011

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES

Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

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

TABLE 1
(Motorcycles with Registration Expiration of December 31)

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

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:

Copyright, Liberty Mutual Insurance Group, 2011

i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The Company may request a certified statment be submitted:
a. when the good student discount is initially requested, and;
b. at renewal and thereafter at the company's discretion.

4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

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

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

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

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

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

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

K. Group Savings Plus

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

M. Early Shopper Discount

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

Application of Discount

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

Copyright, Liberty Mutual Insurance Group, 2011

Rule 20. MODEL YEAR RATING

Model Year Defined

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

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

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

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Copyright, Liberty Mutual Insurance Group, 2011

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

Model Year 2011

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

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

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

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

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

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

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

RULE 23. HIGH-THEFT VEHICLES

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

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

New Business Rule

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

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

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

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

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

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

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

2. Excluded Operator

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

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

3. Driving Experience

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

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

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

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

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

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

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

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

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

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

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

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

RULE 35. EMPLOYEE PARKING GUARD

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

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

Endorsement AS 3720 “Employee Parking Guard Coverage” must be issued with the policy.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

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

RULES 37 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

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

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

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

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

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

B. Camper Bodies

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

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

Symbolled Pick-Up

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

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

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

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

Non-Symbolled Pick-Up

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

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

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

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

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

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

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

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

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

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

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

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

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

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

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

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

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

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

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

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

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

RULE 47. CUSTOMIZED VANS AND PICK-UPS

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

Copyright, Liberty Mutual Insurance Group, 2011

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

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

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

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

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

B. Non-Symbolled Pick-Up or Van

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

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

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

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

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

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

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

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

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

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

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

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

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

Uninsured Motorists and Underinsured Motorists

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

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

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

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

RULE 50. USE OF OTHER AUTOMOBILES

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

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

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

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

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

   A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

Physical Damage Coverages

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

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

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

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

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

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

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

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

1. Coverages

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

2. Discounts Applicable

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

3. Definitions

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

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

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

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

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

4. General

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

Categories Defined

Category I

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

Category II

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

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

(b) Non-Passive Fuel Cut-Off Device

Copyright, Liberty Mutual Insurance Group, 2011

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

(c) Non-Passive Steering Wheel Lock

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

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

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

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

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

(b) Passive Fuel Cut-Off Device

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

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

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

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

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

(c) Armored Ignition Cut-Off Switch

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

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

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

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

(d) Passive Multi-Component Cut-Off Switch

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

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

(2) The device must disconnect the starter.

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

(e) Passive Time Delay Ignition System

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

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

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

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

(1) **Armored Cable Hood Lock**

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

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

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

(2) **Electrically Operated Hood Lock**

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

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

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

(g) Passive, Delayed Ignition Cut-Off System

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Vehicle Recovery System

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

Category V

Vehicle Recovery System with Unauthorized Movement Notification

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

Copyright, Liberty Mutual Insurance Group, 2011

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

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

3. An inspection is waived by the Company.

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

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

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

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

Waiver of Inspection

An inspection may be waived if:

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

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

Copyright, Liberty Mutual Insurance Group, 2011

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

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

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

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

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

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

Operators New to Massachusetts

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

Determination of Merit Rating Code

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

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

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

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

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

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

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

Calculation of the Driving Record Rating Adjustment

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

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a Liberty Mutual auto policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2011

INCREASED LIMITS TABLES

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

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER FORMS

Title	Edition
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

Copyright, Liberty Mutual Insurance Group, 2011

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

Form Title	**Form Number and**
Policy	**Edition Date**
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Copyright, Insurance Services Office, Inc., 2003.

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

Copyright, Liberty Mutual Insurance Group, 2011

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	**Rating Territory**	**Statistical Code**
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	**Rating Territory**	**Statistical Code**
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Copyright, Liberty Mutual Insurance Group, 2011

INDEX

A	Page Number
Agreed Amount Comprehensive	33
Annual Mileage Discount	15
Antique Motor Cars and Motorcycles	30
Anti-Theft Device Standards and Discounts	37
Approved Motorcycle Training Sites	R-26
Auto Homes - See Motor Homes (Self-propelled)	29
B	
Base Premium	25
Bodily Injury to Others	1
Business Use	25
C	
Camper Bodies	29
Cancellations	8
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	14
Classification Changes	26
Classifications - Private Passenger	24
Comprehensive	2
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	33
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	27
Definition - Private Passenger Automobiles	24
Deposit Premium Rule	7
Discounts - Motorcycles	32
Discounts Private Passenger Automobiles	14
Driver Training	26
Driving Record Rating Plan	44
E	
Eligibility	1
Employee Parking Guard	28
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	33
Excluded Operator	26
Experienced Operator	24
Extra-Risk Rating (Collision & Comprehensive)	22
F	
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	21
I	
Increased Limits Tables	47
Inexperienced Operators	24
Installment Payment of Premiums	7
Insureds 65 and Older - Discount	14
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-27
Model Year Rating	18
Motorcycles - Motorscooters, Mopeds	32
Motorcycles - Rating	R-21
Motor Homes (Self-propelled)	29
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	35
New Business	3
Non-Owned Automobiles	35
Non-Renewal	2
Non-Symbolled Vehicles	20
O	
Original Equipment Manufacturers Parts Coverage	34
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	27
Pick-ups, Vans, and Similar Type Vehicles	27
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	43
Premium Calculation Rule	6
Private Passenger Definition	24
Private Passenger Classifications	24
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2011

P	Page Number
Pro-Rata Table	12
Instructions for Use	9
Public Transit Discount	14
Q	
Qualifying Massachusetts Transit Systems	R-36
R	
Rates	R-1
Registry of Motor Vehicles Procedures	47
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	18
S	
Sale or Transfer of Motor Vehicle	9
Satisfactory Driver Training Program	26
Short Rate Table	13
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	13
Standard Procedures	2
Stated Amount Coverage	30
Stated Amount Rates	R-20
Substitute Transportation	8
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	8
Territory Definitions	T-1
Towing and Labor Cost	28
Trailers Designed for Use With Private Passenger Motor Vehicles	28
Transportation of Fellow Employees	27
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	35
V	
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2011

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	183	327	205	613	321	551	290	175
2	201	355	229	666	364	600	328	191
3	207	374	248	725	392	651	351	204
4	223	416	254	802	453	723	409	217
5	226	409	283	826	476	745	426	223
6	249	461	283	903	555	812	500	243
7	253	445	314	958	566	864	508	247
8	271	494	322	1008	607	909	548	266
9	308	529	367	1045	634	939	569	301
10	306	607	408	1089	716	980	648	312
11	296	661	399	1071	722	965	651	337
12	329	630	438	1072	775	966	698	320
13	400	735	505	1153	838	1039	754	392
14	462	790	581	1166	888	1051	800	450
15	555	888	615	1173	966	1057	868	529
16	489	957	847	1214	987	1093	892	504
17	341	661	415	1125	666	1010	599	342
18	413	1023	559	1367	985	1233	889	469
19	393	787	521	1027	787	925	709	440
20	461	1019	626	1356	1029	1220	927	511
21	568	1029	851	1317	1082	1188	972	790
22	559	1029	830	1318	1064	1189	955	765
23	334	746	520	1047	772	942	695	341
24	338	666	427	1052	692	946	622	343
25	342	767	461	1078	812	969	730	373
26	437	860	609	1089	898	980	806	419
27	155	299	174	549	272	495	247	161
40	411	771	506	1127	803	1014	726	433
41	402	726	528	1071	803	965	726	413
42	533	862	615	1148	938	1031	845	545
43	502	893	632	1200	985	1082	886	543
44	414	851	750	1076	876	968	787	420
45	557	935	665	1279	1042	1153	937	577

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	74	127	84	241	132	216	120	74
2	80	142	93	258	145	235	131	79
3	90	145	100	278	154	252	141	84
4	92	161	102	308	176	276	160	91
5	92	156	113	317	187	287	170	92
6	101	176	116	349	218	313	194	100
7	102	172	124	369	221	330	201	100
8	108	190	127	388	239	349	213	106
9	125	204	145	399	248	362	222	121
10	124	235	158	412	275	369	249	123
11	122	253	156	408	276	363	252	133
12	131	243	171	408	298	363	269	125
13	160	289	196	435	322	392	290	155
14	184	312	224	438	342	395	310	178
15	216	346	238	442	371	397	333	202
16	196	374	326	457	379	411	343	201
17	140	254	162	433	260	391	231	140
18	165	389	217	513	379	461	338	188
19	156	308	204	388	301	347	272	173
20	183	402	243	509	396	458	355	210
21	226	402	334	495	417	445	373	311
22	218	402	328	496	409	445	370	301
23	131	295	203	394	297	354	268	138
24	139	254	170	395	268	355	243	139
25	140	301	179	406	314	364	279	153
26	174	336	236	412	346	367	312	168
27	66	118	70	216	109	192	100	69
40	165	301	200	425	310	382	278	172
41	156	286	205	408	310	363	276	165
42	211	337	239	431	359	388	325	211
43	196	350	247	453	379	410	342	212
44	162	332	287	404	337	366	302	170
45	218	366	258	481	401	434	359	224

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

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	235	416	295	819	508	739	457	244
2	252	435	302	882	543	794	488	256
3	256	448	321	917	549	824	494	272
4	272	465	327	984	588	884	529	299
5	268	462	317	996	613	894	551	298
6	290	481	346	1021	644	921	582	312
7	297	486	364	1050	690	944	620	322
8	301	517	374	1086	691	977	621	339
9	312	528	371	1104	693	995	624	320
10	308	522	366	1090	685	981	615	315
11	301	556	375	1081	683	974	613	317
12	337	566	402	1105	730	998	656	343
13	375	607	427	1186	784	1071	706	375
14	405	676	466	1226	832	1102	749	414
15	437	746	501	1255	904	1130	814	446
16	406	779	522	1299	859	1170	776	418
17	341	659	410	1186	692	1068	623	341
18	442	877	540	1441	932	1296	842	437
19	362	681	437	1098	709	987	636	349
20	429	861	522	1429	912	1286	820	453
21	506	947	607	1407	1018	1267	915	507
22	642	1009	753	1405	1094	1266	985	626
23	301	692	444	1122	743	1008	668	332
24	369	692	443	1127	712	1014	640	360
25	355	766	448	1152	806	1037	725	378
26	443	811	571	1167	889	1049	798	438
27	223	396	268	776	450	697	401	223
40	344	644	426	1170	738	1051	666	396
41	330	590	417	1104	739	996	666	348
42	358	691	493	1228	866	1106	784	425
43	433	745	514	1287	924	1156	831	442
44	310	666	452	1132	752	1021	674	321
45	471	797	535	1367	978	1233	880	477

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

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	20	48	32	76	44	68	39	20
2	21	51	35	84	47	76	42	20
3	22	54	35	91	54	82	48	22
4	23	63	38	100	59	91	54	22
5	23	58	39	101	63	92	57	25
6	23	67	41	109	72	99	66	29
7	28	64	44	120	74	108	67	27
8	29	69	47	125	81	113	70	29
9	33	79	51	130	84	117	76	33
10	32	81	59	131	96	118	84	32
11	34	92	55	130	97	117	88	36
12	34	90	63	130	100	117	91	38
13	42	107	70	141	112	125	101	44
14	49	117	82	146	118	129	105	48
15	61	123	83	140	123	124	112	58
16	67	125	105	143	127	127	116	72
17	36	90	57	141	88	125	80	36
18	50	138	77	164	128	147	118	57
19	47	112	69	130	107	117	97	54
20	57	141	87	158	131	142	119	67
21	78	138	118	158	145	142	131	100
22	78	140	112	158	142	142	128	95
23	34	112	68	127	100	114	91	38
24	35	90	59	130	90	117	81	36
25	42	116	66	131	109	118	99	45
26	51	117	81	137	120	121	107	54
27	19	42	23	67	36	61	33	19
40	41	107	68	139	109	124	99	46
41	39	104	75	131	104	118	93	46
42	57	124	83	141	124	125	111	59
43	57	127	90	145	131	131	120	59
44	56	117	96	130	118	118	106	65
45	58	130	93	151	138	138	125	62

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

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	435	955	574	1750	966	1573	869	432
2	432	925	551	1742	905	1569	815	430
3	458	1017	618	1857	999	1670	900	456
4	482	1055	626	1922	1065	1728	959	477
5	485	1064	642	1947	1116	1753	1006	484
6	493	1084	650	1919	1130	1726	1018	491
7	520	1113	703	1911	1180	1721	1064	511
8	532	1099	736	1908	1178	1717	1059	530
9	546	1122	712	1943	1209	1746	1087	541
10	508	1097	683	1860	1187	1673	1065	514
11	549	1224	747	1813	1203	1629	1081	548
12	608	1256	782	1810	1310	1626	1177	607
13	625	1164	851	1866	1353	1679	1217	614
14	726	1355	974	1920	1487	1724	1338	724
15	903	1478	1092	1984	1612	1786	1453	883
16	799	1433	986	1938	1375	1742	1234	768
17	613	1294	808	1971	1228	1773	1105	612
18	690	1320	879	1770	1326	1591	1188	672
19	657	1232	917	1578	1267	1419	1141	655
20	820	1436	1040	1868	1474	1679	1325	798
21	860	1467	1201	1865	1684	1677	1517	1030
22	974	1487	1262	1889	1665	1699	1498	1307
23	557	1243	987	1621	1310	1459	1179	628
24	673	1310	952	1775	1345	1597	1208	669
25	646	1260	952	1643	1318	1479	1188	678
26	799	1317	1091	1654	1435	1488	1291	872
27	395	872	505	1616	857	1459	770	393
40	522	1007	714	1517	1092	1365	983	531
41	510	1087	783	1603	1201	1443	1081	530
42	617	1217	934	1668	1343	1499	1208	601
43	700	1274	951	1728	1418	1557	1275	681
44	578	1161	762	1571	1090	1416	980	553
45	739	1275	972	1764	1432	1585	1289	719

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

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	177	177	177	177	177	177	177	177
2	172	172	172	172	172	172	172	172
3	183	183	183	183	183	183	183	183
4	181	181	181	181	181	181	181	181
5	189	189	189	189	189	189	189	189
6	190	190	190	190	190	190	190	190
7	197	197	197	197	197	197	197	197
8	201	201	201	201	201	201	201	201
9	203	203	203	203	203	203	203	203
10	204	204	204	204	204	204	204	204
11	219	219	219	219	219	219	219	219
12	225	225	225	225	225	225	225	225
13	259	259	259	259	259	259	259	259
14	289	289	289	289	289	289	289	289
15	369	369	369	369	369	369	369	369
16	598	598	598	598	598	598	598	598
17	204	204	204	204	204	204	204	204
18	382	382	382	382	382	382	382	382
19	386	386	386	386	386	386	386	386
20	408	408	408	408	408	408	408	408
21	562	562	562	562	562	562	562	562
22	649	649	649	649	649	649	649	649
23	325	325	325	325	325	325	325	325
24	268	268	268	268	268	268	268	268
25	369	369	369	369	369	369	369	369
26	460	460	460	460	460	460	460	460
27	159	159	159	159	159	159	159	159
40	206	206	206	206	206	206	206	206
41	219	219	219	219	219	219	219	219
42	279	279	279	279	279	279	279	279
43	309	309	309	309	309	309	309	309
44	458	458	458	458	458	458	458	458
45	327	327	327	327	327	327	327	327

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

Increased Limits and Program Factors

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	27
10,000	36
15,000	46
20,000	49
25,000	54
50,000	63
100,000	76

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

Part 9 - Comprehensive	
Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	18	0
20/50	19	1
25/50	20	3
25/60	21	4
30/70	22	11
35/80	22	15
50/100	23	23
100/300	29	55
250/500	34	160
500/500	50	400
500/1000	51	413

PIP Deductible Discounts

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

Comprehensive And Collision Options

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

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

	Glass Deductible
Deductible	for Comprehensive
$100	0.84
Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

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

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

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

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

MASSACHUSETTS
Automobile Rating Manual

Discounts

Multi-Car Discount

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

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

Annual Mileage Discount

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

Public Transit Discount
15%

Enrollment Credit

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

*Mos. policy was effective with prior carrier

Anti-Theft Discount

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

Passive Restraint Discount

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

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Initial Early Shopper Discount

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Liberty Preferred Discount

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

Liberty Preferred Discount

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

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

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

Driving Record Rating Plan

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

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

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

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

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841								
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880								
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919								
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958								
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997								
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036								
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075								
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115								
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183								
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251								
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300								
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349								
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398								
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448								
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513								
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578								
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643								
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692								
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741								
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790								
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839								
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888								
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937								
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986								
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035								
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108								
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182								
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255								
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328								
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426								
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524								
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622								
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769								
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916								
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172								
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402								
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658								
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901								
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260								
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759								
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245								
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744								
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218								
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717								
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203								
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702								
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189								
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688								

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

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428								
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458								
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488								
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518								
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548								
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579								
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609								
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639								
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692								
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745								
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783								
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821								
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859								
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897								
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948								
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999								
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050								
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088								
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126								
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164								
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202								
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239								
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277								
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315								
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353								
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410								
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467								
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524								
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581								
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657								
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732								
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808								
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922								
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036								
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244								
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452								
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665								
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873								
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185								
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612								
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028								
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443								
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870								
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291								
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712								
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138								
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560								
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986								

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

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

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

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

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

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

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

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

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$10	$10	$19	$16
2	$9	$9	$17	$15
3	$10	$10	$19	$16
4	$15	$14	$25	$22
5	$14	$12	$23	$20
6	$16	$16	$27	$23
7	$16	$15	$26	$22
8	$15	$15	$25	$22
9	$16	$16	$27	$24
10	$22	$21	$36	$31
11	$21	$20	$35	$30
12	$23	$21	$39	$32
13	$24	$23	$42	$35
14	$26	$24	$44	$37
15	$43	$41	$73	$62
16	$49	$47	$83	$72
17	$44	$42	$75	$65
18	$44	$42	$75	$65
19	$44	$42	$75	$65
20	$44	$42	$75	$65
21	$44	$42	$75	$65
22	$44	$42	$75	$65
23	$44	$42	$75	$65
24	$44	$42	$75	$65
25	$44	$42	$75	$65
26	$44	$42	$75	$65
27	$8	$8	$14	$12
40	$23	$22	$40	$34
41	$26	$24	$44	$37
42	$43	$41	$73	$62
43	$44	$42	$74	$64
44	$49	$46	$82	$71
45	$43	$41	$73	$62

Part 2 - PIP

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

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

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

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

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

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

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

Notes:

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

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

(3) Group definitions are as follows:

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

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

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

Part 12 - Underinsured Motorists
Rates by limit

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

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

Part 6 - Medical Payments
Rates by limit

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

Part 3 - Uninsured Motorists
Rates by limit

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

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

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

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

Motorcycle Rates

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 Experienced Operators All Groups
1	$1.91
2	$1.81
3	$2.15
4	$2.37
5	$2.47
6	$2.49
7	$2.65
8	$3.03
9	$2.76
10	$3.22
11	$2.84
12	$3.71
13	$3.87
14	$5.38
15	$6.29
16	$6.91
17	$6.46
18	$6.46
19	$6.46
20	$6.46
21	$6.46
22	$6.46
23	$6.46
24	$6.46
25	$6.46
26	$6.46
27	$1.62
40	$4.10
41	$4.09
42	$5.58
43	$6.30
44	$5.79
45	$6.18

Part 7 - Collision
Other deductibles

All Territories	
Deductible	**All Groups**
$300	$500 deductible premium + $40
$1,000	71.5% of $500 deductible premium
$2,000	59.1% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	**All Groups**
$300	$8
$500	$11
$1,000	$14
$2,000	$21

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $4
$1,000	64.1% of $500 deductible premium (Part 8)
$2,000	46.5% of $500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27)
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Motorcycle Rates

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 ~~of value*~~ All Groups
1	$1.00
2	$0.98
3	$1.02
4	$1.10
5	$1.12
6	$1.33
7	$1.60
8	$2.03
9	$1.79
10	$2.26
11	$2.18
12	$2.75
13	$2.55
14	$3.47
15	$4.15
16	$6.25
17	$6.45
18	$6.45
19	$6.45
20	$6.45
21	$6.45
22	$6.45
23	$6.45
24	$6.45
25	$6.45
26	$6.45
27	$0.89
40	$2.57
41	$2.74
42	$3.82
43	$3.93
44	$6.23
45	$3.97

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories All Groups
$300	$500 deductible premium + $3
$1,000	70.2% of $500 deductible premium
$2,000	64.4% of $500 deductible premium

Deductible	Glass Deductible for Comprehensive
$100	0.84

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

Part 10 - Substitute Transportation

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

Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27).
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

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

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

Average Cost New for Physical Damage Coverages

	Cubic Centimeters (c.c.) Group									
Model Year	**1-100**	**101-350**	**351-650**	**651-850**	**851-1050**	**1051-1150**	**1151-1350**	**1351-1550**	**1551-1750**	**>1750**
2011	$2,600	$5,928	$7,531	$9,362	$11,142	$12,696	$14,467	$17,218	$20,492	$30,000
2010	$2,535	$5,779	$7,342	$9,128	$10,863	$12,378	$14,105	$16,787	$19,979	$28,800
2009	$2,472	$5,635	$7,159	$8,899	$10,592	$12,069	$13,752	$16,367	$19,480	$27,648
2008	$2,410	$5,494	$6,980	$8,677	$10,327	$11,767	$13,408	$15,958	$18,993	$26,542
2007	$2,350	$5,357	$6,805	$8,460	$10,069	$11,473	$13,073	$15,559	$18,518	$25,480
2006	$2,291	$5,223	$6,635	$8,248	$9,817	$11,186	$12,746	$15,170	$18,055	$24,461
2005	$2,234	$5,092	$6,469	$8,042	$9,572	$10,907	$12,428	$14,791	$17,604	$23,483
2004	$2,178	$4,965	$6,308	$7,841	$9,332	$10,634	$12,117	$14,421	$17,164	$22,543
2003	$2,123	$4,841	$6,150	$7,645	$9,099	$10,368	$11,814	$14,061	$16,735	$21,642
2002	$2,070	$4,720	$5,996	$7,454	$8,871	$10,109	$11,519	$13,709	$16,316	$20,776
2001	$2,018	$4,602	$5,846	$7,268	$8,650	$9,856	$11,231	$13,367	$15,908	$19,945
2000	$1,968	$4,487	$5,700	$7,086	$8,433	$9,610	$10,950	$13,032	$15,511	$19,147
1999	$1,919	$4,375	$5,558	$6,909	$8,223	$9,369	$10,676	$12,707	$15,123	$18,381
1998	$1,871	$4,265	$5,419	$6,736	$8,017	$9,135	$10,409	$12,389	$14,745	$17,646
1997	$1,824	$4,159	$5,283	$6,568	$7,817	$8,907	$10,149	$12,079	$14,376	$16,940
1996	$1,778	$4,055	$5,151	$6,403	$7,621	$8,684	$9,895	$11,777	$14,017	$16,263
1995	$1,734	$3,953	$5,022	$6,243	$7,431	$8,467	$9,648	$11,483	$13,666	$15,612
1994	$1,691	$3,854	$4,897	$6,087	$7,245	$8,255	$9,407	$11,196	$13,325	$14,988
1993	$1,648	$3,758	$4,774	$5,935	$7,064	$8,049	$9,172	$10,916	$12,992	$14,388
1992	$1,607	$3,664	$4,655	$5,787	$6,887	$7,848	$8,942	$10,643	$12,667	$13,813
1991	$1,567	$3,572	$4,539	$5,642	$6,715	$7,652	$8,719	$10,377	$12,350	$13,260
1990	$1,528	$3,483	$4,425	$5,501	$6,547	$7,460	$8,501	$10,117	$12,041	$12,730
1989 & Prior	$1,490	$3,396	$4,315	$5,364	$6,383	$7,274	$8,288	$9,864	$11,740	$12,220

Note: For model years that are subsequent to the latest model year currently in the above table, a factor of 1.025 should be applied to the Average Cost New for that applicable Cubic Centimeters (c.c.) Group, and each year thereafter (up to the model year of the motorcycle) in order to develop the Average Cost New for the subsequent model year. Model year and cubic centimeters are provided by the customer or other company source.

Miscellaneous Motor Vehicles

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

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 – 100%
Antique Motor Cars (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
***Reduction not applicable to Waiver of Deductible premium**		

Snowmobiles (Rule 43)

Liability	**Annual Premiums**
B.I. (excluding passenger hazard) - $20,000/40,000	$ 36
B.I. (including passenger hazard) - $20,000/40,000	$106
Uninsured Motorists - $20,000/40,000	$ 7
Property Damage - $5,000	$ 10
Medical Payments - $500 per person (no other limits)	$ 10

Physical Damage	**Deductible**	**Rate per 100**
Comprehensive	$100	$2.00
	200	1.60
Collision	$200	$1.75
	300	1.60

Annual premiums are minimum premiums

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

Age Rate Factors for Physical Damage Coverages

Motorcycle Age based on Model Year (MY)*	Collision Factor	Comprehensive Factor
Current MY	1.00	1.00
1st Preceding	0.93	0.91
2nd Preceding	0.86	0.81
3rd Preceding	0.79	0.72
4th Preceding	0.72	0.62
5th Preceding	0.65	0.53
6th Preceding	0.58	0.44
All Other	0.51	0.34

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

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

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

Additional Liability Rates

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

Comprehensive And Collision Options

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

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

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

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

Deductible	Glass Deductible for Comprehensive
$100	0.84

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

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

PIP Deductible Discounts

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

Qualifying Massachusetts Transit Systems

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

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

Responsible Driver Factors													
Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35		

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.

Liberty Mutual Deductible Fund

Indicator	Vehicles	Premium
Yes	1	$33
Yes	2	$51
Yes	3	$69
Yes	4+	$87
No	1+	$0

MASSACHUSETTS
Automobile Rating Manual

Class-Territory Base Rates
Part 1 (A-1: 20/40 Bodily Injury)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~174~~	183	~~311~~	327	~~195~~	205	~~584~~	613	~~306~~	321	~~525~~	551	~~276~~	290	~~167~~	175
2	~~191~~	201	~~338~~	355	~~218~~	229	~~634~~	666	~~347~~	364	~~571~~	600	~~312~~	328	~~182~~	191
3	~~197~~	207	~~356~~	374	~~236~~	248	~~690~~	725	~~373~~	392	~~620~~	651	~~334~~	351	~~194~~	204
4	~~212~~	223	~~396~~	416	~~242~~	254	~~764~~	802	~~431~~	453	~~688~~	723	~~389~~	409	~~207~~	217
5	~~215~~	226	~~389~~	409	~~269~~	283	~~786~~	826	~~453~~	476	~~709~~	745	~~406~~	426	~~212~~	223
6	~~237~~	249	~~439~~	461	~~269~~	283	~~860~~	903	~~528~~	555	~~773~~	812	~~476~~	500	~~231~~	243
7	~~241~~	253	~~424~~	445	~~299~~	314	~~912~~	958	~~539~~	566	~~823~~	864	~~484~~	508	~~235~~	247
8	~~258~~	271	~~470~~	494	~~307~~	322	~~960~~	1008	~~578~~	607	~~865~~	909	~~522~~	548	~~253~~	266
9	~~293~~	308	~~504~~	529	~~349~~	367	~~995~~	1045	~~604~~	634	~~894~~	939	~~542~~	569	~~287~~	301
10	~~291~~	306	~~578~~	607	~~388~~	408	~~1037~~	1089	~~682~~	716	~~933~~	980	~~617~~	648	~~297~~	312
11	~~282~~	296	~~629~~	661	~~380~~	399	~~1020~~	1071	~~687~~	722	~~919~~	965	~~620~~	651	~~321~~	337
12	~~313~~	329	~~600~~	630	~~417~~	438	~~1021~~	1072	~~738~~	775	~~920~~	966	~~665~~	698	~~305~~	320
13	~~381~~	400	~~700~~	735	~~481~~	505	~~1098~~	1153	~~798~~	838	~~989~~	1039	~~718~~	754	~~373~~	392
14	~~440~~	462	~~752~~	790	~~553~~	581	~~1110~~	1166	~~845~~	888	~~1001~~	1051	~~762~~	800	~~428~~	450
15	~~528~~	555	~~845~~	888	~~586~~	615	~~1117~~	1173	~~920~~	966	~~1006~~	1057	~~826~~	868	~~504~~	529
16	~~466~~	489	~~911~~	957	~~806~~	847	~~1156~~	1214	~~940~~	987	~~1041~~	1093	~~849~~	892	~~480~~	504
17	~~325~~	341	~~629~~	661	~~395~~	415	~~1071~~	1125	~~634~~	666	~~962~~	1010	~~570~~	599	~~326~~	342
18	~~393~~	413	~~974~~	1023	~~532~~	559	~~1302~~	1367	~~938~~	985	~~1174~~	1233	~~846~~	889	~~447~~	469
19	~~374~~	393	~~749~~	787	~~496~~	521	~~978~~	1027	~~749~~	787	~~881~~	925	~~675~~	709	~~419~~	440
20	~~439~~	461	~~970~~	1019	~~596~~	626	~~1291~~	1356	~~980~~	1029	~~1162~~	1220	~~883~~	927	~~487~~	511
21	~~541~~	568	~~980~~	1029	~~810~~	851	~~1254~~	1317	~~1030~~	1082	~~1131~~	1188	~~925~~	972	~~752~~	790
22	~~532~~	559	~~980~~	1029	~~790~~	830	~~1255~~	1318	~~1013~~	1064	~~1132~~	1189	~~909~~	955	~~728~~	765
23	~~318~~	334	~~710~~	746	~~495~~	520	~~997~~	1047	~~735~~	772	~~897~~	942	~~662~~	695	~~325~~	341
24	~~322~~	338	~~634~~	666	~~407~~	427	~~1002~~	1052	~~659~~	692	~~901~~	946	~~592~~	622	~~327~~	343
25	~~326~~	342	~~730~~	767	~~439~~	461	~~1026~~	1078	~~773~~	812	~~923~~	969	~~695~~	730	~~355~~	373
26	~~416~~	437	~~819~~	860	~~580~~	609	~~1037~~	1089	~~855~~	898	~~933~~	980	~~767~~	806	~~399~~	419
27	~~148~~	155	~~285~~	299	~~166~~	174	~~523~~	549	~~259~~	272	~~471~~	495	~~235~~	247	~~153~~	161
40	~~391~~	411	~~734~~	771	~~482~~	506	~~1073~~	1127	~~765~~	803	~~965~~	1014	~~691~~	726	~~412~~	433
41	~~383~~	402	~~691~~	726	~~503~~	528	~~1020~~	1071	~~765~~	803	~~919~~	965	~~691~~	726	~~393~~	413
42	~~507~~	533	~~821~~	862	~~586~~	615	~~1093~~	1148	~~893~~	938	~~982~~	1031	~~805~~	845	~~519~~	545
43	~~478~~	502	~~850~~	893	~~602~~	632	~~1143~~	1200	~~938~~	985	~~1030~~	1082	~~844~~	886	~~517~~	543
44	~~394~~	414	~~810~~	851	~~714~~	750	~~1024~~	1076	~~834~~	876	~~922~~	968	~~749~~	787	~~400~~	420
45	~~530~~	557	~~890~~	935	~~633~~	665	~~1218~~	1279	~~992~~	1042	~~1098~~	1153	~~892~~	937	~~549~~	577

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 2 (A-2: PIP)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~70~~	74	~~121~~	127	~~80~~	84	~~229~~	241	~~126~~	132	~~206~~	216	~~114~~	120	~~70~~	74
2	~~76~~	80	~~135~~	142	~~89~~	93	~~246~~	258	~~138~~	145	~~224~~	235	~~125~~	131	~~75~~	79
3	~~86~~	90	~~138~~	145	~~95~~	100	~~265~~	278	~~147~~	154	~~240~~	252	~~134~~	141	~~80~~	84
4	~~88~~	92	~~153~~	161	~~97~~	102	~~293~~	308	~~168~~	176	~~263~~	276	~~152~~	160	~~87~~	91
5	~~88~~	92	~~149~~	156	~~108~~	113	~~302~~	317	~~178~~	187	~~273~~	287	~~162~~	170	~~88~~	92
6	~~96~~	101	~~168~~	176	~~110~~	116	~~332~~	349	~~208~~	218	~~298~~	313	~~185~~	194	~~95~~	100
7	~~97~~	102	~~164~~	172	~~118~~	124	~~351~~	369	~~210~~	221	~~314~~	330	~~191~~	201	~~95~~	100
8	~~103~~	108	~~181~~	190	~~121~~	127	~~369~~	388	~~228~~	239	~~332~~	349	~~203~~	213	~~101~~	106
9	~~119~~	125	~~194~~	204	~~138~~	145	~~380~~	399	~~236~~	248	~~345~~	362	~~211~~	222	~~115~~	121
10	~~118~~	124	~~224~~	235	~~150~~	158	~~392~~	412	~~262~~	275	~~351~~	369	~~237~~	249	~~117~~	123
11	~~116~~	122	~~241~~	253	~~149~~	156	~~388~~	408	~~263~~	276	~~346~~	363	~~240~~	252	~~127~~	133
12	~~125~~	131	~~231~~	243	~~163~~	171	~~388~~	408	~~284~~	298	~~346~~	363	~~256~~	269	~~119~~	125
13	~~152~~	160	~~275~~	289	~~187~~	196	~~414~~	435	~~307~~	322	~~373~~	392	~~276~~	290	~~148~~	155
14	~~175~~	184	~~297~~	312	~~213~~	224	~~417~~	438	~~326~~	342	~~376~~	395	~~295~~	310	~~169~~	178
15	~~206~~	216	~~329~~	346	~~227~~	238	~~421~~	442	~~353~~	371	~~378~~	397	~~317~~	333	~~192~~	202
16	~~187~~	196	~~356~~	374	~~310~~	326	~~435~~	457	~~361~~	379	~~391~~	411	~~327~~	343	~~191~~	201
17	~~133~~	140	~~242~~	254	~~154~~	162	~~412~~	433	~~248~~	260	~~372~~	391	~~220~~	231	~~133~~	140
18	~~157~~	165	~~370~~	389	~~207~~	217	~~488~~	513	~~361~~	379	~~439~~	461	~~322~~	338	~~179~~	188
19	~~149~~	156	~~293~~	308	~~194~~	204	~~369~~	388	~~287~~	301	~~330~~	347	~~259~~	272	~~165~~	173
20	~~174~~	183	~~383~~	402	~~231~~	243	~~485~~	509	~~377~~	396	~~436~~	458	~~338~~	355	~~200~~	210
21	~~215~~	226	~~383~~	402	~~318~~	334	~~471~~	495	~~397~~	417	~~424~~	445	~~355~~	373	~~296~~	311
22	~~208~~	218	~~383~~	402	~~312~~	328	~~472~~	496	~~389~~	409	~~424~~	445	~~352~~	370	~~287~~	301
23	~~125~~	131	~~281~~	295	~~193~~	203	~~375~~	394	~~283~~	297	~~337~~	354	~~255~~	268	~~131~~	138
24	~~132~~	139	~~242~~	254	~~162~~	170	~~376~~	395	~~255~~	268	~~338~~	355	~~231~~	243	~~132~~	139
25	~~133~~	140	~~287~~	301	~~170~~	179	~~387~~	406	~~299~~	314	~~347~~	364	~~266~~	279	~~146~~	153
26	~~166~~	174	~~320~~	336	~~225~~	236	~~392~~	412	~~329~~	346	~~349~~	367	~~297~~	312	~~160~~	168
27	~~63~~	66	~~112~~	118	~~67~~	70	~~206~~	216	~~104~~	109	~~183~~	192	~~95~~	100	~~66~~	69
40	~~157~~	165	~~287~~	301	~~190~~	200	~~405~~	425	~~295~~	310	~~364~~	382	~~265~~	278	~~164~~	172
41	~~149~~	156	~~272~~	286	~~195~~	205	~~388~~	408	~~295~~	310	~~346~~	363	~~263~~	276	~~157~~	165
42	~~201~~	211	~~321~~	337	~~228~~	239	~~410~~	431	~~342~~	359	~~369~~	388	~~309~~	325	~~201~~	211
43	~~187~~	196	~~333~~	350	~~235~~	247	~~431~~	453	~~361~~	379	~~390~~	410	~~326~~	342	~~202~~	212
44	~~154~~	162	~~316~~	332	~~273~~	287	~~385~~	404	~~321~~	337	~~348~~	366	~~288~~	302	~~162~~	170
45	~~208~~	218	~~348~~	366	~~246~~	258	~~458~~	481	~~382~~	401	~~413~~	434	~~342~~	359	~~213~~	224

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 4 Basic ($5000 PDL)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~224~~	235	~~396~~	416	~~281~~	295	~~780~~	819	~~484~~	508	~~704~~	739	~~435~~	457	~~232~~	244
2	~~240~~	252	~~414~~	435	~~288~~	302	~~840~~	882	~~517~~	543	~~756~~	794	~~465~~	488	~~244~~	256
3	~~244~~	256	~~427~~	448	~~306~~	321	~~873~~	917	~~523~~	549	~~785~~	824	~~470~~	494	~~259~~	272
4	~~259~~	272	~~443~~	465	~~311~~	327	~~937~~	984	~~560~~	588	~~842~~	884	~~504~~	529	~~285~~	299
5	~~255~~	268	~~440~~	462	~~302~~	317	~~948~~	996	~~584~~	613	~~851~~	894	~~525~~	551	~~284~~	298
6	~~276~~	290	~~458~~	481	~~329~~	346	~~972~~	1021	~~613~~	644	~~877~~	921	~~554~~	582	~~297~~	312
7	~~283~~	297	~~463~~	486	~~347~~	364	~~1000~~	1050	~~657~~	690	~~899~~	944	~~590~~	620	~~307~~	322
8	~~287~~	301	~~492~~	517	~~356~~	374	~~1034~~	1086	~~658~~	691	~~930~~	977	~~591~~	621	~~323~~	339
9	~~297~~	312	~~503~~	528	~~353~~	371	~~1051~~	1104	~~660~~	693	~~947~~	995	~~594~~	624	~~305~~	320
10	~~293~~	308	~~497~~	522	~~348~~	366	~~1038~~	1090	~~652~~	685	~~934~~	981	~~586~~	615	~~300~~	315
11	~~287~~	301	~~529~~	556	~~357~~	375	~~1029~~	1081	~~650~~	683	~~927~~	974	~~584~~	613	~~302~~	317
12	~~321~~	337	~~539~~	566	~~383~~	402	~~1052~~	1105	~~695~~	730	~~950~~	998	~~625~~	656	~~327~~	343
13	~~357~~	375	~~578~~	607	~~407~~	427	~~1129~~	1186	~~746~~	784	~~1020~~	1071	~~672~~	706	~~357~~	375
14	~~386~~	405	~~644~~	676	~~444~~	466	~~1167~~	1226	~~792~~	832	~~1049~~	1102	~~713~~	749	~~394~~	414
15	~~416~~	437	~~710~~	746	~~477~~	501	~~1195~~	1255	~~861~~	904	~~1076~~	1130	~~775~~	814	~~425~~	446
16	~~387~~	406	~~742~~	779	~~497~~	522	~~1237~~	1299	~~818~~	859	~~1114~~	1170	~~739~~	776	~~398~~	418
17	~~325~~	341	~~627~~	659	~~390~~	410	~~1129~~	1186	~~659~~	692	~~1017~~	1068	~~593~~	623	~~325~~	341
18	~~421~~	442	~~835~~	877	~~514~~	540	~~1372~~	1441	~~887~~	932	~~1234~~	1296	~~802~~	842	~~416~~	437
19	~~345~~	362	~~648~~	681	~~416~~	437	~~1045~~	1098	~~675~~	709	~~940~~	987	~~606~~	636	~~332~~	349
20	~~408~~	429	~~820~~	861	~~497~~	522	~~1361~~	1429	~~868~~	912	~~1224~~	1286	~~781~~	820	~~431~~	453
21	~~482~~	506	~~902~~	947	~~578~~	607	~~1340~~	1407	~~969~~	1018	~~1206~~	1267	~~871~~	915	~~483~~	507
22	~~611~~	642	~~961~~	1009	~~717~~	753	~~1338~~	1405	~~1042~~	1094	~~1205~~	1266	~~938~~	985	~~596~~	626
23	~~287~~	301	~~659~~	692	~~423~~	444	~~1068~~	1122	~~707~~	743	~~960~~	1008	~~636~~	668	~~316~~	332
24	~~351~~	369	~~659~~	692	~~422~~	443	~~1073~~	1127	~~678~~	712	~~965~~	1014	~~609~~	640	~~343~~	360
25	~~338~~	355	~~729~~	766	~~427~~	448	~~1097~~	1152	~~767~~	806	~~987~~	1037	~~690~~	725	~~360~~	378
26	~~422~~	443	~~772~~	811	~~544~~	571	~~1111~~	1167	~~846~~	889	~~999~~	1049	~~760~~	798	~~417~~	438
27	~~212~~	223	~~377~~	396	~~255~~	268	~~739~~	776	~~428~~	450	~~664~~	697	~~382~~	401	~~212~~	223
40	~~328~~	344	~~613~~	644	~~406~~	426	~~1114~~	1170	~~703~~	738	~~1001~~	1051	~~634~~	666	~~377~~	396
41	~~314~~	330	~~562~~	590	~~397~~	417	~~1051~~	1104	~~704~~	739	~~948~~	996	~~634~~	666	~~331~~	348
42	~~341~~	358	~~658~~	691	~~469~~	493	~~1169~~	1228	~~825~~	866	~~1053~~	1106	~~746~~	784	~~405~~	425
43	~~412~~	433	~~709~~	745	~~489~~	514	~~1225~~	1287	~~880~~	924	~~1101~~	1156	~~791~~	831	~~421~~	442
44	~~295~~	310	~~634~~	666	~~430~~	452	~~1078~~	1132	~~716~~	752	~~972~~	1021	~~642~~	674	~~306~~	321
45	~~448~~	471	~~759~~	797	~~509~~	535	~~1302~~	1367	~~931~~	978	~~1174~~	1233	~~838~~	880	~~454~~	477

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	~~19~~	20	~~46~~	48	~~30~~	32	~~72~~	76	~~42~~	44	~~65~~	68	~~37~~	39	~~19~~	20
2	~~20~~	21	~~49~~	51	~~33~~	35	~~80~~	84	~~45~~	47	~~72~~	76	~~40~~	42	~~19~~	20
3	~~21~~	22	~~51~~	54	~~33~~	35	~~87~~	91	~~51~~	54	~~78~~	82	~~46~~	48	~~21~~	22
4	~~22~~	23	~~60~~	63	~~36~~	38	~~95~~	100	~~56~~	59	~~87~~	91	~~51~~	54	~~21~~	22
5	~~22~~	23	~~55~~	58	~~37~~	39	~~96~~	101	~~60~~	63	~~88~~	92	~~54~~	57	~~24~~	25
6	~~22~~	23	~~64~~	67	~~39~~	41	~~104~~	109	~~69~~	72	~~94~~	99	~~63~~	66	~~28~~	29
7	~~27~~	28	~~61~~	64	~~42~~	44	~~114~~	120	~~70~~	74	~~103~~	108	~~64~~	67	~~26~~	27
8	~~28~~	29	~~66~~	69	~~45~~	47	~~119~~	125	~~77~~	81	~~108~~	113	~~67~~	70	~~28~~	29
9	~~31~~	33	~~75~~	79	~~49~~	51	~~124~~	130	~~80~~	84	~~111~~	117	~~72~~	76	~~31~~	33
10	~~30~~	32	~~77~~	81	~~56~~	59	~~125~~	131	~~91~~	96	~~112~~	118	~~80~~	84	~~30~~	32
11	~~32~~	34	~~88~~	92	~~52~~	55	~~124~~	130	~~92~~	97	~~111~~	117	~~84~~	88	~~34~~	36
12	~~32~~	34	~~86~~	90	~~60~~	63	~~124~~	130	~~95~~	100	~~111~~	117	~~87~~	91	~~36~~	38
13	~~40~~	42	~~102~~	107	~~67~~	70	~~134~~	141	~~107~~	112	~~119~~	125	~~96~~	101	~~42~~	44
14	~~47~~	49	~~111~~	117	~~78~~	82	~~139~~	146	~~112~~	118	~~123~~	129	~~100~~	105	~~46~~	48
15	~~58~~	61	~~117~~	123	~~79~~	83	~~133~~	140	~~117~~	123	~~118~~	124	~~107~~	112	~~55~~	58
16	~~64~~	67	~~119~~	125	~~100~~	105	~~136~~	143	~~121~~	127	~~121~~	127	~~110~~	116	~~69~~	72
17	~~34~~	36	~~86~~	90	~~54~~	57	~~134~~	141	~~84~~	88	~~119~~	125	~~76~~	80	~~34~~	36
18	~~48~~	50	~~131~~	138	~~73~~	77	~~156~~	164	~~122~~	128	~~140~~	147	~~112~~	118	~~54~~	57
19	~~45~~	47	~~107~~	112	~~66~~	69	~~124~~	130	~~102~~	107	~~111~~	117	~~92~~	97	~~51~~	54
20	~~54~~	57	~~134~~	141	~~83~~	87	~~150~~	158	~~125~~	131	~~135~~	142	~~113~~	119	~~64~~	67
21	~~74~~	78	~~131~~	138	~~112~~	118	~~150~~	158	~~138~~	145	~~135~~	142	~~125~~	131	~~95~~	100
22	~~74~~	78	~~133~~	140	~~107~~	112	~~150~~	158	~~135~~	142	~~135~~	142	~~122~~	128	~~90~~	95
23	~~32~~	34	~~107~~	112	~~65~~	68	~~121~~	127	~~95~~	100	~~109~~	114	~~87~~	91	~~36~~	38
24	~~33~~	35	~~86~~	90	~~56~~	59	~~124~~	130	~~86~~	90	~~111~~	117	~~77~~	81	~~34~~	36
25	~~40~~	42	~~110~~	116	~~63~~	66	~~125~~	131	~~104~~	109	~~112~~	118	~~94~~	99	~~43~~	45
26	~~49~~	51	~~111~~	117	~~77~~	81	~~130~~	137	~~114~~	120	~~115~~	121	~~102~~	107	~~51~~	54
27	~~18~~	19	~~40~~	42	~~22~~	23	~~64~~	67	~~34~~	36	~~58~~	61	~~31~~	33	~~18~~	19
40	~~39~~	41	~~102~~	107	~~65~~	68	~~132~~	139	~~104~~	109	~~118~~	124	~~94~~	99	~~44~~	46
41	~~37~~	39	~~99~~	104	~~71~~	75	~~125~~	131	~~99~~	104	~~112~~	118	~~89~~	93	~~44~~	46
42	~~54~~	57	~~118~~	124	~~79~~	83	~~134~~	141	~~118~~	124	~~119~~	125	~~106~~	111	~~56~~	59
43	~~54~~	57	~~121~~	127	~~86~~	90	~~138~~	145	~~125~~	131	~~125~~	131	~~114~~	120	~~56~~	59
44	~~53~~	56	~~111~~	117	~~91~~	96	~~124~~	130	~~112~~	118	~~112~~	118	~~101~~	106	~~62~~	65
45	~~55~~	58	~~124~~	130	~~89~~	93	~~144~~	151	~~131~~	138	~~131~~	138	~~119~~	125	~~59~~	62

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	~~407~~	435	~~894~~	955	~~538~~	574	~~1639~~	1750	~~905~~	966	~~1473~~	1573	~~814~~	869	~~405~~	432
2	~~405~~	432	~~866~~	925	~~516~~	551	~~1631~~	1742	~~848~~	905	~~1469~~	1569	~~763~~	815	~~403~~	430
3	~~429~~	458	~~952~~	1017	~~579~~	618	~~1739~~	1857	~~936~~	999	~~1564~~	1670	~~843~~	900	~~427~~	456
4	~~451~~	482	~~988~~	1055	~~586~~	626	~~1800~~	1922	~~997~~	1065	~~1618~~	1728	~~898~~	959	~~447~~	477
5	~~454~~	485	~~996~~	1064	~~601~~	642	~~1823~~	1947	~~1045~~	1116	~~1642~~	1753	~~942~~	1006	~~453~~	484
6	~~462~~	493	~~1015~~	1084	~~609~~	650	~~1797~~	1919	~~1058~~	1130	~~1616~~	1726	~~953~~	1018	~~460~~	491
7	~~487~~	520	~~1042~~	1113	~~658~~	703	~~1790~~	1911	~~1105~~	1180	~~1612~~	1721	~~996~~	1064	~~479~~	511
8	~~498~~	532	~~1029~~	1099	~~689~~	736	~~1787~~	1908	~~1103~~	1178	~~1608~~	1717	~~992~~	1059	~~496~~	530
9	~~511~~	546	~~1051~~	1122	~~667~~	712	~~1820~~	1943	~~1132~~	1209	~~1635~~	1746	~~1018~~	1087	~~507~~	541
10	~~476~~	508	~~1027~~	1097	~~640~~	683	~~1742~~	1860	~~1112~~	1187	~~1567~~	1673	~~997~~	1065	~~481~~	514
11	~~514~~	549	~~1146~~	1224	~~700~~	747	~~1698~~	1813	~~1127~~	1203	~~1526~~	1629	~~1012~~	1081	~~513~~	548
12	~~569~~	608	~~1176~~	1256	~~732~~	782	~~1695~~	1810	~~1227~~	1310	~~1523~~	1626	~~1102~~	1177	~~568~~	607
13	~~585~~	625	~~1090~~	1164	~~797~~	851	~~1748~~	1866	~~1267~~	1353	~~1572~~	1679	~~1140~~	1217	~~575~~	614
14	~~680~~	726	~~1269~~	1355	~~912~~	974	~~1798~~	1920	~~1393~~	1487	~~1615~~	1724	~~1253~~	1338	~~678~~	724
15	~~846~~	903	~~1384~~	1478	~~1023~~	1092	~~1858~~	1984	~~1510~~	1612	~~1673~~	1786	~~1361~~	1453	~~827~~	883
16	~~748~~	799	~~1342~~	1433	~~923~~	986	~~1815~~	1938	~~1288~~	1375	~~1631~~	1742	~~1156~~	1234	~~719~~	768
17	~~574~~	613	~~1212~~	1294	~~757~~	808	~~1846~~	1971	~~1150~~	1228	~~1660~~	1773	~~1035~~	1105	~~573~~	612
18	~~646~~	690	~~1236~~	1320	~~823~~	879	~~1658~~	1770	~~1242~~	1326	~~1490~~	1591	~~1113~~	1188	~~629~~	672
19	~~615~~	657	~~1154~~	1232	~~859~~	917	~~1478~~	1578	~~1187~~	1267	~~1329~~	1419	~~1069~~	1141	~~613~~	655
20	~~768~~	820	~~1345~~	1436	~~974~~	1040	~~1749~~	1868	~~1380~~	1474	~~1572~~	1679	~~1241~~	1325	~~747~~	798
21	~~805~~	860	~~1374~~	1467	~~1125~~	1201	~~1747~~	1865	~~1577~~	1684	~~1571~~	1677	~~1421~~	1517	~~965~~	1030
22	~~912~~	974	~~1393~~	1487	~~1182~~	1262	~~1769~~	1889	~~1559~~	1665	~~1591~~	1699	~~1403~~	1498	~~1224~~	1307
23	~~522~~	557	~~1164~~	1243	~~924~~	987	~~1518~~	1621	~~1227~~	1310	~~1366~~	1459	~~1104~~	1179	~~588~~	628
24	~~630~~	673	~~1227~~	1310	~~892~~	952	~~1662~~	1775	~~1260~~	1345	~~1496~~	1597	~~1131~~	1208	~~627~~	669
25	~~605~~	646	~~1180~~	1260	~~892~~	952	~~1539~~	1643	~~1234~~	1318	~~1385~~	1479	~~1113~~	1188	~~635~~	678
26	~~748~~	799	~~1233~~	1317	~~1022~~	1091	~~1549~~	1654	~~1344~~	1435	~~1394~~	1488	~~1209~~	1291	~~817~~	872
27	~~370~~	395	~~817~~	872	~~473~~	505	~~1513~~	1616	~~803~~	857	~~1366~~	1459	~~721~~	770	~~368~~	393
40	~~489~~	522	~~943~~	1007	~~669~~	714	~~1421~~	1517	~~1023~~	1092	~~1278~~	1365	~~921~~	983	~~497~~	531
41	~~478~~	510	~~1018~~	1087	~~733~~	783	~~1501~~	1603	~~1125~~	1201	~~1351~~	1443	~~1012~~	1081	~~496~~	530
42	~~578~~	617	~~1140~~	1217	~~875~~	934	~~1562~~	1668	~~1258~~	1343	~~1404~~	1499	~~1131~~	1208	~~563~~	601
43	~~656~~	700	~~1193~~	1274	~~891~~	951	~~1618~~	1728	~~1328~~	1418	~~1458~~	1557	~~1194~~	1275	~~638~~	681
44	~~541~~	578	~~1087~~	1161	~~714~~	762	~~1471~~	1571	~~1021~~	1090	~~1326~~	1416	~~918~~	980	~~518~~	553
45	~~692~~	739	~~1194~~	1275	~~910~~	972	~~1652~~	1764	~~1341~~	1432	~~1484~~	1585	~~1207~~	1289	~~673~~	719

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	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177
2	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172
3	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183
4	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181
5	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189
6	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190
7	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197
8	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201
9	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203
10	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204
11	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219
12	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225
13	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259
14	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289
15	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369
16	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598
17	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204
18	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382
19	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386
20	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408
21	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562
22	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649
23	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325
24	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268
25	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369
26	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460
27	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159
40	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206
41	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219
42	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279
43	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309
44	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458
45	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327

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

Increased Limits and Program Factors

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	~~26~~ 27
10,000	~~34~~ 36
15,000	~~44~~ 46
20,000	~~47~~ 49
25,000	~~51~~ 54
50,000	~~60~~ 63
100,000	~~72~~ 76

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

Part 9 - Comprehensive Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	17 18	0
20/50	~~18~~ 19	1
25/50	~~19~~ 20	3
25/60	~~20~~ 21	4
30/70	~~21~~ 22	~~10~~ 11
35/80	~~21~~ 22	~~14~~ 15
50/100	~~22~~ 23	~~22~~ 23
100/300	~~28~~ 29	~~52~~ 55
250/500	~~32~~ 34	~~152~~ 160
500/500	~~48~~ 50	~~381~~ 400
500/1000	~~49~~ 51	~~393~~ 413

PIP Deductible Discounts

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

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

	Model Year															
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	~~**2004**~~	~~**2002-1990**~~ **2004-1990**	**1989 & Prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	~~0.570~~	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	~~0.601~~	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	~~0.635~~	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	~~0.672~~	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	~~0.710~~	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	~~0.751~~	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	~~0.794~~	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	~~0.841~~	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	~~0.891~~	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	~~0.945~~	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	~~1.001~~	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	~~1.063~~	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	~~1.128~~	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	~~1.197~~	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	~~1.271~~	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	~~1.350~~	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	~~1.458~~	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	~~1.552~~	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	~~1.687~~	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	~~1.822~~	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	~~1.957~~	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	~~2.092~~	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	~~2.295~~	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	~~2.497~~	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	~~2.700~~	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	~~2.902~~	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841									
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880									
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919									
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958									
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997									
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036									
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075									
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115									
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183									
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251									
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300									
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349									
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398									
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448									
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513									
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578									
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643									
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692									
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741									
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790									
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839									
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888									
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937									
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986									
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035									
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108									
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182									
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255									
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328									
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426									
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524									
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622									
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769									
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916									
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172									
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402									
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658									
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901									
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260									
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759									
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245									
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744									
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218									
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717									
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203									
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702									
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189									
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688									

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

	Model Year															
Symbol	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	~~2004~~	~~2002-1990~~ 2004-1990	1989 & Prior
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	~~0.526~~	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	~~0.555~~	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	~~0.587~~	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	~~0.621~~	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	~~0.656~~	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	~~0.695~~	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	~~0.736~~	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	~~0.780~~	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	~~0.826~~	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	~~0.877~~	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	~~0.930~~	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	~~0.988~~	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	~~1.049~~	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	~~1.114~~	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	~~1.185~~	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	~~1.260~~	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	~~1.361~~	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	~~1.449~~	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	~~1.575~~	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	~~1.701~~	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	~~1.827~~	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	~~1.953~~	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	~~2.142~~	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	~~2.331~~	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	~~2.520~~	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	~~2.709~~	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428									
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458									
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488									
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518									
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548									
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579									
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609									
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639									
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692									
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745									
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783									
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821									
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859									
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897									
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948									
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999									
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050									
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088									
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126									
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164									
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202									
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239									
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277									
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315									
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353									
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410									
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467									
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524									
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581									
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657									
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732									
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808									
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922									
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036									
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244									
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452									
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665									
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873									
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185									
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612									
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028									
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443									
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870									
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291									
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712									
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138									
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560									
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986									

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

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

Determination of Merit Rating Code

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

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

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

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

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

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

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

Calculation of the Driving Record Rating Adjustment

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

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL

Copyright, Liberty Mutual Insurance Group, 2011

TABLE OF CONTENTS

SECTION I - GENERAL RULES

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

SECTION II - PRIVATE PASSENGER AUTOMOBILES

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

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles. 27
33 Towing and Labor Cost 28
34 Trailers Designed for Use With Private Passenger Motor Vehicles 28
35 Employee Parking Guard 28
36 Liberty Mutual Deductible Fund 28
37-38 Reserved for Future Use 28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 29
40 Antique Motor Cars and Motorcycles 30
41 Stated Amount Coverage 30
42 Golfmobiles and Lawnmowers (Motorized) 31
43 Snowmobiles 31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 32
45 Agreed Amount Coverage - Comprehensive 33
46 Excess Electronic Equipment Coverage. 33
47 Customized Vans and Pickups 33
48 Original Equipment Manufacturer Parts Coverage 34

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 35
50 Use of Other Automobiles 35
51-53 Reserved for Future Use 36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 37
55 Pre-Insurance Inspection Program 43
56 Driving Record Rating Plan (Merit Rating Plan) 44
Increased Limits Tables 47
57 Reserved for Future Use 47
58 Registry of Motor Vehicles Procedures 4

ADDITIONAL ITEMS

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

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

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

RATE SECTION

Private Passenger Rates .....R-1 - R-19
Stated Amount Rates.....R-20
Motorcycle Rates.....R-21 - R-25
Approved Motorcycle Training Sites.....R-26
Miscellaneous Motor Vehicles R-27-R-35
Approved Public Transit Systems.....R-36
Responsible Driver Factors.....R-37

Copyright, Liberty Mutual Insurance Group, 2011

SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

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

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

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

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

Optional Insurance Coverages

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

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

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

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

   The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

C. New Business

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

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

D. Producer and Company Standards for New Customers

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

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

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

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

E. Cancellation (Other Than Transfer of Insurer)

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

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

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

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

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

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

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

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

Percentages for Short Term Policies

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

*All dates inclusive

Copyright, Liberty Mutual Insurance Group, 2011

RULE 8. CHANGES

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

B. Minimum Premiums

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

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

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

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

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

1. Owners

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

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

2. Non-Owners

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

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

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

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

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

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

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

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

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

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

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. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Copyright, Liberty Mutual Insurance Group, 2011

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

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

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

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

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

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

2. Theft of Vehicle or Plates

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

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

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

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

The policy shall terminate upon:

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

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

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

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Examples:

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

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

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

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

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

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

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

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

Example: 18 month policy term	
No. of days in policy term	547
No. of days in effect	425

425 / 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

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

2. Add that factor to the following factor:

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

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

Copyright, Liberty Mutual Insurance Group, 2011

Example:

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

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

Copyright, Liberty Mutual Insurance Group, 2011

PRO RATA TABLE

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

Copyright, Liberty Mutual Insurance Group, 2011

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES

Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

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

TABLE 1
(Motorcycles with Registration Expiration of December 31)

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

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:

Copyright, Liberty Mutual Insurance Group, 2011

i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The Company may request a certified statment be submitted:
a. when the good student discount is initially requested, and;
b. at renewal and thereafter at the company's discretion.

4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

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

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

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

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

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

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

K. Group Savings Plus

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

M. Early Shopper Discount

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

Application of Discount

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

Copyright, Liberty Mutual Insurance Group, 2011

Rule 20. MODEL YEAR RATING

Model Year Defined

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

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

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

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

Copyright, Liberty Mutual Insurance Group, 2011

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

Model Year 2011

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

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

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

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

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

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

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

RULE 23. HIGH-THEFT VEHICLES

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

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

New Business Rule

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

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

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

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

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

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

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

2. Excluded Operator

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

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

3. Driving Experience

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

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

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

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

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

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

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

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

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

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

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

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

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

Copyright, Liberty Mutual Insurance Group, 2011

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

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

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

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

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

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULE 35. EMPLOYEE PARKING GUARD

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

Refer to the Rate Pages (Section R) for factors.

Endorsement AS 3720 “Employee Parking Guard Coverage” must be issued with the policy.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

Refer to the Rate Pages (Section R) for factors.

RULES 37 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Copyright, Liberty Mutual Insurance Group, 2011

The following sequence shall be used in rating the policy with the appropriate symbol as detailed above. The miscellaneous motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The driving record rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28. The motorcycle shall be rated with the class and driving record rating of the principal operator of the motorcycle.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled “Guest Occupants Exclusion” must be issued with the policy.

The term “Motorcycle” shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Copyright, Liberty Mutual Insurance Group, 2011

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. “Agreed value” means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled “Agreed Amount Coverage - Comprehensive” must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, “Excess Electronic Equipment Coverage,” must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

Copyright, Liberty Mutual Insurance Group, 2011

insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2011

C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

The following sequence shall be used in rating the policy. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, and (14) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles equipped with an anti-theft mechanism and vehicle recovery system.

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

2. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

3. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2011

Categories Defined

Category I

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

Copyright, Liberty Mutual Insurance Group, 2011

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

(1) Ignition must be cut off automatically, or starter must be disabled automatically.

(2) Alarm must be triggered by entry of doors, hood or trunk.

(3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.

(4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

(5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.

(6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.

(7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

Copyright, Liberty Mutual Insurance Group, 2011

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

(1) The fuel line must be blocked when the power is off.

(2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

(3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

(4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

(1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.

(2) The device must prevent hot-wiring of the car.

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

(1) The primary wire to the ignition coil must be disconnected.

(2) The device must disconnect the starter.

(3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

(4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.

(5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

(6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

Copyright, Liberty Mutual Insurance Group, 2011

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) **Armored Cable Hood Lock**

(a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.

(b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

(c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) **Electrically Operated Hood Lock**

(a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.

(b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

(c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

(1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

(2) The system must be automatically armed when the ignition key is turned to the off position.

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

Copyright, Liberty Mutual Insurance Group, 2011

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

Copyright, Liberty Mutual Insurance Group, 2011

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

Copyright, Liberty Mutual Insurance Group, 2011

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

The Company will apply the pre-inspection requirements uniformly and without regard to whether the policy was insured voluntarily or was assigned to it through the MAIP in compliance with the spirit of regulation 211 CMR 94.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at-fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

Copyright, Liberty Mutual Insurance Group, 2011

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a Liberty Mutual auto policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2011

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER FORMS

Title	Edition
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

Copyright, Liberty Mutual Insurance Group, 2011

PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
For Vehicles Not Subject to the Compulsory Law

Form Title	**Form Number and**
Policy	**Edition Date**
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Copyright, Insurance Services Office, Inc., 2003.

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated “North,” “East,” “South,” and “West” or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin Hampden
1	Berkshire	5	Hampshire
2	Bristol	6	Middlesex
3	Essex	7	Norfolk
		8	Suffolk
		9	Worcester

Copyright, Liberty Mutual Insurance Group, 2011

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	**Rating Territory**	**Statistical Code**
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	**Rating Territory**	**Statistical Code**
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430
BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	6	032
EAST BROOKFIELD	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	27	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201
FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	27	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303
LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDLOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	27	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

Copyright, Liberty Mutual Insurance Group, 2011

INDEX

A	Page Number
Agreed Amount Comprehensive	33
Annual Mileage Discount	15
Antique Motor Cars and Motorcycles	30
Anti-Theft Device Standards and Discounts	37
Approved Motorcycle Training Sites	R-26
Auto Homes - See Motor Homes (Self-propelled)	29
B	
Base Premium	25
Bodily Injury to Others	1
Business Use	25
C	
Camper Bodies	29
Cancellations	8
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	14
Classification Changes	26
Classifications - Private Passenger	24
Comprehensive	2
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	33
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	27
Definition - Private Passenger Automobiles	24
Deposit Premium Rule	7
Discounts - Motorcycles	32
Discounts Private Passenger Automobiles	14
Driver Training	26
Driving Record Rating Plan	44
E	
Eligibility	1
Employee Parking Guard	28
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	33
Excluded Operator	26
Experienced Operator	24
Extra-Risk Rating (Collision & Comprehensive)	22
F	
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	21
I	
Increased Limits Tables	47
Inexperienced Operators	24
Installment Payment of Premiums	7
Insureds 65 and Older - Discount	14
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-27
Model Year Rating	18
Motorcycles - Motorscooters, Mopeds	32
Motorcycles - Rating	R-21
Motor Homes (Self-propelled)	29
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	35
New Business	3
Non-Owned Automobiles	35
Non-Renewal	2
Non-Symbolled Vehicles	20
O	
Original Equipment Manufacturers Parts Coverage	34
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	27
Pick-ups, Vans, and Similar Type Vehicles	27
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	43
Premium Calculation Rule	6
Private Passenger Definition	24
Private Passenger Classifications	24
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2011

P	Page Number
Pro-Rata Table	12
Instructions for Use	9
Public Transit Discount	14
Q	
Qualifying Massachusetts Transit Systems	R-36
R	
Rates	R-1
Registry of Motor Vehicles Procedures	47
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	18
S	
Sale or Transfer of Motor Vehicle	9
Satisfactory Driver Training Program	26
Short Rate Table	13
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	13
Standard Procedures	2
Stated Amount Coverage	30
Stated Amount Rates	R-20
Substitute Transportation	8
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	8
Territory Definitions	T-1
Towing and Labor Cost	28
Trailers Designed for Use With Private Passenger Motor Vehicles	28
Transportation of Fellow Employees	27
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	35
V	
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2011

MASSACHUSETTS
Automobile Rating Manual

Class-Territory Base Rates
Part 1 (A-1: 20/40 Bodily Injury)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~174~~	183	~~311~~	327	~~195~~	205	~~584~~	613	~~306~~	321	~~525~~	551	~~276~~	290	~~167~~	175
2	~~191~~	201	~~338~~	355	~~218~~	229	~~634~~	666	~~347~~	364	~~571~~	600	~~312~~	328	~~182~~	191
3	~~197~~	207	~~356~~	374	~~236~~	248	~~690~~	725	~~373~~	392	~~620~~	651	~~334~~	351	~~194~~	204
4	~~212~~	223	~~396~~	416	~~242~~	254	~~764~~	802	~~431~~	453	~~688~~	723	~~389~~	409	~~207~~	217
5	~~215~~	226	~~389~~	409	~~269~~	283	~~786~~	826	~~453~~	476	~~709~~	745	~~406~~	426	~~212~~	223
6	~~237~~	249	~~439~~	461	~~269~~	283	~~860~~	903	~~528~~	555	~~773~~	812	~~476~~	500	~~231~~	243
7	~~241~~	253	~~424~~	445	~~299~~	314	~~912~~	958	~~539~~	566	~~823~~	864	~~484~~	508	~~235~~	247
8	~~258~~	271	~~470~~	494	~~307~~	322	~~960~~	1008	~~578~~	607	~~865~~	909	~~522~~	548	~~253~~	266
9	~~293~~	308	~~504~~	529	~~349~~	367	~~995~~	1045	~~604~~	634	~~894~~	939	~~542~~	569	~~287~~	301
10	~~291~~	306	~~578~~	607	~~388~~	408	~~1037~~	1089	~~682~~	716	~~933~~	980	~~617~~	648	~~297~~	312
11	~~282~~	296	~~629~~	661	~~380~~	399	~~1020~~	1071	~~687~~	722	~~919~~	965	~~620~~	651	~~321~~	337
12	~~313~~	329	~~600~~	630	~~417~~	438	~~1021~~	1072	~~738~~	775	~~920~~	966	~~665~~	698	~~305~~	320
13	~~381~~	400	~~700~~	735	~~481~~	505	~~1098~~	1153	~~798~~	838	~~989~~	1039	~~718~~	754	~~373~~	392
14	~~440~~	462	~~752~~	790	~~553~~	581	~~1110~~	1166	~~845~~	888	~~1001~~	1051	~~762~~	800	~~428~~	450
15	~~528~~	555	~~845~~	888	~~586~~	615	~~1117~~	1173	~~920~~	966	~~1006~~	1057	~~826~~	868	~~504~~	529
16	~~466~~	489	~~911~~	957	~~806~~	847	~~1156~~	1214	~~940~~	987	~~1041~~	1093	~~849~~	892	~~480~~	504
17	~~325~~	341	~~629~~	661	~~395~~	415	~~1071~~	1125	~~634~~	666	~~962~~	1010	~~570~~	599	~~326~~	342
18	~~393~~	413	~~974~~	1023	~~532~~	559	~~1302~~	1367	~~938~~	985	~~1174~~	1233	~~846~~	889	~~447~~	469
19	~~374~~	393	~~749~~	787	~~496~~	521	~~978~~	1027	~~749~~	787	~~881~~	925	~~675~~	709	~~419~~	440
20	~~439~~	461	~~970~~	1019	~~596~~	626	~~1291~~	1356	~~980~~	1029	~~1162~~	1220	~~883~~	927	~~487~~	511
21	~~541~~	568	~~980~~	1029	~~810~~	851	~~1254~~	1317	~~1030~~	1082	~~1131~~	1188	~~925~~	972	~~752~~	790
22	~~532~~	559	~~980~~	1029	~~790~~	830	~~1255~~	1318	~~1013~~	1064	~~1132~~	1189	~~909~~	955	~~728~~	765
23	~~318~~	334	~~710~~	746	~~495~~	520	~~997~~	1047	~~735~~	772	~~897~~	942	~~662~~	695	~~325~~	341
24	~~322~~	338	~~634~~	666	~~407~~	427	~~1002~~	1052	~~659~~	692	~~901~~	946	~~592~~	622	~~327~~	343
25	~~326~~	342	~~730~~	767	~~439~~	461	~~1026~~	1078	~~773~~	812	~~923~~	969	~~695~~	730	~~355~~	373
26	~~416~~	437	~~819~~	860	~~580~~	609	~~1037~~	1089	~~855~~	898	~~933~~	980	~~767~~	806	~~399~~	419
27	~~148~~	155	~~285~~	299	~~166~~	174	~~523~~	549	~~259~~	272	~~471~~	495	~~235~~	247	~~153~~	161
40	~~391~~	411	~~734~~	771	~~482~~	506	~~1073~~	1127	~~765~~	803	~~965~~	1014	~~691~~	726	~~412~~	433
41	~~383~~	402	~~691~~	726	~~503~~	528	~~1020~~	1071	~~765~~	803	~~919~~	965	~~691~~	726	~~393~~	413
42	~~507~~	533	~~821~~	862	~~586~~	615	~~1093~~	1148	~~893~~	938	~~982~~	1031	~~805~~	845	~~519~~	545
43	~~478~~	502	~~850~~	893	~~602~~	632	~~1143~~	1200	~~938~~	985	~~1030~~	1082	~~844~~	886	~~517~~	543
44	~~394~~	414	~~810~~	851	~~714~~	750	~~1024~~	1076	~~834~~	876	~~922~~	968	~~749~~	787	~~400~~	420
45	~~530~~	557	~~890~~	935	~~633~~	665	~~1218~~	1279	~~992~~	1042	~~1098~~	1153	~~892~~	937	~~549~~	577

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 2 (A-2: PIP)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~70~~	74	~~121~~	127	~~80~~	84	~~229~~	241	~~126~~	132	~~206~~	216	~~114~~	120	~~70~~	74
2	~~76~~	80	~~135~~	142	~~89~~	93	~~246~~	258	~~138~~	145	~~224~~	235	~~125~~	131	~~75~~	79
3	~~86~~	90	~~138~~	145	~~95~~	100	~~265~~	278	~~147~~	154	~~240~~	252	~~134~~	141	~~80~~	84
4	~~88~~	92	~~153~~	161	~~97~~	102	~~293~~	308	~~168~~	176	~~263~~	276	~~152~~	160	~~87~~	91
5	~~88~~	92	~~149~~	156	~~108~~	113	~~302~~	317	~~178~~	187	~~273~~	287	~~162~~	170	~~88~~	92
6	~~96~~	101	~~168~~	176	~~110~~	116	~~332~~	349	~~208~~	218	~~298~~	313	~~185~~	194	~~95~~	100
7	~~97~~	102	~~164~~	172	~~118~~	124	~~351~~	369	~~210~~	221	~~314~~	330	~~191~~	201	~~95~~	100
8	~~103~~	108	~~181~~	190	~~121~~	127	~~369~~	388	~~228~~	239	~~332~~	349	~~203~~	213	~~101~~	106
9	~~119~~	125	~~194~~	204	~~138~~	145	~~380~~	399	~~236~~	248	~~345~~	362	~~211~~	222	~~115~~	121
10	~~118~~	124	~~224~~	235	~~150~~	158	~~392~~	412	~~262~~	275	~~351~~	369	~~237~~	249	~~117~~	123
11	~~116~~	122	~~241~~	253	~~149~~	156	~~388~~	408	~~263~~	276	~~346~~	363	~~240~~	252	~~127~~	133
12	~~125~~	131	~~231~~	243	~~163~~	171	~~388~~	408	~~284~~	298	~~346~~	363	~~256~~	269	~~119~~	125
13	~~152~~	160	~~275~~	289	~~187~~	196	~~414~~	435	~~307~~	322	~~373~~	392	~~276~~	290	~~148~~	155
14	~~175~~	184	~~297~~	312	~~213~~	224	~~417~~	438	~~326~~	342	~~376~~	395	~~295~~	310	~~169~~	178
15	~~206~~	216	~~329~~	346	~~227~~	238	~~421~~	442	~~353~~	371	~~378~~	397	~~317~~	333	~~192~~	202
16	~~187~~	196	~~356~~	374	~~310~~	326	~~435~~	457	~~361~~	379	~~391~~	411	~~327~~	343	~~191~~	201
17	~~133~~	140	~~242~~	254	~~154~~	162	~~412~~	433	~~248~~	260	~~372~~	391	~~220~~	231	~~133~~	140
18	~~157~~	165	~~370~~	389	~~207~~	217	~~488~~	513	~~361~~	379	~~439~~	461	~~322~~	338	~~179~~	188
19	~~149~~	156	~~293~~	308	~~194~~	204	~~369~~	388	~~287~~	301	~~330~~	347	~~259~~	272	~~165~~	173
20	~~174~~	183	~~383~~	402	~~231~~	243	~~485~~	509	~~377~~	396	~~436~~	458	~~338~~	355	~~200~~	210
21	~~215~~	226	~~383~~	402	~~318~~	334	~~471~~	495	~~397~~	417	~~424~~	445	~~355~~	373	~~296~~	311
22	~~208~~	218	~~383~~	402	~~312~~	328	~~472~~	496	~~389~~	409	~~424~~	445	~~352~~	370	~~287~~	301
23	~~125~~	131	~~281~~	295	~~193~~	203	~~375~~	394	~~283~~	297	~~337~~	354	~~255~~	268	~~131~~	138
24	~~132~~	139	~~242~~	254	~~162~~	170	~~376~~	395	~~255~~	268	~~338~~	355	~~231~~	243	~~132~~	139
25	~~133~~	140	~~287~~	301	~~170~~	179	~~387~~	406	~~299~~	314	~~347~~	364	~~266~~	279	~~146~~	153
26	~~166~~	174	~~320~~	336	~~225~~	236	~~392~~	412	~~329~~	346	~~349~~	367	~~297~~	312	~~160~~	168
27	~~63~~	66	~~112~~	118	~~67~~	70	~~206~~	216	~~104~~	109	~~183~~	192	~~95~~	100	~~66~~	69
40	~~157~~	165	~~287~~	301	~~190~~	200	~~405~~	425	~~295~~	310	~~364~~	382	~~265~~	278	~~164~~	172
41	~~149~~	156	~~272~~	286	~~195~~	205	~~388~~	408	~~295~~	310	~~346~~	363	~~263~~	276	~~157~~	165
42	~~201~~	211	~~321~~	337	~~228~~	239	~~410~~	431	~~342~~	359	~~369~~	388	~~309~~	325	~~201~~	211
43	~~187~~	196	~~333~~	350	~~235~~	247	~~431~~	453	~~361~~	379	~~390~~	410	~~326~~	342	~~202~~	212
44	~~154~~	162	~~316~~	332	~~273~~	287	~~385~~	404	~~321~~	337	~~348~~	366	~~288~~	302	~~162~~	170
45	~~208~~	218	~~348~~	366	~~246~~	258	~~458~~	481	~~382~~	401	~~413~~	434	~~342~~	359	~~213~~	224

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 4 Basic ($5000 PDL)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~224~~	235	~~396~~	416	~~281~~	295	~~780~~	819	~~484~~	508	~~704~~	739	~~435~~	457	~~232~~	244
2	~~240~~	252	~~414~~	435	~~288~~	302	~~840~~	882	~~517~~	543	~~756~~	794	~~465~~	488	~~244~~	256
3	~~244~~	256	~~427~~	448	~~306~~	321	~~873~~	917	~~523~~	549	~~785~~	824	~~470~~	494	~~259~~	272
4	~~259~~	272	~~443~~	465	~~311~~	327	~~937~~	984	~~560~~	588	~~842~~	884	~~504~~	529	~~285~~	299
5	~~255~~	268	~~440~~	462	~~302~~	317	~~948~~	996	~~584~~	613	~~851~~	894	~~525~~	551	~~284~~	298
6	~~276~~	290	~~458~~	481	~~329~~	346	~~972~~	1021	~~613~~	644	~~877~~	921	~~554~~	582	~~297~~	312
7	~~283~~	297	~~463~~	486	~~347~~	364	~~1000~~	1050	~~657~~	690	~~899~~	944	~~590~~	620	~~307~~	322
8	~~287~~	301	~~492~~	517	~~356~~	374	~~1034~~	1086	~~658~~	691	~~930~~	977	~~591~~	621	~~323~~	339
9	~~297~~	312	~~503~~	528	~~353~~	371	~~1051~~	1104	~~660~~	693	~~947~~	995	~~594~~	624	~~305~~	320
10	~~293~~	308	~~497~~	522	~~348~~	366	~~1038~~	1090	~~652~~	685	~~934~~	981	~~586~~	615	~~300~~	315
11	~~287~~	301	~~529~~	556	~~357~~	375	~~1029~~	1081	~~650~~	683	~~927~~	974	~~584~~	613	~~302~~	317
12	~~321~~	337	~~539~~	566	~~383~~	402	~~1052~~	1105	~~695~~	730	~~950~~	998	~~625~~	656	~~327~~	343
13	~~357~~	375	~~578~~	607	~~407~~	427	~~1129~~	1186	~~746~~	784	~~1020~~	1071	~~672~~	706	~~357~~	375
14	~~386~~	405	~~644~~	676	~~444~~	466	~~1167~~	1226	~~792~~	832	~~1049~~	1102	~~713~~	749	~~394~~	414
15	~~416~~	437	~~710~~	746	~~477~~	501	~~1195~~	1255	~~861~~	904	~~1076~~	1130	~~775~~	814	~~425~~	446
16	~~387~~	406	~~742~~	779	~~497~~	522	~~1237~~	1299	~~818~~	859	~~1114~~	1170	~~739~~	776	~~398~~	418
17	~~325~~	341	~~627~~	659	~~390~~	410	~~1129~~	1186	~~659~~	692	~~1017~~	1068	~~593~~	623	~~325~~	341
18	~~421~~	442	~~835~~	877	~~514~~	540	~~1372~~	1441	~~887~~	932	~~1234~~	1296	~~802~~	842	~~416~~	437
19	~~345~~	362	~~648~~	681	~~416~~	437	~~1045~~	1098	~~675~~	709	~~940~~	987	~~606~~	636	~~332~~	349
20	~~408~~	429	~~820~~	861	~~497~~	522	~~1361~~	1429	~~868~~	912	~~1224~~	1286	~~781~~	820	~~431~~	453
21	~~482~~	506	~~902~~	947	~~578~~	607	~~1340~~	1407	~~969~~	1018	~~1206~~	1267	~~871~~	915	~~483~~	507
22	~~611~~	642	~~961~~	1009	~~717~~	753	~~1338~~	1405	~~1042~~	1094	~~1205~~	1266	~~938~~	985	~~596~~	626
23	~~287~~	301	~~659~~	692	~~423~~	444	~~1068~~	1122	~~707~~	743	~~960~~	1008	~~636~~	668	~~316~~	332
24	~~351~~	369	~~659~~	692	~~422~~	443	~~1073~~	1127	~~678~~	712	~~965~~	1014	~~609~~	640	~~343~~	360
25	~~338~~	355	~~729~~	766	~~427~~	448	~~1097~~	1152	~~767~~	806	~~987~~	1037	~~690~~	725	~~360~~	378
26	~~422~~	443	~~772~~	811	~~544~~	571	~~1111~~	1167	~~846~~	889	~~999~~	1049	~~760~~	798	~~417~~	438
27	~~212~~	223	~~377~~	396	~~255~~	268	~~739~~	776	~~428~~	450	~~664~~	697	~~382~~	401	~~212~~	223
40	~~328~~	344	~~613~~	644	~~406~~	426	~~1114~~	1170	~~703~~	738	~~1001~~	1051	~~634~~	666	~~377~~	396
41	~~314~~	330	~~562~~	590	~~397~~	417	~~1051~~	1104	~~704~~	739	~~948~~	996	~~634~~	666	~~331~~	348
42	~~341~~	358	~~658~~	691	~~469~~	493	~~1169~~	1228	~~825~~	866	~~1053~~	1106	~~746~~	784	~~405~~	425
43	~~412~~	433	~~709~~	745	~~489~~	514	~~1225~~	1287	~~880~~	924	~~1101~~	1156	~~791~~	831	~~421~~	442
44	~~295~~	310	~~634~~	666	~~430~~	452	~~1078~~	1132	~~716~~	752	~~972~~	1021	~~642~~	674	~~306~~	321
45	~~448~~	471	~~759~~	797	~~509~~	535	~~1302~~	1367	~~931~~	978	~~1174~~	1233	~~838~~	880	~~454~~	477

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	~~19~~	20	~~46~~	48	~~30~~	32	~~72~~	76	~~42~~	44	~~65~~	68	~~37~~	39	~~19~~	20
2	~~20~~	21	~~49~~	51	~~33~~	35	~~80~~	84	~~45~~	47	~~72~~	76	~~40~~	42	~~19~~	20
3	~~21~~	22	~~51~~	54	~~33~~	35	~~87~~	91	~~51~~	54	~~78~~	82	~~46~~	48	~~21~~	22
4	~~22~~	23	~~60~~	63	~~36~~	38	~~95~~	100	~~56~~	59	~~87~~	91	~~51~~	54	~~21~~	22
5	~~22~~	23	~~55~~	58	~~37~~	39	~~96~~	101	~~60~~	63	~~88~~	92	~~54~~	57	~~24~~	25
6	~~22~~	23	~~64~~	67	~~39~~	41	~~104~~	109	~~69~~	72	~~94~~	99	~~63~~	66	~~28~~	29
7	~~27~~	28	~~61~~	64	~~42~~	44	~~114~~	120	~~70~~	74	~~103~~	108	~~64~~	67	~~26~~	27
8	~~28~~	29	~~66~~	69	~~45~~	47	~~119~~	125	~~77~~	81	~~108~~	113	~~67~~	70	~~28~~	29
9	~~31~~	33	~~75~~	79	~~49~~	51	~~124~~	130	~~80~~	84	~~111~~	117	~~72~~	76	~~31~~	33
10	~~30~~	32	~~77~~	81	~~56~~	59	~~125~~	131	~~91~~	96	~~112~~	118	~~80~~	84	~~30~~	32
11	~~32~~	34	~~88~~	92	~~52~~	55	~~124~~	130	~~92~~	97	~~111~~	117	~~84~~	88	~~34~~	36
12	~~32~~	34	~~86~~	90	~~60~~	63	~~124~~	130	~~95~~	100	~~111~~	117	~~87~~	91	~~36~~	38
13	~~40~~	42	~~102~~	107	~~67~~	70	~~134~~	141	~~107~~	112	~~119~~	125	~~96~~	101	~~42~~	44
14	~~47~~	49	~~111~~	117	~~78~~	82	~~139~~	146	~~112~~	118	~~123~~	129	~~100~~	105	~~46~~	48
15	~~58~~	61	~~117~~	123	~~79~~	83	~~133~~	140	~~117~~	123	~~118~~	124	~~107~~	112	~~55~~	58
16	~~64~~	67	~~119~~	125	~~100~~	105	~~136~~	143	~~121~~	127	~~121~~	127	~~110~~	116	~~69~~	72
17	~~34~~	36	~~86~~	90	~~54~~	57	~~134~~	141	~~84~~	88	~~119~~	125	~~76~~	80	~~34~~	36
18	~~48~~	50	~~131~~	138	~~73~~	77	~~156~~	164	~~122~~	128	~~140~~	147	~~112~~	118	~~54~~	57
19	~~45~~	47	~~107~~	112	~~66~~	69	~~124~~	130	~~102~~	107	~~111~~	117	~~92~~	97	~~51~~	54
20	~~54~~	57	~~134~~	141	~~83~~	87	~~150~~	158	~~125~~	131	~~135~~	142	~~113~~	119	~~64~~	67
21	~~74~~	78	~~131~~	138	~~112~~	118	~~150~~	158	~~138~~	145	~~135~~	142	~~125~~	131	~~95~~	100
22	~~74~~	78	~~133~~	140	~~107~~	112	~~150~~	158	~~135~~	142	~~135~~	142	~~122~~	128	~~90~~	95
23	~~32~~	34	~~107~~	112	~~65~~	68	~~121~~	127	~~95~~	100	~~109~~	114	~~87~~	91	~~36~~	38
24	~~33~~	35	~~86~~	90	~~56~~	59	~~124~~	130	~~86~~	90	~~111~~	117	~~77~~	81	~~34~~	36
25	~~40~~	42	~~110~~	116	~~63~~	66	~~125~~	131	~~104~~	109	~~112~~	118	~~94~~	99	~~43~~	45
26	~~49~~	51	~~111~~	117	~~77~~	81	~~130~~	137	~~114~~	120	~~115~~	121	~~102~~	107	~~51~~	54
27	~~18~~	19	~~40~~	42	~~22~~	23	~~64~~	67	~~34~~	36	~~58~~	61	~~31~~	33	~~18~~	19
40	~~39~~	41	~~102~~	107	~~65~~	68	~~132~~	139	~~104~~	109	~~118~~	124	~~94~~	99	~~44~~	46
41	~~37~~	39	~~99~~	104	~~71~~	75	~~125~~	131	~~99~~	104	~~112~~	118	~~89~~	93	~~44~~	46
42	~~54~~	57	~~118~~	124	~~79~~	83	~~134~~	141	~~118~~	124	~~119~~	125	~~106~~	111	~~56~~	59
43	~~54~~	57	~~121~~	127	~~86~~	90	~~138~~	145	~~125~~	131	~~125~~	131	~~114~~	120	~~56~~	59
44	~~53~~	56	~~111~~	117	~~91~~	96	~~124~~	130	~~112~~	118	~~112~~	118	~~101~~	106	~~62~~	65
45	~~55~~	58	~~124~~	130	~~89~~	93	~~144~~	151	~~131~~	138	~~131~~	138	~~119~~	125	~~59~~	62

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	~~407~~	435	~~894~~	955	~~538~~	574	~~1639~~	1750	~~905~~	966	~~1473~~	1573	~~814~~	869	~~405~~	432
2	~~405~~	432	~~866~~	925	~~516~~	551	~~1631~~	1742	~~848~~	905	~~1469~~	1569	~~763~~	815	~~403~~	430
3	~~429~~	458	~~952~~	1017	~~579~~	618	~~1739~~	1857	~~936~~	999	~~1564~~	1670	~~843~~	900	~~427~~	456
4	~~451~~	482	~~988~~	1055	~~586~~	626	~~1800~~	1922	~~997~~	1065	~~1618~~	1728	~~898~~	959	~~447~~	477
5	~~454~~	485	~~996~~	1064	~~601~~	642	~~1823~~	1947	~~1045~~	1116	~~1642~~	1753	~~942~~	1006	~~453~~	484
6	~~462~~	493	~~1015~~	1084	~~609~~	650	~~1797~~	1919	~~1058~~	1130	~~1616~~	1726	~~953~~	1018	~~460~~	491
7	~~487~~	520	~~1042~~	1113	~~658~~	703	~~1790~~	1911	~~1105~~	1180	~~1612~~	1721	~~996~~	1064	~~479~~	511
8	~~498~~	532	~~1029~~	1099	~~689~~	736	~~1787~~	1908	~~1103~~	1178	~~1608~~	1717	~~992~~	1059	~~496~~	530
9	~~511~~	546	~~1051~~	1122	~~667~~	712	~~1820~~	1943	~~1132~~	1209	~~1635~~	1746	~~1018~~	1087	~~507~~	541
10	~~476~~	508	~~1027~~	1097	~~640~~	683	~~1742~~	1860	~~1112~~	1187	~~1567~~	1673	~~997~~	1065	~~481~~	514
11	~~514~~	549	~~1146~~	1224	~~700~~	747	~~1698~~	1813	~~1127~~	1203	~~1526~~	1629	~~1012~~	1081	~~513~~	548
12	~~569~~	608	~~1176~~	1256	~~732~~	782	~~1695~~	1810	~~1227~~	1310	~~1523~~	1626	~~1102~~	1177	~~568~~	607
13	~~585~~	625	~~1090~~	1164	~~797~~	851	~~1748~~	1866	~~1267~~	1353	~~1572~~	1679	~~1140~~	1217	~~575~~	614
14	~~680~~	726	~~1269~~	1355	~~912~~	974	~~1798~~	1920	~~1393~~	1487	~~1615~~	1724	~~1253~~	1338	~~678~~	724
15	~~846~~	903	~~1384~~	1478	~~1023~~	1092	~~1858~~	1984	~~1510~~	1612	~~1673~~	1786	~~1361~~	1453	~~827~~	883
16	~~748~~	799	~~1342~~	1433	~~923~~	986	~~1815~~	1938	~~1288~~	1375	~~1631~~	1742	~~1156~~	1234	~~719~~	768
17	~~574~~	613	~~1212~~	1294	~~757~~	808	~~1846~~	1971	~~1150~~	1228	~~1660~~	1773	~~1035~~	1105	~~573~~	612
18	~~646~~	690	~~1236~~	1320	~~823~~	879	~~1658~~	1770	~~1242~~	1326	~~1490~~	1591	~~1113~~	1188	~~629~~	672
19	~~615~~	657	~~1154~~	1232	~~859~~	917	~~1478~~	1578	~~1187~~	1267	~~1329~~	1419	~~1069~~	1141	~~613~~	655
20	~~768~~	820	~~1345~~	1436	~~974~~	1040	~~1749~~	1868	~~1380~~	1474	~~1572~~	1679	~~1241~~	1325	~~747~~	798
21	~~805~~	860	~~1374~~	1467	~~1125~~	1201	~~1747~~	1865	~~1577~~	1684	~~1571~~	1677	~~1421~~	1517	~~965~~	1030
22	~~912~~	974	~~1393~~	1487	~~1182~~	1262	~~1769~~	1889	~~1559~~	1665	~~1591~~	1699	~~1403~~	1498	~~1224~~	1307
23	~~522~~	557	~~1164~~	1243	~~924~~	987	~~1518~~	1621	~~1227~~	1310	~~1366~~	1459	~~1104~~	1179	~~588~~	628
24	~~630~~	673	~~1227~~	1310	~~892~~	952	~~1662~~	1775	~~1260~~	1345	~~1496~~	1597	~~1131~~	1208	~~627~~	669
25	~~605~~	646	~~1180~~	1260	~~892~~	952	~~1539~~	1643	~~1234~~	1318	~~1385~~	1479	~~1113~~	1188	~~635~~	678
26	~~748~~	799	~~1233~~	1317	~~1022~~	1091	~~1549~~	1654	~~1344~~	1435	~~1394~~	1488	~~1209~~	1291	~~817~~	872
27	~~370~~	395	~~817~~	872	~~473~~	505	~~1513~~	1616	~~803~~	857	~~1366~~	1459	~~721~~	770	~~368~~	393
40	~~489~~	522	~~943~~	1007	~~669~~	714	~~1421~~	1517	~~1023~~	1092	~~1278~~	1365	~~921~~	983	~~497~~	531
41	~~478~~	510	~~1018~~	1087	~~733~~	783	~~1501~~	1603	~~1125~~	1201	~~1351~~	1443	~~1012~~	1081	~~496~~	530
42	~~578~~	617	~~1140~~	1217	~~875~~	934	~~1562~~	1668	~~1258~~	1343	~~1404~~	1499	~~1131~~	1208	~~563~~	601
43	~~656~~	700	~~1193~~	1274	~~891~~	951	~~1618~~	1728	~~1328~~	1418	~~1458~~	1557	~~1194~~	1275	~~638~~	681
44	~~541~~	578	~~1087~~	1161	~~714~~	762	~~1471~~	1571	~~1021~~	1090	~~1326~~	1416	~~918~~	980	~~518~~	553
45	~~692~~	739	~~1194~~	1275	~~910~~	972	~~1652~~	1764	~~1341~~	1432	~~1484~~	1585	~~1207~~	1289	~~673~~	719

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	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177	~~167~~	177
2	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172	~~163~~	172
3	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183	~~173~~	183
4	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181	~~171~~	181
5	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189	~~179~~	189
6	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190	~~180~~	190
7	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197	~~186~~	197
8	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201	~~190~~	201
9	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203	~~192~~	203
10	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204
11	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219
12	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225	~~213~~	225
13	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259	~~245~~	259
14	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289	~~273~~	289
15	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369
16	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598	~~565~~	598
17	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204	~~193~~	204
18	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382	~~361~~	382
19	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386	~~365~~	386
20	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408	~~386~~	408
21	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562	~~531~~	562
22	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649	~~614~~	649
23	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325	~~307~~	325
24	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268	~~253~~	268
25	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369	~~349~~	369
26	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460	~~435~~	460
27	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159	~~150~~	159
40	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206	~~195~~	206
41	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219	~~207~~	219
42	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279	~~264~~	279
43	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309	~~292~~	309
44	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458	~~433~~	458
45	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327	~~309~~	327

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	~~26~~ 27
10,000	~~34~~ 36
15,000	~~44~~ 46
20,000	~~47~~ 49
25,000	~~51~~ 54
50,000	~~60~~ 63
100,000	~~72~~ 76

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Part 9 - Comprehensive Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	17 18	0
20/50	~~18~~ 19	1
25/50	~~19~~ 20	3
25/60	~~20~~ 21	4
30/70	~~21~~ 22	~~10~~ 11
35/80	~~21~~ 22	~~14~~ 15
50/100	~~22~~ 23	~~22~~ 23
100/300	~~28~~ 29	~~52~~ 55
250/500	~~32~~ 34	~~152~~ 160
500/500	~~48~~ 50	~~381~~ 400
500/1000	~~49~~ 51	~~393~~ 413

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

	Glass Deductible
Deductible	for Comprehensive
$100	0.84
Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Limited Collision
$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

MASSACHUSETTS
Automobile Rating Manual

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy Discount	6 Month Policy Discount
in excess of	but less than		
0	1	0.0%	0.0%
1	2	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.0%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%
1	Single Car	No	0%
2	Single Car	No	0%
3	Single Car	No	0%
4	Single Car	No	0%
5	Single Car	No	1%
6	Single Car	No	1%
7	Single Car	No	2%
8	Single Car	No	2%
9	Single Car	No	3%
10+	Single Car	No	5%
0	Single Car	HO 2	8%
1	Single Car	HO 2	8%
2	Single Car	HO 2	8%
3	Single Car	HO 2	8%
4	Single Car	HO 2	8%
5	Single Car	HO 2	8%
6	Single Car	HO 2	8%
7	Single Car	HO 2	8%
8	Single Car	HO 2	8%
9	Single Car	HO 2	8%
10+	Single Car	HO 2	8%
0	Single Car	HO 3	8%
1	Single Car	HO 3	8%
2	Single Car	HO 3	8%
3	Single Car	HO 3	8%
4	Single Car	HO 3	8%
5	Single Car	HO 3	8%
6	Single Car	HO 3	8%
7	Single Car	HO 3	8%
8	Single Car	HO 3	8%
9	Single Car	HO 3	8%
10+	Single Car	HO 3	8%
0	Single Car	HO 4	3%
1	Single Car	HO 4	3%
2	Single Car	HO 4	3%
3	Single Car	HO 4	3%
4	Single Car	HO 4	3%
5	Single Car	HO 4	4%
6	Single Car	HO 4	4%
7	Single Car	HO 4	5%
8	Single Car	HO 4	5%
9	Single Car	HO 4	6%
10+	Single Car	HO 4	8%
0	Single Car	HO 6	8%
1	Single Car	HO 6	8%
2	Single Car	HO 6	8%
3	Single Car	HO 6	8%
4	Single Car	HO 6	8%
5	Single Car	HO 6	8%
6	Single Car	HO 6	8%
7	Single Car	HO 6	8%
8	Single Car	HO 6	8%
9	Single Car	HO 6	8%
10+	Single Car	HO 6	8%

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Multi-Car	No	5%
1	Multi-Car	No	5%
2	Multi-Car	No	5%
3	Multi-Car	No	5%
4	Multi-Car	No	5%
5	Multi-Car	No	7%
6	Multi-Car	No	7%
7	Multi-Car	No	8%
8	Multi-Car	No	8%
9	Multi-Car	No	9%
10+	Multi-Car	No	11%
0	Multi-Car	HO 2	14%
1	Multi-Car	HO 2	15%
2	Multi-Car	HO 2	15%
3	Multi-Car	HO 2	15%
4	Multi-Car	HO 2	15%
5	Multi-Car	HO 2	15%
6	Multi-Car	HO 2	15%
7	Multi-Car	HO 2	15%
8	Multi-Car	HO 2	15%
9	Multi-Car	HO 2	15%
10+	Multi-Car	HO 2	15%
0	Multi-Car	HO 3	14%
1	Multi-Car	HO 3	15%
2	Multi-Car	HO 3	15%
3	Multi-Car	HO 3	15%
4	Multi-Car	HO 3	15%
5	Multi-Car	HO 3	15%
6	Multi-Car	HO 3	15%
7	Multi-Car	HO 3	15%
8	Multi-Car	HO 3	15%
9	Multi-Car	HO 3	15%
10+	Multi-Car	HO 3	15%
0	Multi-Car	HO 4	8%
1	Multi-Car	HO 4	8%
2	Multi-Car	HO 4	8%
3	Multi-Car	HO 4	8%
4	Multi-Car	HO 4	8%
5	Multi-Car	HO 4	10%
6	Multi-Car	HO 4	10%
7	Multi-Car	HO 4	11%
8	Multi-Car	HO 4	11%
9	Multi-Car	HO 4	12%
10+	Multi-Car	HO 4	14%
0	Multi-Car	HO 6	14%
1	Multi-Car	HO 6	15%
2	Multi-Car	HO 6	15%
3	Multi-Car	HO 6	15%
4	Multi-Car	HO 6	15%
5	Multi-Car	HO 6	15%
6	Multi-Car	HO 6	15%
7	Multi-Car	HO 6	15%
8	Multi-Car	HO 6	15%
9	Multi-Car	HO 6	15%
10+	Multi-Car	HO 6	15%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

Symbol	Model Year															
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	~~2004~~	~~2002-1990~~ 2004-1990	1989 & Prior
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	~~0.570~~	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	~~0.601~~	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	~~0.635~~	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	~~0.672~~	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	~~0.710~~	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	~~0.751~~	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	~~0.794~~	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	~~0.841~~	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	~~0.891~~	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	~~0.945~~	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	~~1.001~~	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	~~1.063~~	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	~~1.128~~	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	~~1.197~~	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	~~1.271~~	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	~~1.350~~	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	~~1.458~~	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	~~1.552~~	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	~~1.687~~	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	~~1.822~~	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	~~1.957~~	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	~~2.092~~	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	~~2.295~~	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	~~2.497~~	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	~~2.700~~	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	~~2.902~~	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841									
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880									
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919									
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958									
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997									
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036									
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075									
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115									
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183									
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251									
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300									
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349									
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398									
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448									
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513									
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578									
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643									
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692									
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741									
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790									
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839									
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888									
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937									
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986									
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035									
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108									
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182									
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255									
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328									
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426									
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524									
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622									
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769									
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916									
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172									
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402									
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658									
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901									
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260									
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759									
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245									
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744									
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218									
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717									
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203									
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702									
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189									
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688									

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

	Model Year															
Symbol	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	~~2004~~	~~2002-1990~~ 2004-1990	1989 & Prior
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	~~0.526~~	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	~~0.555~~	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	~~0.587~~	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	~~0.621~~	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	~~0.656~~	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	~~0.695~~	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	~~0.736~~	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	~~0.780~~	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	~~0.826~~	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	~~0.877~~	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	~~0.930~~	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	~~0.988~~	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	~~1.049~~	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	~~1.114~~	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	~~1.185~~	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	~~1.260~~	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	~~1.361~~	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	~~1.449~~	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	~~1.575~~	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	~~1.701~~	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	~~1.827~~	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	~~1.953~~	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	~~2.142~~	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	~~2.331~~	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	~~2.520~~	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	~~2.709~~	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428									
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458									
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488									
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518									
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548									
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579									
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609									
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639									
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692									
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745									
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783									
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821									
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859									
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897									
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948									
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999									
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050									
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088									
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126									
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164									
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202									
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239									
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277									
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315									
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353									
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410									
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467									
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524									
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581									
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657									
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732									
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808									
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922									
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036									
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244									
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452									
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665									
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873									
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185									
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612									
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028									
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443									
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870									
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291									
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712									
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138									
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560									
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986									

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M. & V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to reduce Deductible from $500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$10	$10	$19	$16
2	$9	$9	$17	$15
3	$10	$10	$19	$16
4	$15	$14	$25	$22
5	$14	$12	$23	$20
6	$16	$16	$27	$23
7	$16	$15	$26	$22
8	$15	$15	$25	$22
9	$16	$16	$27	$24
10	$22	$21	$36	$31
11	$21	$20	$35	$30
12	$23	$21	$39	$32
13	$24	$23	$42	$35
14	$26	$24	$44	$37
15	$43	$41	$73	$62
16	$49	$47	$83	$72
17	$44	$42	$75	$65
18	$44	$42	$75	$65
19	$44	$42	$75	$65
20	$44	$42	$75	$65
21	$44	$42	$75	$65
22	$44	$42	$75	$65
23	$44	$42	$75	$65
24	$44	$42	$75	$65
25	$44	$42	$75	$65
26	$44	$42	$75	$65
27	$8	$8	$14	$12
40	$23	$22	$40	$34
41	$26	$24	$44	$37
42	$43	$41	$73	$62
43	$44	$42	$74	$64
44	$49	$46	$82	$71
45	$43	$41	$73	$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$1	$1	$2	$1
2	$1	$1	$1	$1
3	$1	$1	$2	$1
4	$1	$1	$2	$2
5	$1	$1	$2	$2
6	$1	$1	$2	$2
7	$1	$1	$2	$2
8	$1	$1	$2	$2
9	$1	$1	$2	$2
10	$2	$2	$3	$3
11	$2	$2	$3	$2
12	$2	$2	$3	$3
13	$2	$2	$3	$3
14	$2	$2	$4	$3
15	$4	$3	$7	$6
16	$4	$4	$8	$7
17	$4	$3	$7	$6
18	$4	$3	$7	$6
19	$4	$3	$7	$6
20	$4	$3	$7	$6
21	$4	$3	$7	$6
22	$4	$3	$7	$6
23	$4	$3	$7	$6
24	$4	$3	$7	$6
25	$4	$3	$7	$6
26	$4	$3	$7	$6
27	$1	$1	$1	$1
40	$2	$2	$3	$3
41	$2	$2	$4	$3
42	$4	$3	$7	$6
43	$4	$3	$7	$6
44	$4	$4	$8	$7
45	$3	$3	$7	$6

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 Experienced Operators All Groups
1	$1.91
2	$1.81
3	$2.15
4	$2.37
5	$2.47
6	$2.49
7	$2.65
8	$3.03
9	$2.76
10	$3.22
11	$2.84
12	$3.71
13	$3.87
14	$5.38
15	$6.29
16	$6.91
17	$6.46
18	$6.46
19	$6.46
20	$6.46
21	$6.46
22	$6.46
23	$6.46
24	$6.46
25	$6.46
26	$6.46
27	$1.62
40	$4.10
41	$4.09
42	$5.58
43	$6.30
44	$5.79
45	$6.18

Part 7 - Collision
Other deductibles

All Territories	
Deductible	**All Groups**
$300	$500 deductible premium + $40
$1,000	71.5% of $500 deductible premium
$2,000	59.1% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	**All Groups**
$300	$8
$500	$11
$1,000	$14
$2,000	$21

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $4
$1,000	64.1% of $500 deductible premium (Part 8)
$2,000	46.5% of $500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27)
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Motorcycle Rates

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 ~~of value*~~ All Groups
1	$1.00
2	$0.98
3	$1.02
4	$1.10
5	$1.12
6	$1.33
7	$1.60
8	$2.03
9	$1.79
10	$2.26
11	$2.18
12	$2.75
13	$2.55
14	$3.47
15	$4.15
16	$6.25
17	$6.45
18	$6.45
19	$6.45
20	$6.45
21	$6.45
22	$6.45
23	$6.45
24	$6.45
25	$6.45
26	$6.45
27	$0.89
40	$2.57
41	$2.74
42	$3.82
43	$3.93
44	$6.23
45	$3.97

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories All Groups
$300	$500 deductible premium + $3
$1,000	70.2% of $500 deductible premium
$2,000	64.4% of $500 deductible premium

Deductible	Glass Deductible for Comprehensive
$100	0.84

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Part 10 - Substitute Transportation

Limit	Substitute Transportation
$15/day	45
$30/day	90
$45/day	167
$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27).
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Average Cost New for Physical Damage Coverages

	Cubic Centimeters (c.c.) Group									
Model Year	**1-100**	**101-350**	**351-650**	**651-850**	**851-1050**	**1051-1150**	**1151-1350**	**1351-1550**	**1551-1750**	**>1750**
2011	$2,600	$5,928	$7,531	$9,362	$11,142	$12,696	$14,467	$17,218	$20,492	$30,000
2010	$2,535	$5,779	$7,342	$9,128	$10,863	$12,378	$14,105	$16,787	$19,979	$28,800
2009	$2,472	$5,635	$7,159	$8,899	$10,592	$12,069	$13,752	$16,367	$19,480	$27,648
2008	$2,410	$5,494	$6,980	$8,677	$10,327	$11,767	$13,408	$15,958	$18,993	$26,542
2007	$2,350	$5,357	$6,805	$8,460	$10,069	$11,473	$13,073	$15,559	$18,518	$25,480
2006	$2,291	$5,223	$6,635	$8,248	$9,817	$11,186	$12,746	$15,170	$18,055	$24,461
2005	$2,234	$5,092	$6,469	$8,042	$9,572	$10,907	$12,428	$14,791	$17,604	$23,483
2004	$2,178	$4,965	$6,308	$7,841	$9,332	$10,634	$12,117	$14,421	$17,164	$22,543
2003	$2,123	$4,841	$6,150	$7,645	$9,099	$10,368	$11,814	$14,061	$16,735	$21,642
2002	$2,070	$4,720	$5,996	$7,454	$8,871	$10,109	$11,519	$13,709	$16,316	$20,776
2001	$2,018	$4,602	$5,846	$7,268	$8,650	$9,856	$11,231	$13,367	$15,908	$19,945
2000	$1,968	$4,487	$5,700	$7,086	$8,433	$9,610	$10,950	$13,032	$15,511	$19,147
1999	$1,919	$4,375	$5,558	$6,909	$8,223	$9,369	$10,676	$12,707	$15,123	$18,381
1998	$1,871	$4,265	$5,419	$6,736	$8,017	$9,135	$10,409	$12,389	$14,745	$17,646
1997	$1,824	$4,159	$5,283	$6,568	$7,817	$8,907	$10,149	$12,079	$14,376	$16,940
1996	$1,778	$4,055	$5,151	$6,403	$7,621	$8,684	$9,895	$11,777	$14,017	$16,263
1995	$1,734	$3,953	$5,022	$6,243	$7,431	$8,467	$9,648	$11,483	$13,666	$15,612
1994	$1,691	$3,854	$4,897	$6,087	$7,245	$8,255	$9,407	$11,196	$13,325	$14,988
1993	$1,648	$3,758	$4,774	$5,935	$7,064	$8,049	$9,172	$10,916	$12,992	$14,388
1992	$1,607	$3,664	$4,655	$5,787	$6,887	$7,848	$8,942	$10,643	$12,667	$13,813
1991	$1,567	$3,572	$4,539	$5,642	$6,715	$7,652	$8,719	$10,377	$12,350	$13,260
1990	$1,528	$3,483	$4,425	$5,501	$6,547	$7,460	$8,501	$10,117	$12,041	$12,730
1989 & Prior	$1,490	$3,396	$4,315	$5,364	$6,383	$7,274	$8,288	$9,864	$11,740	$12,220

Note: For model years that are subsequent to the latest model year currently in the above table, a factor of 1.025 should be applied to the Average Cost New for that applicable Cubic Centimeters (c.c.) Group, and each year thereafter (up to the model year of the motorcycle) in order to develop the Average Cost New for the subsequent model year. Model year and cubic centimeters are provided by the customer or other company source.

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 – 100%
Antique Motor Cars (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
***Reduction not applicable to Waiver of Deductible premium**		

Snowmobiles (Rule 43)

Liability	**Annual Premiums**
B.I. (excluding passenger hazard) - $20,000/40,000	$ 36
B.I. (including passenger hazard) - $20,000/40,000	$106
Uninsured Motorists - $20,000/40,000	$ 7
Property Damage - $5,000	$ 10
Medical Payments - $500 per person (no other limits)	$ 10

Physical Damage	**Deductible**	**Rate per 100**
Comprehensive	$100	$2.00
	200	1.60
Collision	$200	$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)
Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Age Rate Factors for Physical Damage Coverages

Motorcycle Age based on Model Year (MY)*	Collision Factor	Comprehensive Factor
Current MY	1.00	1.00
1st Preceding	0.93	0.91
2nd Preceding	0.86	0.81
3rd Preceding	0.79	0.72
4th Preceding	0.72	0.62
5th Preceding	0.65	0.53
6th Preceding	0.58	0.44
All Other	0.51	0.34

Miscellaneous Motor Vehicles Base Rates* Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	111	200	125	374	197	337	177	108
2	121	218	140	406	223	366	201	117
3	127	229	151	441	239	397	215	124
4	137	254	156	489	277	440	249	132
5	140	253	176	514	296	463	266	139
6	152	281	174	551	339	496	305	148
7	155	271	192	585	345	527	310	150
8	165	301	198	615	371	554	334	161
9	189	323	225	637	387	573	348	184
10	191	378	252	678	446	610	402	194
11	185	411	249	667	449	600	404	210
12	205	392	272	668	482	601	434	200
13	233	426	293	669	485	602	436	227
14	261	446	328	658	501	592	451	254
15	310	497	344	656	541	591	487	297
16	260	507	449	642	524	578	472	267
17	198	383	241	652	386	586	347	199
18	202	500	274	669	482	602	434	229
19	245	489	325	639	489	576	440	273
20	227	499	306	663	503	597	453	251
21	278	503	416	644	529	580	476	386
22	274	503	405	645	520	581	468	374
23	209	464	324	652	480	587	432	212
24	211	414	267	655	431	589	388	214
25	209	468	281	657	495	591	446	228
26	257	508	359	641	528	577	475	248
27	96	183	107	335	167	302	150	99
40	241	453	298	663	473	597	426	254
41	250	450	329	667	500	600	450	257
42	308	497	355	660	540	594	486	313
43	276	490	347	658	540	593	486	298
44	250	516	454	652	530	587	477	254
45	286	481	343	659	537	593	483	297

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	46	79	52	146	81	131	73	46
2	49	86	57	158	89	142	80	48
3	54	89	61	171	95	154	85	52
4	56	99	63	189	109	170	98	55
5	58	98	70	199	116	179	105	58
6	62	109	70	213	133	191	119	61
7	63	105	76	226	135	203	121	61
8	67	116	79	237	145	213	130	65
9	77	124	89	245	151	221	136	74
10	78	145	99	256	173	230	156	77
11	76	158	98	252	174	227	157	83
12	82	151	106	252	187	227	168	79
13	93	168	114	252	188	227	169	90
14	104	177	127	248	194	224	175	100
15	120	195	133	248	209	223	188	113
16	104	199	173	242	202	218	182	106
17	80	147	95	251	151	226	135	80
18	81	191	107	253	187	227	168	92
19	98	192	127	241	189	217	170	108
20	90	197	119	250	195	225	175	103
21	110	197	164	243	204	219	184	153
22	108	197	161	244	201	219	181	148
23	82	184	126	246	186	221	167	84
24	85	159	105	247	167	222	151	85
25	84	184	110	248	192	223	172	94
26	102	199	139	242	204	218	184	99
27	40	72	44	131	68	118	61	43
40	97	178	116	250	183	225	165	100
41	98	178	128	252	193	227	174	101
42	121	195	138	249	208	224	188	121
43	108	192	135	249	209	224	188	116
44	99	202	175	246	205	222	184	101
45	112	189	133	249	207	224	187	116

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	254	180	500	310	450	279	149
2	154	267	185	539	332	485	299	157
3	157	274	197	560	335	504	301	167
4	167	285	200	600	359	540	323	183
5	167	288	199	619	381	557	343	187
6	177	294	211	623	394	561	355	190
7	182	297	223	641	420	577	378	198
8	184	315	229	662	421	596	379	207
9	190	322	227	674	423	607	381	196
10	192	326	229	679	426	611	383	197
11	189	346	234	673	424	606	381	199
12	210	353	250	689	454	620	409	214
13	219	352	249	688	454	620	409	219
14	229	381	264	691	469	622	422	235
15	245	419	280	702	507	632	456	250
16	215	412	277	687	455	618	410	222
17	198	381	237	688	401	619	361	198
18	217	428	264	704	456	634	411	214
19	226	422	271	683	440	615	396	219
20	210	420	255	699	445	629	401	221
21	247	463	297	688	498	619	448	248
22	313	494	368	686	535	618	482	306
23	189	431	277	698	462	628	416	207
24	230	431	276	701	443	631	398	225
25	218	467	274	703	490	633	441	231
26	261	478	338	686	523	617	470	258
27	137	242	162	473	275	426	247	137
40	203	379	251	688	433	619	390	234
41	206	369	260	688	460	619	414	218
42	207	398	283	706	500	636	450	245
43	238	409	281	705	507	634	456	242
44	189	402	273	687	455	618	409	195
45	242	410	276	705	504	635	453	246

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 5 Basic (B: Optional Bodily Injury)								
Territory	**Class 10**	**Class 17**	**Class 18**	**Class 20**	**Class 21**	**Class 25**	**Class 26**	**Class 30**
1	18	36	23	62	33	56	30	18
2	19	39	25	67	37	61	33	19
3	20	41	27	73	40	66	36	20
4	22	46	28	81	46	73	41	22
5	22	46	31	86	49	77	44	24
6	24	51	31	92	56	82	50	25
7	25	49	34	97	57	87	51	25
8	26	54	35	102	61	92	55	27
9	31	58	40	105	64	95	57	30
10	31	64	45	107	72	97	65	31
11	32	71	43	105	73	95	66	36
12	34	69	48	106	79	95	71	37
13	38	77	52	106	80	95	72	38
14	43	82	57	104	82	94	73	42
15	53	89	61	104	89	94	80	52
16	58	86	73	100	86	90	77	60
17	33	65	41	107	63	96	56	33
18	40	87	48	104	79	94	71	46
19	45	86	55	101	80	91	72	52
20	45	89	55	104	81	94	73	52
21	61	87	74	102	87	92	78	75
22	60	87	74	101	86	91	77	73
23	33	86	55	101	78	91	70	35
24	34	69	45	101	69	91	62	36
25	39	87	50	104	81	93	73	42
26	47	86	60	101	86	91	77	47
27	17	33	19	56	28	50	25	17
40	38	80	52	104	78	94	70	40
41	40	82	57	105	82	94	73	42
42	50	89	61	104	88	93	79	53
43	47	88	61	103	88	93	79	52
44	52	87	74	101	86	91	77	60
45	48	89	61	105	88	94	79	52

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	210	462	278	845	467	760	420	209
2	219	468	280	882	458	794	412	218
3	222	491	299	898	483	808	435	221
4	232	510	303	928	515	835	463	231
5	235	514	311	941	540	847	486	234
6	250	549	330	970	572	873	515	248
7	264	562	356	967	598	870	539	259
8	270	556	372	965	596	869	536	268
9	270	555	353	960	598	864	538	268
10	263	568	355	963	615	867	553	266
11	285	635	388	938	623	844	560	284
12	316	653	407	942	682	847	613	315
13	318	592	433	949	688	854	619	314
14	352	656	471	927	719	834	647	350
15	421	688	508	924	752	832	676	411
16	372	667	459	901	640	811	576	358
17	297	626	391	952	593	857	534	296
18	362	693	461	929	696	836	626	354
19	376	705	525	901	725	811	652	374
20	402	704	510	915	722	823	650	390
21	418	716	586	909	821	818	739	503
22	464	709	602	900	793	810	714	624
23	320	710	565	926	750	834	675	360
24	351	682	496	924	700	832	630	349
25	369	720	544	939	753	845	678	388
26	435	717	595	901	782	811	704	477
27	200	441	256	818	433	736	390	199
40	322	620	440	935	673	841	606	328
41	300	638	461	942	706	848	635	312
42	347	683	525	936	753	842	678	338
43	373	679	508	922	756	830	680	364
44	339	682	447	924	640	832	576	326
45	388	670	511	926	752	833	677	378

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	93	93	93	93	93	93	93	93
2	95	95	95	95	95	95	95	95
3	98	98	98	98	98	98	98	98
4	96	96	96	96	96	96	96	96
5	100	100	100	100	100	100	100	100
6	104	104	104	104	104	104	104	104
7	108	108	108	108	108	108	108	108
8	111	111	111	111	111	111	111	111
9	110	110	110	110	110	110	110	110
10	117	117	117	117	117	117	117	117
11	125	125	125	125	125	125	125	125
12	129	129	129	129	129	129	129	129
13	145	145	145	145	145	145	145	145
14	152	152	152	152	152	152	152	152
15	187	187	187	187	187	187	187	187
16	303	303	303	303	303	303	303	303
17	108	108	108	108	108	108	108	108
18	220	220	220	220	220	220	220	220
19	242	242	242	242	242	242	242	242
20	219	219	219	219	219	219	219	219
21	298	298	298	298	298	298	298	298
22	336	336	336	336	336	336	336	336
23	202	202	202	202	202	202	202	202
24	152	152	152	152	152	152	152	152
25	229	229	229	229	229	229	229	229
26	273	273	273	273	273	273	273	273
27	88	88	88	88	88	88	88	88
40	139	139	139	139	139	139	139	139
41	140	140	140	140	140	140	140	140
42	170	170	170	170	170	170	170	170
43	179	179	179	179	179	179	179	179
44	292	292	292	292	292	292	292	292
45	188	188	188	188	188	188	188	188

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Deductible	Glass Deductible for Comprehensive
$100	0.84

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	Approved As Of
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

Responsible Driver Factors													
Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor	Code	Factor
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35		

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.

Liberty Mutual Deductible Fund

Indicator	Vehicles	Premium
Yes	1	$33
Yes	2	$51
Yes	3	$69
Yes	4+	$87
No	1+	$0

MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL

Copyright, Liberty Mutual Insurance Group, 2011

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	8
18	Termination of Insurance	8
19	Discounts	14
20	Model Year Rating	18
21	Responsible Driver Factor	18
22	Non-Symbolled Vehicles	20
23	High-Theft Vehicles	21
24	Extra-Risk Rating (Collision and Comprehensive)	22
25	Vehicle Series Rating	23
26	License Years Factor	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition	24
28	Private Passenger Classifications	24
29	Reserved For Future Use.	27
30	Personal Injury Protection - Deductible Form	27
31	Transportation of Fellow Employees	27

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles. 27
33 Towing and Labor Cost 28
34 Trailers Designed for Use With Private Passenger Motor Vehicles 28
35 Employee Parking Guard 28
36 Liberty Mutual Deductible Fund 28
37-38 Reserved for Future Use 28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 29
40 Antique Motor Cars and Motorcycles 30
41 Stated Amount Coverage 30
42 Golfmobiles and Lawnmowers (Motorized) 31
43 Snowmobiles 31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 32
45 Agreed Amount Coverage - Comprehensive 33
46 Excess Electronic Equipment Coverage. 33
47 Customized Vans and Pickups 33
48 Original Equipment Manufacturer Parts Coverage 34

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 35
50 Use of Other Automobiles 35
51-53 Reserved for Future Use 36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 37
55 Pre-Insurance Inspection Program 43
56 Driving Record Rating Plan (Merit Rating Plan) 44
Increased Limits Tables 47
57 Reserved for Future Use 47
58 Registry of Motor Vehicles Procedures 4

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

Rating Territories..... T-1 - T-6

RATE SECTION

Private Passenger Rates ..... R-1 - R-19
Stated Amount Rates R-20
Motorcycle Rates..... R-21 - R-25
Approved Motorcycle Training Sites R-26
Miscellaneous Motor Vehicles R-27-R-35
Approved Public Transit Systems R-36
Responsible Driver Factors..... R-37

Copyright, Liberty Mutual Insurance Group, 2011

SECTION I - GENERAL RULES

The following rules are applicable to policies written by Liberty Mutual Insurance Company (the "Company").

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Company's Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident.

Part 2 - Personal Injury Protection
The basic limit is $8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property
The basic limit is $5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available.

Part 6 - Medical Payments
The basic limit is $5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from $500 to $50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement AS 2339 must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision
This coverage is subject to a basic deductible of $500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Copyright, Liberty Mutual Insurance Group, 2011

Part 9 - Comprehensive
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate $100 glass deductible is also available at the option of the insured. Endorsement AS 2330, titled $100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation
This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor
This coverage will pay up to $50 or up to $100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Refer to the Rate Pages (Section R) for applicable rates and factors. For additional limits, refer to the Company.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to $35,000 each person and $80,000 each accident for Parts 3, 5 and 12.
2. $5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of $500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of $500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

   The Cancellation Notice must also contain the following statement:

   "This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

   a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

Copyright, Liberty Mutual Insurance Group, 2011

company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the Company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the Company not later than the policy expiration date if the insurance is not replaced so that the Company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the Company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business to the Company and the Company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Producer and Company Standards for New Customers

1. The producer of record must provide information necessary for the Company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

   In addition to reporting the necessary information to the Company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
   a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
   b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

   EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business to the Company. In such situations the producer should refer to the former carrier for specific procedures. No notice s required, but the producer of record must provide the Company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The Company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the

Copyright, Liberty Mutual Insurance Group, 2011

motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

A. Policies will be written for a term of one year. A policy may be extended, by the Company, for an additional year at each anniversary of the original expiration date.

B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement AS 2333, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies

Date Interval*				Percent of
All Other		**Motorcycle**		**Annual Rates**
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

Copyright, Liberty Mutual Insurance Group, 2011

RULE 8. CHANGES

A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than $5, such adjustment may be waived, or it may be made subject to a minimum adjustment of $5 except that the actual return premium of less than $5 shall be allowed at the request of the insured.

2. A minimum premium of $5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.

3. If a return premium of less than $5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than $5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility law of any state or province of Canada, the Company will issue evidence of financial responsibility upon request of the insured for additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

Copyright, Liberty Mutual Insurance Group, 2011

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

b. Failing to stop and report when involved in an accident.

c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2011

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.

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. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- $8,000 personal injury protection, no deductible
- $5,000 property damage liability
- 20/40 uninsured motorist coverage

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers’ compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Copyright, Liberty Mutual Insurance Group, 2011

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the Company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

   If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

   a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.

   b. If the insured automobile is repossessed under terms of a financing agreement.

   c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.

   d. If the insured enters the military service of the United States of America.

   e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

   a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

   b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

   c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by

Copyright, Liberty Mutual Insurance Group, 2011

the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than $5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.

2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

   NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by the Company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the Company, except that the company may verify plate return electronically in lieu of receipt.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the Company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.

2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

Copyright, Liberty Mutual Insurance Group, 2011

3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	2007.512
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	2006.956
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.

b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425

425 / 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.

2. Add that factor to the following factor:

Policy Period Months in Effect in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the Company.

Copyright, Liberty Mutual Insurance Group, 2011

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	.050
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

Copyright, Liberty Mutual Insurance Group, 2011

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			**August**			**September**			**October**			**November**			**December**		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

Copyright, Liberty Mutual Insurance Group, 2011

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES

Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

No. of Days in force	Jan.	Feb.	Mar.	Apr.	May	June	July	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30	December 1-15	December 16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration Expiration of December 31)

No. of Days in force	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July 1-15	July 16-31	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration Expiration of November 30)

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

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:

Copyright, Liberty Mutual Insurance Group, 2011

i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The Company may request a certified statment be submitted:
a. when the good student discount is initially requested, and;
b. at renewal and thereafter at the company's discretion.

4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount
A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Liberty Preferred
A discount will apply based on the tenure, multi-car discount and presence of an inforce tenant (HO-4), condominium (HO-6) or homeowner (HO-2, HO-3) companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied or changed mid-term or on renewal when there are changes in multi-car discount or presence of inforce tenant, condominium or homeowners policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating association the rates otherwise applicable shall be reduced by the corresponding discount.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied mid-term if the policy becomes eligible.

This discount will apply only once, regardless of the number of participating associations or groups which the insured is a member, or the number of insureds in a household belonging to a participating association or employer group.

L. Enrollment Credit
If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2011

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. Beginning at the second renewal, the group 2 discount will decrease 1% a year for three years, and the group 3 discount will decrease 2% a year for five years.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2011

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Vehicle
- Annual Mileage
- Anti-Theft Category
- Coverage Combination
- Vehicle Base Cost
- Advance Quote Days
- Time Since Accidents or Violations
- Prior Carrier Lapse
- Current and Prior BI Limits
- Vehicle Curb Weight
- Vehicle Engine Displacement
- Vehicle Horsepower
- Vehicle Size
- Operator Years Licensed
- Time at Current Residence
- Time Since Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred, or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Multi-Vehicle Discount
- Number of Major / Minor Violations
- Payment Method
- Presence of Companion Policies
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

Copyright, Liberty Mutual Insurance Group, 2011

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2011

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Copyright, Liberty Mutual Insurance Group, 2011

Model Year 2011

Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

3. Stated or Agreed Amount
If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups
Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.
b) Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each $10,000 or portion of $10,000 above $150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Copyright, Liberty Mutual Insurance Group, 2011

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the Company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.

2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.

3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.

4. designated as a “high-theft vehicle” which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.

6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.

7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the Company.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and

2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. At the option of the Company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Liberty Mutual Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement AS 2327, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, AUTO 3273.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the Company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or

2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:

a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:

(1) a recognized secondary school, college or university, or

(2) other school approved and supervised by the State Department of Education or other responsible state agency.

b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

Copyright, Liberty Mutual Insurance Group, 2011

c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.

2. The eligible policyholder may select a deductible amount of $100, $250, $500, $1,000, $2,000, $4,000 or $8,000.

3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.

5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.

6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.

7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages (Section R) to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, AS 2336.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

Copyright, Liberty Mutual Insurance Group, 2011

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULE 35. EMPLOYEE PARKING GUARD

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

Refer to the Rate Pages (Section R) for factors.

Endorsement AS 3720 “Employee Parking Guard Coverage” must be issued with the policy.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

Refer to the Rate Pages (Section R) for factors.

RULES 37 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Copyright, Liberty Mutual Insurance Group, 2011

The following sequence shall be used in rating the policy with the appropriate symbol as detailed above. The miscellaneous motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The driving record rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28. The motorcycle shall be rated with the class and driving record rating of the principal operator of the motorcycle.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled “Guest Occupants Exclusion” must be issued with the policy.

The term “Motorcycle” shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Copyright, Liberty Mutual Insurance Group, 2011

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

Copyright, Liberty Mutual Insurance Group, 2011

insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2011

C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

The following sequence shall be used in rating the policy. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, and (14) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles equipped with an anti-theft mechanism and vehicle recovery system.

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

2. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

3. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2011

Categories Defined

Category I

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

Copyright, Liberty Mutual Insurance Group, 2011

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

(1) Ignition must be cut off automatically, or starter must be disabled automatically.

(2) Alarm must be triggered by entry of doors, hood or trunk.

(3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.

(4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

(5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.

(6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.

(7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

Copyright, Liberty Mutual Insurance Group, 2011

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

(1) The fuel line must be blocked when the power is off.

(2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

(3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

(4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

(1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.

(2) The device must prevent hot-wiring of the car.

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

(1) The primary wire to the ignition coil must be disconnected.

(2) The device must disconnect the starter.

(3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

(4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.

(5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

(6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

Copyright, Liberty Mutual Insurance Group, 2011

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from “On” to “Start”. If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) **Armored Cable Hood Lock**

(a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.

(b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

(c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) **Electrically Operated Hood Lock**

(a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.

(b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

(c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

(1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

(2) The system must be automatically armed when the ignition key is turned to the off position.

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

Copyright, Liberty Mutual Insurance Group, 2011

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

Copyright, Liberty Mutual Insurance Group, 2011

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

Copyright, Liberty Mutual Insurance Group, 2011

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

The Company will apply the pre-inspection requirements uniformly and without regard to whether the policy was insured voluntarily or was assigned to it through the MAIP in compliance with the spirit of regulation 211 CMR 94.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at-fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

Copyright, Liberty Mutual Insurance Group, 2011

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a Liberty Mutual auto policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2011

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER FORMS

Title	Edition
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

Copyright, Liberty Mutual Insurance Group, 2011

PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
For Vehicles Not Subject to the Compulsory Law

Form Title	**Form Number and Edition Date**
Policy	
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Copyright, Insurance Services Office, Inc., 2003.

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated “North,” “East,” “South,” and “West” or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin Hampden
1	Berkshire	5	Hampshire
2	Bristol	6	Middlesex
3	Essex	7	Norfolk
		8	Suffolk
		9	Worcester

Copyright, Liberty Mutual Insurance Group, 2011

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	**Rating Territory**	**Statistical Code**
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	**Rating Territory**	**Statistical Code**
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430
BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	6	032
EAST BROOKFIELD	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	27	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201
FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	27	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303
LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDLOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	27	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

Copyright, Liberty Mutual Insurance Group, 2011

INDEX

A	Page Number
Agreed Amount Comprehensive	33
Annual Mileage Discount	15
Antique Motor Cars and Motorcycles	30
Anti-Theft Device Standards and Discounts	37
Approved Motorcycle Training Sites	R-26
Auto Homes - See Motor Homes (Self-propelled)	29
B	
Base Premium	25
Bodily Injury to Others	1
Business Use	25
C	
Camper Bodies	29
Cancellations	8
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	14
Classification Changes	26
Classifications - Private Passenger	24
Comprehensive	2
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	33
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	27
Definition - Private Passenger Automobiles	24
Deposit Premium Rule	7
Discounts - Motorcycles	32
Discounts Private Passenger Automobiles	14
Driver Training	26
Driving Record Rating Plan	44
E	
Eligibility	1
Employee Parking Guard	28
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	33
Excluded Operator	26
Experienced Operator	24
Extra-Risk Rating (Collision & Comprehensive)	22
F	
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	21
I	
Increased Limits Tables	47
Inexperienced Operators	24
Installment Payment of Premiums	7
Insureds 65 and Older - Discount	14
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-27
Model Year Rating	18
Motorcycles - Motorscooters, Mopeds	32
Motorcycles - Rating	R-21
Motor Homes (Self-propelled)	29
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	35
New Business	3
Non-Owned Automobiles	35
Non-Renewal	2
Non-Symbolled Vehicles	20
O	
Original Equipment Manufacturers Parts Coverage	34
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	27
Pick-ups, Vans, and Similar Type Vehicles	27
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	43
Premium Calculation Rule	6
Private Passenger Definition	24
Private Passenger Classifications	24
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2011

P	Page Number
Pro-Rata Table	12
Instructions for Use	9
Public Transit Discount	14
Q	
Qualifying Massachusetts Transit Systems	R-36
R	
Rates	R-1
Registry of Motor Vehicles Procedures	47
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	18
S	
Sale or Transfer of Motor Vehicle	9
Satisfactory Driver Training Program	26
Short Rate Table	13
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	13
Standard Procedures	2
Stated Amount Coverage	30
Stated Amount Rates	R-20
Substitute Transportation	8
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	8
Territory Definitions	T-1
Towing and Labor Cost	28
Trailers Designed for Use With Private Passenger Motor Vehicles	28
Transportation of Fellow Employees	27
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	35
V	
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2011

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	188	336	211	631	330	567	298	180
2	206	365	235	685	375	617	337	197
3	213	384	255	745	403	670	361	210
4	229	428	261	825	465	743	420	224
5	232	420	291	849	489	766	438	229
6	256	474	291	929	570	835	514	249
7	260	458	323	985	582	889	523	254
8	279	508	332	1037	624	934	564	273
9	316	544	377	1075	652	966	585	310
10	314	624	419	1120	737	1008	666	321
11	305	679	410	1102	742	993	670	347
12	338	648	450	1103	797	994	718	329
13	411	756	519	1186	862	1068	775	403
14	475	812	597	1199	913	1081	823	462
15	570	913	633	1206	994	1086	892	544
16	503	984	870	1248	1015	1124	917	518
17	351	679	427	1157	685	1039	616	352
18	424	1052	575	1406	1013	1268	914	483
19	404	809	536	1056	809	951	729	453
20	474	1048	644	1394	1058	1255	954	526
21	584	1058	875	1354	1112	1221	999	812
22	575	1058	853	1355	1094	1223	982	786
23	343	767	535	1077	794	969	715	351
24	348	685	440	1082	712	973	639	353
25	352	788	474	1108	835	997	751	383
26	449	885	626	1120	923	1008	828	431
27	160	308	179	565	280	509	254	165
40	422	793	521	1159	826	1042	746	445
41	414	746	543	1102	826	993	746	424
42	548	887	633	1180	964	1061	869	561
43	516	918	650	1234	1013	1112	912	558
44	426	875	771	1106	901	996	809	432
45	572	961	684	1315	1071	1186	963	593

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	76	131	86	247	136	222	123	76
2	82	146	96	266	149	242	135	81
3	93	149	103	286	159	259	145	86
4	95	165	105	316	181	284	164	94
5	95	161	117	326	192	295	175	95
6	104	181	119	359	225	322	200	103
7	105	177	127	379	227	339	206	103
8	111	195	131	399	246	359	219	109
9	129	210	149	410	255	373	228	124
10	127	242	162	423	283	379	256	126
11	125	260	161	419	284	374	259	137
12	135	249	176	419	307	374	276	129
13	164	297	202	447	332	403	298	160
14	189	321	230	450	352	406	319	183
15	222	355	245	455	381	408	342	207
16	202	384	335	470	390	422	353	206
17	144	261	166	445	268	402	238	144
18	170	400	224	527	390	474	348	193
19	161	316	210	399	310	356	280	178
20	188	414	249	524	407	471	365	216
21	232	414	343	509	429	458	383	320
22	225	414	337	510	420	458	380	310
23	135	303	208	405	306	364	275	141
24	143	261	175	406	275	365	249	143
25	144	310	184	418	323	375	287	158
26	179	346	243	423	355	377	321	173
27	68	121	72	222	112	198	103	71
40	170	310	205	437	319	393	286	177
41	161	294	211	419	319	374	284	170
42	217	347	246	443	369	399	334	217
43	202	360	254	465	390	421	352	218
44	166	341	295	416	347	376	311	175
45	225	376	266	495	413	446	369	230

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	242	428	303	842	523	760	470	251
2	259	447	311	907	558	816	502	264
3	264	461	330	943	565	848	508	280
4	280	478	336	1012	605	909	544	308
5	275	475	326	1024	631	919	567	307
6	298	495	355	1050	662	947	598	321
7	306	500	375	1080	710	971	637	332
8	310	531	384	1117	711	1004	638	349
9	321	543	381	1135	713	1023	642	329
10	316	537	376	1121	704	1009	633	324
11	310	571	386	1111	702	1001	631	326
12	347	582	414	1136	751	1026	675	353
13	386	624	440	1219	806	1102	726	386
14	417	696	480	1260	855	1133	770	426
15	449	767	515	1291	930	1162	837	459
16	418	801	537	1336	883	1203	798	430
17	351	677	421	1219	712	1098	640	351
18	455	902	555	1482	958	1333	866	449
19	373	700	449	1129	729	1015	654	359
20	441	886	537	1470	937	1322	843	465
21	521	974	624	1447	1047	1302	941	522
22	660	1038	774	1445	1125	1301	1013	644
23	310	712	457	1153	764	1037	687	341
24	379	712	456	1159	732	1042	658	370
25	365	787	461	1185	828	1066	745	389
26	456	834	588	1200	914	1079	821	450
27	229	407	275	798	462	717	413	229
40	354	662	438	1203	759	1081	685	407
41	339	607	429	1135	760	1024	685	357
42	368	711	507	1263	891	1137	806	437
43	445	766	528	1323	950	1189	854	455
44	319	685	464	1164	773	1050	693	330
45	484	820	550	1406	1005	1268	905	490

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	21	50	32	78	45	70	40	21
2	22	53	36	86	49	78	43	21
3	23	55	36	94	55	84	50	23
4	24	65	39	103	60	94	55	23
5	24	59	40	104	65	95	58	26
6	24	69	42	112	75	102	68	30
7	29	66	45	123	76	111	69	28
8	30	71	49	129	83	117	72	30
9	33	81	53	134	86	120	78	33
10	32	83	60	135	98	121	86	32
11	35	95	56	134	99	120	91	37
12	35	93	65	134	103	120	94	39
13	43	110	72	145	116	129	104	45
14	51	120	84	150	121	133	108	50
15	63	126	85	144	126	127	116	59
16	69	129	108	147	131	131	119	75
17	37	93	58	145	91	129	82	37
18	52	141	79	168	132	151	121	58
19	49	116	71	134	110	120	99	55
20	58	145	90	162	135	146	122	69
21	80	141	121	162	149	146	135	103
22	80	144	116	162	146	146	132	97
23	35	116	70	131	103	118	94	39
24	36	93	60	134	93	120	83	37
25	43	119	68	135	112	121	102	46
26	53	120	83	140	123	124	110	55
27	19	43	24	69	37	63	33	19
40	42	110	70	143	112	127	102	48
41	40	107	77	135	107	121	96	48
42	58	127	85	145	127	129	114	60
43	58	131	93	149	135	135	123	60
44	57	120	98	134	121	121	109	67
45	59	134	96	156	141	141	129	64

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	447	981	591	1799	993	1617	894	445
2	445	951	566	1790	931	1613	838	442
3	471	1045	636	1909	1028	1717	925	469
4	495	1085	643	1976	1094	1776	986	491
5	498	1093	660	2001	1147	1803	1034	497
6	507	1114	669	1973	1161	1774	1046	505
7	535	1144	722	1965	1213	1770	1093	526
8	547	1130	756	1962	1211	1765	1089	544
9	561	1154	732	1998	1243	1795	1118	557
10	523	1127	703	1912	1221	1720	1094	528
11	564	1258	768	1864	1237	1675	1111	563
12	625	1291	804	1861	1347	1672	1210	624
13	642	1197	875	1919	1391	1726	1251	631
14	746	1393	1001	1974	1529	1773	1376	744
15	929	1519	1123	2040	1658	1837	1494	908
16	821	1473	1013	1992	1414	1790	1269	789
17	630	1330	831	2026	1262	1822	1136	629
18	709	1357	903	1820	1363	1636	1222	690
19	675	1267	943	1623	1303	1459	1174	673
20	843	1476	1069	1920	1515	1726	1362	820
21	884	1508	1235	1918	1731	1725	1560	1059
22	1001	1529	1298	1942	1711	1747	1540	1344
23	573	1278	1014	1666	1347	1500	1212	645
24	692	1347	979	1824	1383	1642	1242	688
25	664	1295	979	1689	1355	1520	1222	697
26	821	1354	1122	1700	1475	1530	1327	897
27	406	897	519	1661	882	1500	791	404
40	537	1035	734	1560	1123	1403	1011	546
41	525	1118	805	1648	1235	1483	1111	544
42	635	1251	961	1715	1381	1541	1242	618
43	720	1310	978	1776	1458	1601	1311	700
44	594	1193	784	1615	1121	1456	1008	569
45	760	1311	999	1814	1472	1629	1325	739

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	182	182	182	182	182	182	182	182
2	177	177	177	177	177	177	177	177
3	188	188	188	188	188	188	188	188
4	186	186	186	186	186	186	186	186
5	195	195	195	195	195	195	195	195
6	196	196	196	196	196	196	196	196
7	202	202	202	202	202	202	202	202
8	207	207	207	207	207	207	207	207
9	209	209	209	209	209	209	209	209
10	210	210	210	210	210	210	210	210
11	225	225	225	225	225	225	225	225
12	232	232	232	232	232	232	232	232
13	266	266	266	266	266	266	266	266
14	297	297	297	297	297	297	297	297
15	380	380	380	380	380	380	380	380
16	614	614	614	614	614	614	614	614
17	210	210	210	210	210	210	210	210
18	393	393	393	393	393	393	393	393
19	397	397	397	397	397	397	397	397
20	420	420	420	420	420	420	420	420
21	577	577	577	577	577	577	577	577
22	668	668	668	668	668	668	668	668
23	334	334	334	334	334	334	334	334
24	275	275	275	275	275	275	275	275
25	380	380	380	380	380	380	380	380
26	473	473	473	473	473	473	473	473
27	163	163	163	163	163	163	163	163
40	212	212	212	212	212	212	212	212
41	225	225	225	225	225	225	225	225
42	287	287	287	287	287	287	287	287
43	318	318	318	318	318	318	318	318
44	471	471	471	471	471	471	471	471
45	336	336	336	336	336	336	336	336

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	28
10,000	37
15,000	47
20,000	51
25,000	55
50,000	65
100,000	78

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Part 9 - Comprehensive	
Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	18	0
20/50	19	1
25/50	21	3
25/60	22	4
30/70	23	11
35/80	23	15
50/100	24	24
100/300	30	56
250/500	35	164
500/500	52	411
500/1000	53	424

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

	Glass Deductible
Deductible	for Comprehensive
$100	0.84
Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Limited Collision
$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

MASSACHUSETTS
Automobile Rating Manual

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy Discount	6 Month Policy Discount
in excess of	but less than		
0	1	0.0%	0.0%
1	2	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.0%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%
1	Single Car	No	0%
2	Single Car	No	0%
3	Single Car	No	0%
4	Single Car	No	0%
5	Single Car	No	1%
6	Single Car	No	1%
7	Single Car	No	2%
8	Single Car	No	2%
9	Single Car	No	3%
10+	Single Car	No	5%
0	Single Car	HO 2	8%
1	Single Car	HO 2	8%
2	Single Car	HO 2	8%
3	Single Car	HO 2	8%
4	Single Car	HO 2	8%
5	Single Car	HO 2	8%
6	Single Car	HO 2	8%
7	Single Car	HO 2	8%
8	Single Car	HO 2	8%
9	Single Car	HO 2	8%
10+	Single Car	HO 2	8%
0	Single Car	HO 3	8%
1	Single Car	HO 3	8%
2	Single Car	HO 3	8%
3	Single Car	HO 3	8%
4	Single Car	HO 3	8%
5	Single Car	HO 3	8%
6	Single Car	HO 3	8%
7	Single Car	HO 3	8%
8	Single Car	HO 3	8%
9	Single Car	HO 3	8%
10+	Single Car	HO 3	8%
0	Single Car	HO 4	3%
1	Single Car	HO 4	3%
2	Single Car	HO 4	3%
3	Single Car	HO 4	3%
4	Single Car	HO 4	3%
5	Single Car	HO 4	4%
6	Single Car	HO 4	4%
7	Single Car	HO 4	5%
8	Single Car	HO 4	5%
9	Single Car	HO 4	6%
10+	Single Car	HO 4	8%
0	Single Car	HO 6	8%
1	Single Car	HO 6	8%
2	Single Car	HO 6	8%
3	Single Car	HO 6	8%
4	Single Car	HO 6	8%
5	Single Car	HO 6	8%
6	Single Car	HO 6	8%
7	Single Car	HO 6	8%
8	Single Car	HO 6	8%
9	Single Car	HO 6	8%
10+	Single Car	HO 6	8%

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Multi-Car	No	5%
1	Multi-Car	No	5%
2	Multi-Car	No	5%
3	Multi-Car	No	5%
4	Multi-Car	No	5%
5	Multi-Car	No	7%
6	Multi-Car	No	7%
7	Multi-Car	No	8%
8	Multi-Car	No	8%
9	Multi-Car	No	9%
10+	Multi-Car	No	11%
0	Multi-Car	HO 2	14%
1	Multi-Car	HO 2	15%
2	Multi-Car	HO 2	15%
3	Multi-Car	HO 2	15%
4	Multi-Car	HO 2	15%
5	Multi-Car	HO 2	15%
6	Multi-Car	HO 2	15%
7	Multi-Car	HO 2	15%
8	Multi-Car	HO 2	15%
9	Multi-Car	HO 2	15%
10+	Multi-Car	HO 2	15%
0	Multi-Car	HO 3	14%
1	Multi-Car	HO 3	15%
2	Multi-Car	HO 3	15%
3	Multi-Car	HO 3	15%
4	Multi-Car	HO 3	15%
5	Multi-Car	HO 3	15%
6	Multi-Car	HO 3	15%
7	Multi-Car	HO 3	15%
8	Multi-Car	HO 3	15%
9	Multi-Car	HO 3	15%
10+	Multi-Car	HO 3	15%
0	Multi-Car	HO 4	8%
1	Multi-Car	HO 4	8%
2	Multi-Car	HO 4	8%
3	Multi-Car	HO 4	8%
4	Multi-Car	HO 4	8%
5	Multi-Car	HO 4	10%
6	Multi-Car	HO 4	10%
7	Multi-Car	HO 4	11%
8	Multi-Car	HO 4	11%
9	Multi-Car	HO 4	12%
10+	Multi-Car	HO 4	14%
0	Multi-Car	HO 6	14%
1	Multi-Car	HO 6	15%
2	Multi-Car	HO 6	15%
3	Multi-Car	HO 6	15%
4	Multi-Car	HO 6	15%
5	Multi-Car	HO 6	15%
6	Multi-Car	HO 6	15%
7	Multi-Car	HO 6	15%
8	Multi-Car	HO 6	15%
9	Multi-Car	HO 6	15%
10+	Multi-Car	HO 6	15%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841								
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880								
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919								
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958								
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997								
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036								
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075								
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115								
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183								
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251								
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300								
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349								
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398								
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448								
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513								
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578								
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643								
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692								
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741								
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790								
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839								
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888								
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937								
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986								
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035								
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108								
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182								
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255								
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328								
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426								
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524								
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622								
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769								
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916								
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172								
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402								
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658								
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901								
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260								
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759								
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245								
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744								
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218								
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717								
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203								
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702								
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189								
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688								

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

	Model Year														
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004-1990**	**1989& prior**
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428								
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458								
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488								
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518								
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548								
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579								
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609								
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639								
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692								
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745								
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783								
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821								
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859								
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897								
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948								
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999								
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050								
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088								
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126								
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164								
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202								
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239								
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277								
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315								
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353								
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410								
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467								
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524								
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581								
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657								
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732								
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808								
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922								
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036								
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244								
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452								
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665								
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873								
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185								
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612								
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028								
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443								
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870								
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291								
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712								
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138								
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560								
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986								

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M. & V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to reduce Deductible from $500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$10	$10	$19	$16
2	$9	$9	$17	$15
3	$10	$10	$19	$16
4	$15	$14	$25	$22
5	$14	$12	$23	$20
6	$16	$16	$27	$23
7	$16	$15	$26	$22
8	$15	$15	$25	$22
9	$16	$16	$27	$24
10	$22	$21	$36	$31
11	$21	$20	$35	$30
12	$23	$21	$39	$32
13	$24	$23	$42	$35
14	$26	$24	$44	$37
15	$43	$41	$73	$62
16	$49	$47	$83	$72
17	$44	$42	$75	$65
18	$44	$42	$75	$65
19	$44	$42	$75	$65
20	$44	$42	$75	$65
21	$44	$42	$75	$65
22	$44	$42	$75	$65
23	$44	$42	$75	$65
24	$44	$42	$75	$65
25	$44	$42	$75	$65
26	$44	$42	$75	$65
27	$8	$8	$14	$12
40	$23	$22	$40	$34
41	$26	$24	$44	$37
42	$43	$41	$73	$62
43	$44	$42	$74	$64
44	$49	$46	$82	$71
45	$43	$41	$73	$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$1	$1	$2	$1
2	$1	$1	$1	$1
3	$1	$1	$2	$1
4	$1	$1	$2	$2
5	$1	$1	$2	$2
6	$1	$1	$2	$2
7	$1	$1	$2	$2
8	$1	$1	$2	$2
9	$1	$1	$2	$2
10	$2	$2	$3	$3
11	$2	$2	$3	$2
12	$2	$2	$3	$3
13	$2	$2	$3	$3
14	$2	$2	$4	$3
15	$4	$3	$7	$6
16	$4	$4	$8	$7
17	$4	$3	$7	$6
18	$4	$3	$7	$6
19	$4	$3	$7	$6
20	$4	$3	$7	$6
21	$4	$3	$7	$6
22	$4	$3	$7	$6
23	$4	$3	$7	$6
24	$4	$3	$7	$6
25	$4	$3	$7	$6
26	$4	$3	$7	$6
27	$1	$1	$1	$1
40	$2	$2	$3	$3
41	$2	$2	$4	$3
42	$4	$3	$7	$6
43	$4	$3	$7	$6
44	$4	$4	$8	$7
45	$3	$3	$7	$6

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 Experienced Operators All Groups
1	$1.91
2	$1.81
3	$2.15
4	$2.37
5	$2.47
6	$2.49
7	$2.65
8	$3.03
9	$2.76
10	$3.22
11	$2.84
12	$3.71
13	$3.87
14	$5.38
15	$6.29
16	$6.91
17	$6.46
18	$6.46
19	$6.46
20	$6.46
21	$6.46
22	$6.46
23	$6.46
24	$6.46
25	$6.46
26	$6.46
27	$1.62
40	$4.10
41	$4.09
42	$5.58
43	$6.30
44	$5.79
45	$6.18

Part 7 - Collision
Other deductibles

All Territories	
Deductible	**All Groups**
$300	$500 deductible premium + $40
$1,000	71.5% of $500 deductible premium
$2,000	59.1% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	**All Groups**
$300	$8
$500	$11
$1,000	$14
$2,000	$21

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $4
$1,000	64.1% of $500 deductible premium (Part 8)
$2,000	46.5% of $500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27)
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Motorcycle Rates

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 ~~of value*~~ All Groups
1	$1.00
2	$0.98
3	$1.02
4	$1.10
5	$1.12
6	$1.33
7	$1.60
8	$2.03
9	$1.79
10	$2.26
11	$2.18
12	$2.75
13	$2.55
14	$3.47
15	$4.15
16	$6.25
17	$6.45
18	$6.45
19	$6.45
20	$6.45
21	$6.45
22	$6.45
23	$6.45
24	$6.45
25	$6.45
26	$6.45
27	$0.89
40	$2.57
41	$2.74
42	$3.82
43	$3.93
44	$6.23
45	$3.97

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories All Groups
$300	$500 deductible premium + $3
$1,000	70.2% of $500 deductible premium
$2,000	64.4% of $500 deductible premium

Deductible	Glass Deductible for Comprehensive
$100	0.84

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Part 10 - Substitute Transportation

Limit	Substitute Transportation
$15/day	45
$30/day	90
$45/day	167
$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27).
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Average Cost New for Physical Damage Coverages

	Cubic Centimeters (c.c.) Group									
Model Year	**1-100**	**101-350**	**351-650**	**651-850**	**851-1050**	**1051-1150**	**1151-1350**	**1351-1550**	**1551-1750**	**>1750**
2011	$2,600	$5,928	$7,531	$9,362	$11,142	$12,696	$14,467	$17,218	$20,492	$30,000
2010	$2,535	$5,779	$7,342	$9,128	$10,863	$12,378	$14,105	$16,787	$19,979	$28,800
2009	$2,472	$5,635	$7,159	$8,899	$10,592	$12,069	$13,752	$16,367	$19,480	$27,648
2008	$2,410	$5,494	$6,980	$8,677	$10,327	$11,767	$13,408	$15,958	$18,993	$26,542
2007	$2,350	$5,357	$6,805	$8,460	$10,069	$11,473	$13,073	$15,559	$18,518	$25,480
2006	$2,291	$5,223	$6,635	$8,248	$9,817	$11,186	$12,746	$15,170	$18,055	$24,461
2005	$2,234	$5,092	$6,469	$8,042	$9,572	$10,907	$12,428	$14,791	$17,604	$23,483
2004	$2,178	$4,965	$6,308	$7,841	$9,332	$10,634	$12,117	$14,421	$17,164	$22,543
2003	$2,123	$4,841	$6,150	$7,645	$9,099	$10,368	$11,814	$14,061	$16,735	$21,642
2002	$2,070	$4,720	$5,996	$7,454	$8,871	$10,109	$11,519	$13,709	$16,316	$20,776
2001	$2,018	$4,602	$5,846	$7,268	$8,650	$9,856	$11,231	$13,367	$15,908	$19,945
2000	$1,968	$4,487	$5,700	$7,086	$8,433	$9,610	$10,950	$13,032	$15,511	$19,147
1999	$1,919	$4,375	$5,558	$6,909	$8,223	$9,369	$10,676	$12,707	$15,123	$18,381
1998	$1,871	$4,265	$5,419	$6,736	$8,017	$9,135	$10,409	$12,389	$14,745	$17,646
1997	$1,824	$4,159	$5,283	$6,568	$7,817	$8,907	$10,149	$12,079	$14,376	$16,940
1996	$1,778	$4,055	$5,151	$6,403	$7,621	$8,684	$9,895	$11,777	$14,017	$16,263
1995	$1,734	$3,953	$5,022	$6,243	$7,431	$8,467	$9,648	$11,483	$13,666	$15,612
1994	$1,691	$3,854	$4,897	$6,087	$7,245	$8,255	$9,407	$11,196	$13,325	$14,988
1993	$1,648	$3,758	$4,774	$5,935	$7,064	$8,049	$9,172	$10,916	$12,992	$14,388
1992	$1,607	$3,664	$4,655	$5,787	$6,887	$7,848	$8,942	$10,643	$12,667	$13,813
1991	$1,567	$3,572	$4,539	$5,642	$6,715	$7,652	$8,719	$10,377	$12,350	$13,260
1990	$1,528	$3,483	$4,425	$5,501	$6,547	$7,460	$8,501	$10,117	$12,041	$12,730
1989 & Prior	$1,490	$3,396	$4,315	$5,364	$6,383	$7,274	$8,288	$9,864	$11,740	$12,220

Note: For model years that are subsequent to the latest model year currently in the above table, a factor of 1.025 should be applied to the Average Cost New for that applicable Cubic Centimeters (c.c.) Group, and each year thereafter (up to the model year of the motorcycle) in order to develop the Average Cost New for the subsequent model year. Model year and cubic centimeters are provided by the customer or other company source.

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 – 100%
Antique Motor Cars (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
***Reduction not applicable to Waiver of Deductible premium**		

Snowmobiles (Rule 43)

Liability	**Annual Premiums**
B.I. (excluding passenger hazard) - $20,000/40,000	$ 36
B.I. (including passenger hazard) - $20,000/40,000	$106
Uninsured Motorists - $20,000/40,000	$ 7
Property Damage - $5,000	$ 10
Medical Payments - $500 per person (no other limits)	$ 10

Physical Damage	**Deductible**	**Rate per 100**
Comprehensive	$100	$2.00
	200	1.60
Collision	$200	$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Age Rate Factors for Physical Damage Coverages

Motorcycle Age based on Model Year (MY)*	Collision Factor	Comprehensive Factor
Current MY	1.00	1.00
1st Preceding	0.93	0.91
2nd Preceding	0.86	0.81
3rd Preceding	0.79	0.72
4th Preceding	0.72	0.62
5th Preceding	0.65	0.53
6th Preceding	0.58	0.44
All Other	0.51	0.34

Miscellaneous Motor Vehicles Base Rates* Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	111	200	125	374	197	337	177	108
2	121	218	140	406	223	366	201	117
3	127	229	151	441	239	397	215	124
4	137	254	156	489	277	440	249	132
5	140	253	176	514	296	463	266	139
6	152	281	174	551	339	496	305	148
7	155	271	192	585	345	527	310	150
8	165	301	198	615	371	554	334	161
9	189	323	225	637	387	573	348	184
10	191	378	252	678	446	610	402	194
11	185	411	249	667	449	600	404	210
12	205	392	272	668	482	601	434	200
13	233	426	293	669	485	602	436	227
14	261	446	328	658	501	592	451	254
15	310	497	344	656	541	591	487	297
16	260	507	449	642	524	578	472	267
17	198	383	241	652	386	586	347	199
18	202	500	274	669	482	602	434	229
19	245	489	325	639	489	576	440	273
20	227	499	306	663	503	597	453	251
21	278	503	416	644	529	580	476	386
22	274	503	405	645	520	581	468	374
23	209	464	324	652	480	587	432	212
24	211	414	267	655	431	589	388	214
25	209	468	281	657	495	591	446	228
26	257	508	359	641	528	577	475	248
27	96	183	107	335	167	302	150	99
40	241	453	298	663	473	597	426	254
41	250	450	329	667	500	600	450	257
42	308	497	355	660	540	594	486	313
43	276	490	347	658	540	593	486	298
44	250	516	454	652	530	587	477	254
45	286	481	343	659	537	593	483	297

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	46	79	52	146	81	131	73	46
2	49	86	57	158	89	142	80	48
3	54	89	61	171	95	154	85	52
4	56	99	63	189	109	170	98	55
5	58	98	70	199	116	179	105	58
6	62	109	70	213	133	191	119	61
7	63	105	76	226	135	203	121	61
8	67	116	79	237	145	213	130	65
9	77	124	89	245	151	221	136	74
10	78	145	99	256	173	230	156	77
11	76	158	98	252	174	227	157	83
12	82	151	106	252	187	227	168	79
13	93	168	114	252	188	227	169	90
14	104	177	127	248	194	224	175	100
15	120	195	133	248	209	223	188	113
16	104	199	173	242	202	218	182	106
17	80	147	95	251	151	226	135	80
18	81	191	107	253	187	227	168	92
19	98	192	127	241	189	217	170	108
20	90	197	119	250	195	225	175	103
21	110	197	164	243	204	219	184	153
22	108	197	161	244	201	219	181	148
23	82	184	126	246	186	221	167	84
24	85	159	105	247	167	222	151	85
25	84	184	110	248	192	223	172	94
26	102	199	139	242	204	218	184	99
27	40	72	44	131	68	118	61	43
40	97	178	116	250	183	225	165	100
41	98	178	128	252	193	227	174	101
42	121	195	138	249	208	224	188	121
43	108	192	135	249	209	224	188	116
44	99	202	175	246	205	222	184	101
45	112	189	133	249	207	224	187	116

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	254	180	500	310	450	279	149
2	154	267	185	539	332	485	299	157
3	157	274	197	560	335	504	301	167
4	167	285	200	600	359	540	323	183
5	167	288	199	619	381	557	343	187
6	177	294	211	623	394	561	355	190
7	182	297	223	641	420	577	378	198
8	184	315	229	662	421	596	379	207
9	190	322	227	674	423	607	381	196
10	192	326	229	679	426	611	383	197
11	189	346	234	673	424	606	381	199
12	210	353	250	689	454	620	409	214
13	219	352	249	688	454	620	409	219
14	229	381	264	691	469	622	422	235
15	245	419	280	702	507	632	456	250
16	215	412	277	687	455	618	410	222
17	198	381	237	688	401	619	361	198
18	217	428	264	704	456	634	411	214
19	226	422	271	683	440	615	396	219
20	210	420	255	699	445	629	401	221
21	247	463	297	688	498	619	448	248
22	313	494	368	686	535	618	482	306
23	189	431	277	698	462	628	416	207
24	230	431	276	701	443	631	398	225
25	218	467	274	703	490	633	441	231
26	261	478	338	686	523	617	470	258
27	137	242	162	473	275	426	247	137
40	203	379	251	688	433	619	390	234
41	206	369	260	688	460	619	414	218
42	207	398	283	706	500	636	450	245
43	238	409	281	705	507	634	456	242
44	189	402	273	687	455	618	409	195
45	242	410	276	705	504	635	453	246

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 5 Basic (B: Optional Bodily Injury)								
Territory	**Class 10**	**Class 17**	**Class 18**	**Class 20**	**Class 21**	**Class 25**	**Class 26**	**Class 30**
1	18	36	23	62	33	56	30	18
2	19	39	25	67	37	61	33	19
3	20	41	27	73	40	66	36	20
4	22	46	28	81	46	73	41	22
5	22	46	31	86	49	77	44	24
6	24	51	31	92	56	82	50	25
7	25	49	34	97	57	87	51	25
8	26	54	35	102	61	92	55	27
9	31	58	40	105	64	95	57	30
10	31	64	45	107	72	97	65	31
11	32	71	43	105	73	95	66	36
12	34	69	48	106	79	95	71	37
13	38	77	52	106	80	95	72	38
14	43	82	57	104	82	94	73	42
15	53	89	61	104	89	94	80	52
16	58	86	73	100	86	90	77	60
17	33	65	41	107	63	96	56	33
18	40	87	48	104	79	94	71	46
19	45	86	55	101	80	91	72	52
20	45	89	55	104	81	94	73	52
21	61	87	74	102	87	92	78	75
22	60	87	74	101	86	91	77	73
23	33	86	55	101	78	91	70	35
24	34	69	45	101	69	91	62	36
25	39	87	50	104	81	93	73	42
26	47	86	60	101	86	91	77	47
27	17	33	19	56	28	50	25	17
40	38	80	52	104	78	94	70	40
41	40	82	57	105	82	94	73	42
42	50	89	61	104	88	93	79	53
43	47	88	61	103	88	93	79	52
44	52	87	74	101	86	91	77	60
45	48	89	61	105	88	94	79	52

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	210	462	278	845	467	760	420	209
2	219	468	280	882	458	794	412	218
3	222	491	299	898	483	808	435	221
4	232	510	303	928	515	835	463	231
5	235	514	311	941	540	847	486	234
6	250	549	330	970	572	873	515	248
7	264	562	356	967	598	870	539	259
8	270	556	372	965	596	869	536	268
9	270	555	353	960	598	864	538	268
10	263	568	355	963	615	867	553	266
11	285	635	388	938	623	844	560	284
12	316	653	407	942	682	847	613	315
13	318	592	433	949	688	854	619	314
14	352	656	471	927	719	834	647	350
15	421	688	508	924	752	832	676	411
16	372	667	459	901	640	811	576	358
17	297	626	391	952	593	857	534	296
18	362	693	461	929	696	836	626	354
19	376	705	525	901	725	811	652	374
20	402	704	510	915	722	823	650	390
21	418	716	586	909	821	818	739	503
22	464	709	602	900	793	810	714	624
23	320	710	565	926	750	834	675	360
24	351	682	496	924	700	832	630	349
25	369	720	544	939	753	845	678	388
26	435	717	595	901	782	811	704	477
27	200	441	256	818	433	736	390	199
40	322	620	440	935	673	841	606	328
41	300	638	461	942	706	848	635	312
42	347	683	525	936	753	842	678	338
43	373	679	508	922	756	830	680	364
44	339	682	447	924	640	832	576	326
45	388	670	511	926	752	833	677	378

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	93	93	93	93	93	93	93	93
2	95	95	95	95	95	95	95	95
3	98	98	98	98	98	98	98	98
4	96	96	96	96	96	96	96	96
5	100	100	100	100	100	100	100	100
6	104	104	104	104	104	104	104	104
7	108	108	108	108	108	108	108	108
8	111	111	111	111	111	111	111	111
9	110	110	110	110	110	110	110	110
10	117	117	117	117	117	117	117	117
11	125	125	125	125	125	125	125	125
12	129	129	129	129	129	129	129	129
13	145	145	145	145	145	145	145	145
14	152	152	152	152	152	152	152	152
15	187	187	187	187	187	187	187	187
16	303	303	303	303	303	303	303	303
17	108	108	108	108	108	108	108	108
18	220	220	220	220	220	220	220	220
19	242	242	242	242	242	242	242	242
20	219	219	219	219	219	219	219	219
21	298	298	298	298	298	298	298	298
22	336	336	336	336	336	336	336	336
23	202	202	202	202	202	202	202	202
24	152	152	152	152	152	152	152	152
25	229	229	229	229	229	229	229	229
26	273	273	273	273	273	273	273	273
27	88	88	88	88	88	88	88	88
40	139	139	139	139	139	139	139	139
41	140	140	140	140	140	140	140	140
42	170	170	170	170	170	170	170	170
43	179	179	179	179	179	179	179	179
44	292	292	292	292	292	292	292	292
45	188	188	188	188	188	188	188	188

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Deductible	Glass Deductible for Comprehensive
$100	0.84

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	Approved As Of
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

Responsible Driver Factors													
Code	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35		

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.

Liberty Mutual Deductible Fund

Indicator	Vehicles	Premium
Yes	1	$33
Yes	2	$51
Yes	3	$69
Yes	4+	$87
No	1+	$0

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	18	0
20/50	19	1
25/50	21	3
25/60	22	4
30/70	23	11
35/80	23	15
50/100	24	24
100/300	30	56
250/500	35	164
500/500	52	411
500/1000	53	424

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	28
10,000	37
15,000	47
20,000	51
25,000	55
50,000	65
100,000	78

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Part 9 - Comprehensive	
Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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	188	336	211	631	330	567	298	180
2	206	365	235	685	375	617	337	197
3	213	384	255	745	403	670	361	210
4	229	428	261	825	465	743	420	224
5	232	420	291	849	489	766	438	229
6	256	474	291	929	570	835	514	249
7	260	458	323	985	582	889	523	254
8	279	508	332	1037	624	934	564	273
9	316	544	377	1075	652	966	585	310
10	314	624	419	1120	737	1008	666	321
11	305	679	410	1102	742	993	670	347
12	338	648	450	1103	797	994	718	329
13	411	756	519	1186	862	1068	775	403
14	475	812	597	1199	913	1081	823	462
15	570	913	633	1206	994	1086	892	544
16	503	984	870	1248	1015	1124	917	518
17	351	679	427	1157	685	1039	616	352
18	424	1052	575	1406	1013	1268	914	483
19	404	809	536	1056	809	951	729	453
20	474	1048	644	1394	1058	1255	954	526
21	584	1058	875	1354	1112	1221	999	812
22	575	1058	853	1355	1094	1223	982	786
23	343	767	535	1077	794	969	715	351
24	348	685	440	1082	712	973	639	353
25	352	788	474	1108	835	997	751	383
26	449	885	626	1120	923	1008	828	431
27	160	308	179	565	280	509	254	165
40	422	793	521	1159	826	1042	746	445
41	414	746	543	1102	826	993	746	424
42	548	887	633	1180	964	1061	869	561
43	516	918	650	1234	1013	1112	912	558
44	426	875	771	1106	901	996	809	432
45	572	961	684	1315	1071	1186	963	593

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	76	131	86	247	136	222	123	76
2	82	146	96	266	149	242	135	81
3	93	149	103	286	159	259	145	86
4	95	165	105	316	181	284	164	94
5	95	161	117	326	192	295	175	95
6	104	181	119	359	225	322	200	103
7	105	177	127	379	227	339	206	103
8	111	195	131	399	246	359	219	109
9	129	210	149	410	255	373	228	124
10	127	242	162	423	283	379	256	126
11	125	260	161	419	284	374	259	137
12	135	249	176	419	307	374	276	129
13	164	297	202	447	332	403	298	160
14	189	321	230	450	352	406	319	183
15	222	355	245	455	381	408	342	207
16	202	384	335	470	390	422	353	206
17	144	261	166	445	268	402	238	144
18	170	400	224	527	390	474	348	193
19	161	316	210	399	310	356	280	178
20	188	414	249	524	407	471	365	216
21	232	414	343	509	429	458	383	320
22	225	414	337	510	420	458	380	310
23	135	303	208	405	306	364	275	141
24	143	261	175	406	275	365	249	143
25	144	310	184	418	323	375	287	158
26	179	346	243	423	355	377	321	173
27	68	121	72	222	112	198	103	71
40	170	310	205	437	319	393	286	177
41	161	294	211	419	319	374	284	170
42	217	347	246	443	369	399	334	217
43	202	360	254	465	390	421	352	218
44	166	341	295	416	347	376	311	175
45	225	376	266	495	413	446	369	230

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	242	428	303	842	523	760	470	251
2	259	447	311	907	558	816	502	264
3	264	461	330	943	565	848	508	280
4	280	478	336	1012	605	909	544	308
5	275	475	326	1024	631	919	567	307
6	298	495	355	1050	662	947	598	321
7	306	500	375	1080	710	971	637	332
8	310	531	384	1117	711	1004	638	349
9	321	543	381	1135	713	1023	642	329
10	316	537	376	1121	704	1009	633	324
11	310	571	386	1111	702	1001	631	326
12	347	582	414	1136	751	1026	675	353
13	386	624	440	1219	806	1102	726	386
14	417	696	480	1260	855	1133	770	426
15	449	767	515	1291	930	1162	837	459
16	418	801	537	1336	883	1203	798	430
17	351	677	421	1219	712	1098	640	351
18	455	902	555	1482	958	1333	866	449
19	373	700	449	1129	729	1015	654	359
20	441	886	537	1470	937	1322	843	465
21	521	974	624	1447	1047	1302	941	522
22	660	1038	774	1445	1125	1301	1013	644
23	310	712	457	1153	764	1037	687	341
24	379	712	456	1159	732	1042	658	370
25	365	787	461	1185	828	1066	745	389
26	456	834	588	1200	914	1079	821	450
27	229	407	275	798	462	717	413	229
40	354	662	438	1203	759	1081	685	407
41	339	607	429	1135	760	1024	685	357
42	368	711	507	1263	891	1137	806	437
43	445	766	528	1323	950	1189	854	455
44	319	685	464	1164	773	1050	693	330
45	484	820	550	1406	1005	1268	905	490

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	21	50	32	78	45	70	40	21
2	22	53	36	86	49	78	43	21
3	23	55	36	94	55	84	50	23
4	24	65	39	103	60	94	55	23
5	24	59	40	104	65	95	58	26
6	24	69	42	112	75	102	68	30
7	29	66	45	123	76	111	69	28
8	30	71	49	129	83	117	72	30
9	33	81	53	134	86	120	78	33
10	32	83	60	135	98	121	86	32
11	35	95	56	134	99	120	91	37
12	35	93	65	134	103	120	94	39
13	43	110	72	145	116	129	104	45
14	51	120	84	150	121	133	108	50
15	63	126	85	144	126	127	116	59
16	69	129	108	147	131	131	119	75
17	37	93	58	145	91	129	82	37
18	52	141	79	168	132	151	121	58
19	49	116	71	134	110	120	99	55
20	58	145	90	162	135	146	122	69
21	80	141	121	162	149	146	135	103
22	80	144	116	162	146	146	132	97
23	35	116	70	131	103	118	94	39
24	36	93	60	134	93	120	83	37
25	43	119	68	135	112	121	102	46
26	53	120	83	140	123	124	110	55
27	19	43	24	69	37	63	33	19
40	42	110	70	143	112	127	102	48
41	40	107	77	135	107	121	96	48
42	58	127	85	145	127	129	114	60
43	58	131	93	149	135	135	123	60
44	57	120	98	134	121	121	109	67
45	59	134	96	156	141	141	129	64

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	447	981	591	1799	993	1617	894	445
2	445	951	566	1790	931	1613	838	442
3	471	1045	636	1909	1028	1717	925	469
4	495	1085	643	1976	1094	1776	986	491
5	498	1093	660	2001	1147	1803	1034	497
6	507	1114	669	1973	1161	1774	1046	505
7	535	1144	722	1965	1213	1770	1093	526
8	547	1130	756	1962	1211	1765	1089	544
9	561	1154	732	1998	1243	1795	1118	557
10	523	1127	703	1912	1221	1720	1094	528
11	564	1258	768	1864	1237	1675	1111	563
12	625	1291	804	1861	1347	1672	1210	624
13	642	1197	875	1919	1391	1726	1251	631
14	746	1393	1001	1974	1529	1773	1376	744
15	929	1519	1123	2040	1658	1837	1494	908
16	821	1473	1013	1992	1414	1790	1269	789
17	630	1330	831	2026	1262	1822	1136	629
18	709	1357	903	1820	1363	1636	1222	690
19	675	1267	943	1623	1303	1459	1174	673
20	843	1476	1069	1920	1515	1726	1362	820
21	884	1508	1235	1918	1731	1725	1560	1059
22	1001	1529	1298	1942	1711	1747	1540	1344
23	573	1278	1014	1666	1347	1500	1212	645
24	692	1347	979	1824	1383	1642	1242	688
25	664	1295	979	1689	1355	1520	1222	697
26	821	1354	1122	1700	1475	1530	1327	897
27	406	897	519	1661	882	1500	791	404
40	537	1035	734	1560	1123	1403	1011	546
41	525	1118	805	1648	1235	1483	1111	544
42	635	1251	961	1715	1381	1541	1242	618
43	720	1310	978	1776	1458	1601	1311	700
44	594	1193	784	1615	1121	1456	1008	569
45	760	1311	999	1814	1472	1629	1325	739

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	182	182	182	182	182	182	182	182
2	177	177	177	177	177	177	177	177
3	188	188	188	188	188	188	188	188
4	186	186	186	186	186	186	186	186
5	195	195	195	195	195	195	195	195
6	196	196	196	196	196	196	196	196
7	202	202	202	202	202	202	202	202
8	207	207	207	207	207	207	207	207
9	209	209	209	209	209	209	209	209
10	210	210	210	210	210	210	210	210
11	225	225	225	225	225	225	225	225
12	232	232	232	232	232	232	232	232
13	266	266	266	266	266	266	266	266
14	297	297	297	297	297	297	297	297
15	380	380	380	380	380	380	380	380
16	614	614	614	614	614	614	614	614
17	210	210	210	210	210	210	210	210
18	393	393	393	393	393	393	393	393
19	397	397	397	397	397	397	397	397
20	420	420	420	420	420	420	420	420
21	577	577	577	577	577	577	577	577
22	668	668	668	668	668	668	668	668
23	334	334	334	334	334	334	334	334
24	275	275	275	275	275	275	275	275
25	380	380	380	380	380	380	380	380
26	473	473	473	473	473	473	473	473
27	163	163	163	163	163	163	163	163
40	212	212	212	212	212	212	212	212
41	225	225	225	225	225	225	225	225
42	287	287	287	287	287	287	287	287
43	318	318	318	318	318	318	318	318
44	471	471	471	471	471	471	471	471
45	336	336	336	336	336	336	336	336

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS
Automobile Rating Manual

Class-Territory Base Rates
Part 1 (A-1: 20/40 Bodily Injury)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~174~~	188	~~311~~	336	~~195~~	211	~~584~~	631	~~306~~	330	~~525~~	567	~~276~~	298	~~167~~	180
2	~~191~~	206	~~338~~	365	~~218~~	235	~~634~~	685	~~347~~	375	~~571~~	617	~~312~~	337	~~182~~	197
3	~~197~~	213	~~356~~	384	~~236~~	255	~~690~~	745	~~373~~	403	~~620~~	670	~~334~~	361	~~194~~	210
4	~~212~~	229	~~396~~	428	~~242~~	261	~~764~~	825	~~431~~	465	~~688~~	743	~~389~~	420	~~207~~	224
5	~~215~~	232	~~389~~	420	~~269~~	291	~~786~~	849	~~453~~	489	~~709~~	766	~~406~~	438	~~212~~	229
6	~~237~~	256	~~439~~	474	~~269~~	291	~~860~~	929	~~528~~	570	~~773~~	835	~~476~~	514	~~231~~	249
7	~~241~~	260	~~424~~	458	~~299~~	323	~~912~~	985	~~539~~	582	~~823~~	889	~~484~~	523	~~235~~	254
8	~~258~~	279	~~470~~	508	~~307~~	332	~~960~~	1037	~~578~~	624	~~865~~	934	~~522~~	564	~~253~~	273
9	~~293~~	316	~~504~~	544	~~349~~	377	~~995~~	1075	~~604~~	652	~~894~~	966	~~542~~	585	~~287~~	310
10	~~291~~	314	~~578~~	624	~~388~~	419	~~1037~~	1120	~~682~~	737	~~933~~	1008	~~617~~	666	~~297~~	321
11	~~282~~	305	~~629~~	679	~~380~~	410	~~1020~~	1102	~~687~~	742	~~919~~	993	~~620~~	670	~~321~~	347
12	~~313~~	338	~~600~~	648	~~417~~	450	~~1021~~	1103	~~738~~	797	~~920~~	994	~~665~~	718	~~305~~	329
13	~~381~~	411	~~700~~	756	~~481~~	519	~~1098~~	1186	~~798~~	862	~~989~~	1068	~~718~~	775	~~373~~	403
14	~~440~~	475	~~752~~	812	~~553~~	597	~~1110~~	1199	~~845~~	913	~~1001~~	1081	~~762~~	823	~~428~~	462
15	~~528~~	570	~~845~~	913	~~586~~	633	~~1117~~	1206	~~920~~	994	~~1006~~	1086	~~826~~	892	~~504~~	544
16	~~466~~	503	~~911~~	984	~~806~~	870	~~1156~~	1248	~~940~~	1015	~~1041~~	1124	~~849~~	917	~~480~~	518
17	~~325~~	351	~~629~~	679	~~395~~	427	~~1071~~	1157	~~634~~	685	~~962~~	1039	~~570~~	616	~~326~~	352
18	~~393~~	424	~~974~~	1052	~~532~~	575	~~1302~~	1406	~~938~~	1013	~~1174~~	1268	~~846~~	914	~~447~~	483
19	~~374~~	404	~~749~~	809	~~496~~	536	~~978~~	1056	~~749~~	809	~~881~~	951	~~675~~	729	~~419~~	453
20	~~439~~	474	~~970~~	1048	~~596~~	644	~~1291~~	1394	~~980~~	1058	~~1162~~	1255	~~883~~	954	~~487~~	526
21	~~541~~	584	~~980~~	1058	~~810~~	875	~~1254~~	1354	~~1030~~	1112	~~1131~~	1221	~~925~~	999	~~752~~	812
22	~~532~~	575	~~980~~	1058	~~790~~	853	~~1255~~	1355	~~1013~~	1094	~~1132~~	1223	~~909~~	982	~~728~~	786
23	~~318~~	343	~~710~~	767	~~495~~	535	~~997~~	1077	~~735~~	794	~~897~~	969	~~662~~	715	~~325~~	351
24	~~322~~	348	~~634~~	685	~~407~~	440	~~1002~~	1082	~~659~~	712	~~901~~	973	~~592~~	639	~~327~~	353
25	~~326~~	352	~~730~~	788	~~439~~	474	~~1026~~	1108	~~773~~	835	~~923~~	997	~~695~~	751	~~355~~	383
26	~~416~~	449	~~819~~	885	~~580~~	626	~~1037~~	1120	~~855~~	923	~~933~~	1008	~~767~~	828	~~399~~	431
27	~~148~~	160	~~285~~	308	~~166~~	179	~~523~~	565	~~259~~	280	~~471~~	509	~~235~~	254	~~153~~	165
40	~~391~~	422	~~734~~	793	~~482~~	521	~~1073~~	1159	~~765~~	826	~~965~~	1042	~~691~~	746	~~412~~	445
41	~~383~~	414	~~691~~	746	~~503~~	543	~~1020~~	1102	~~765~~	826	~~919~~	993	~~691~~	746	~~393~~	424
42	~~507~~	548	~~821~~	887	~~586~~	633	~~1093~~	1180	~~893~~	964	~~982~~	1061	~~805~~	869	~~519~~	561
43	~~478~~	516	~~850~~	918	~~602~~	650	~~1143~~	1234	~~938~~	1013	~~1030~~	1112	~~844~~	912	~~517~~	558
44	~~394~~	426	~~810~~	875	~~714~~	771	~~1024~~	1106	~~834~~	901	~~922~~	996	~~749~~	809	~~400~~	432
45	~~530~~	572	~~890~~	961	~~633~~	684	~~1218~~	1315	~~992~~	1071	~~1098~~	1186	~~892~~	963	~~549~~	593

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates
Part 2 (A-2: PIP)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~70~~	76	~~121~~	131	~~80~~	86	~~229~~	247	~~126~~	136	~~206~~	222	~~114~~	123	~~70~~	76
2	~~76~~	82	~~135~~	146	~~89~~	96	~~246~~	266	~~138~~	149	~~224~~	242	~~125~~	135	~~75~~	81
3	~~86~~	93	~~138~~	149	~~95~~	103	~~265~~	286	~~147~~	159	~~240~~	259	~~134~~	145	~~80~~	86
4	~~88~~	95	~~153~~	165	~~97~~	105	~~293~~	316	~~168~~	181	~~263~~	284	~~152~~	164	~~87~~	94
5	~~88~~	95	~~149~~	161	~~108~~	117	~~302~~	326	~~178~~	192	~~273~~	295	~~162~~	175	~~88~~	95
6	~~96~~	104	~~168~~	181	~~110~~	119	~~332~~	359	~~208~~	225	~~298~~	322	~~185~~	200	~~95~~	103
7	~~97~~	105	~~164~~	177	~~118~~	127	~~351~~	379	~~210~~	227	~~314~~	339	~~191~~	206	~~95~~	103
8	~~103~~	111	~~181~~	195	~~121~~	131	~~369~~	399	~~228~~	246	~~332~~	359	~~203~~	219	~~101~~	109
9	~~119~~	129	~~194~~	210	~~138~~	149	~~380~~	410	~~236~~	255	~~345~~	373	~~211~~	228	~~115~~	124
10	~~118~~	127	~~224~~	242	~~150~~	162	~~392~~	423	~~262~~	283	~~351~~	379	~~237~~	256	~~117~~	126
11	~~116~~	125	~~241~~	260	~~149~~	161	~~388~~	419	~~263~~	284	~~346~~	374	~~240~~	259	~~127~~	137
12	~~125~~	135	~~231~~	249	~~163~~	176	~~388~~	419	~~284~~	307	~~346~~	374	~~256~~	276	~~119~~	129
13	~~152~~	164	~~275~~	297	~~187~~	202	~~414~~	447	~~307~~	332	~~373~~	403	~~276~~	298	~~148~~	160
14	~~175~~	189	~~297~~	321	~~213~~	230	~~417~~	450	~~326~~	352	~~376~~	406	~~295~~	319	~~169~~	183
15	~~206~~	222	~~329~~	355	~~227~~	245	~~421~~	455	~~353~~	381	~~378~~	408	~~317~~	342	~~192~~	207
16	~~187~~	202	~~356~~	384	~~310~~	335	~~435~~	470	~~361~~	390	~~391~~	422	~~327~~	353	~~191~~	206
17	~~133~~	144	~~242~~	261	~~154~~	166	~~412~~	445	~~248~~	268	~~372~~	402	~~220~~	238	~~133~~	144
18	~~157~~	170	~~370~~	400	~~207~~	224	~~488~~	527	~~361~~	390	~~439~~	474	~~322~~	348	~~179~~	193
19	~~149~~	161	~~293~~	316	~~194~~	210	~~369~~	399	~~287~~	310	~~330~~	356	~~259~~	280	~~165~~	178
20	~~174~~	188	~~383~~	414	~~231~~	249	~~485~~	524	~~377~~	407	~~436~~	471	~~338~~	365	~~200~~	216
21	~~215~~	232	~~383~~	414	~~318~~	343	~~471~~	509	~~397~~	429	~~424~~	458	~~355~~	383	~~296~~	320
22	~~208~~	225	~~383~~	414	~~312~~	337	~~472~~	510	~~389~~	420	~~424~~	458	~~352~~	380	~~287~~	310
23	~~125~~	135	~~281~~	303	~~193~~	208	~~375~~	405	~~283~~	306	~~337~~	364	~~255~~	275	~~131~~	141
24	~~132~~	143	~~242~~	261	~~162~~	175	~~376~~	406	~~255~~	275	~~338~~	365	~~231~~	249	~~132~~	143
25	~~133~~	144	~~287~~	310	~~170~~	184	~~387~~	418	~~299~~	323	~~347~~	375	~~266~~	287	~~146~~	158
26	~~166~~	179	~~320~~	346	~~225~~	243	~~392~~	423	~~329~~	355	~~349~~	377	~~297~~	321	~~160~~	173
27	~~63~~	68	~~112~~	121	~~67~~	72	~~206~~	222	~~104~~	112	~~183~~	198	~~95~~	103	~~66~~	71
40	~~157~~	170	~~287~~	310	~~190~~	205	~~405~~	437	~~295~~	319	~~364~~	393	~~265~~	286	~~164~~	177
41	~~149~~	161	~~272~~	294	~~195~~	211	~~388~~	419	~~295~~	319	~~346~~	374	~~263~~	284	~~157~~	170
42	~~201~~	217	~~321~~	347	~~228~~	246	~~410~~	443	~~342~~	369	~~369~~	399	~~309~~	334	~~201~~	217
43	~~187~~	202	~~333~~	360	~~235~~	254	~~431~~	465	~~361~~	390	~~390~~	421	~~326~~	352	~~202~~	218
44	~~154~~	166	~~316~~	341	~~273~~	295	~~385~~	416	~~321~~	347	~~348~~	376	~~288~~	311	~~162~~	175
45	~~208~~	225	~~348~~	376	~~246~~	266	~~458~~	495	~~382~~	413	~~413~~	446	~~342~~	369	~~213~~	230

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 4 Basic ($5000 PDL)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~224~~	242	~~396~~	428	~~281~~	303	~~780~~	842	~~484~~	523	~~704~~	760	~~435~~	470	~~232~~	251
2	~~240~~	259	~~414~~	447	~~288~~	311	~~840~~	907	~~517~~	558	~~756~~	816	~~465~~	502	~~244~~	264
3	~~244~~	264	~~427~~	461	~~306~~	330	~~873~~	943	~~523~~	565	~~785~~	848	~~470~~	508	~~259~~	280
4	~~259~~	280	~~443~~	478	~~311~~	336	~~937~~	1012	~~560~~	605	~~842~~	909	~~504~~	544	~~285~~	308
5	~~255~~	275	~~440~~	475	~~302~~	326	~~948~~	1024	~~584~~	631	~~851~~	919	~~525~~	567	~~284~~	307
6	~~276~~	298	~~458~~	495	~~329~~	355	~~972~~	1050	~~613~~	662	~~877~~	947	~~554~~	598	~~297~~	321
7	~~283~~	306	~~463~~	500	~~347~~	375	~~1000~~	1080	~~657~~	710	~~899~~	971	~~590~~	637	~~307~~	332
8	~~287~~	310	~~492~~	531	~~356~~	384	~~1034~~	1117	~~658~~	711	~~930~~	1004	~~591~~	638	~~323~~	349
9	~~297~~	321	~~503~~	543	~~353~~	381	~~1051~~	1135	~~660~~	713	~~947~~	1023	~~594~~	642	~~305~~	329
10	~~293~~	316	~~497~~	537	~~348~~	376	~~1038~~	1121	~~652~~	704	~~934~~	1009	~~586~~	633	~~300~~	324
11	~~287~~	310	~~529~~	571	~~357~~	386	~~1029~~	1111	~~650~~	702	~~927~~	1001	~~584~~	631	~~302~~	326
12	~~321~~	347	~~539~~	582	~~383~~	414	~~1052~~	1136	~~695~~	751	~~950~~	1026	~~625~~	675	~~327~~	353
13	~~357~~	386	~~578~~	624	~~407~~	440	~~1129~~	1219	~~746~~	806	~~1020~~	1102	~~672~~	726	~~357~~	386
14	~~386~~	417	~~644~~	696	~~444~~	480	~~1167~~	1260	~~792~~	855	~~1049~~	1133	~~713~~	770	~~394~~	426
15	~~416~~	449	~~710~~	767	~~477~~	515	~~1195~~	1291	~~861~~	930	~~1076~~	1162	~~775~~	837	~~425~~	459
16	~~387~~	418	~~742~~	801	~~497~~	537	~~1237~~	1336	~~818~~	883	~~1114~~	1203	~~739~~	798	~~398~~	430
17	~~325~~	351	~~627~~	677	~~390~~	421	~~1129~~	1219	~~659~~	712	~~1017~~	1098	~~593~~	640	~~325~~	351
18	~~421~~	455	~~835~~	902	~~514~~	555	~~1372~~	1482	~~887~~	958	~~1234~~	1333	~~802~~	866	~~416~~	449
19	~~345~~	373	~~648~~	700	~~416~~	449	~~1045~~	1129	~~675~~	729	~~940~~	1015	~~606~~	654	~~332~~	359
20	~~408~~	441	~~820~~	886	~~497~~	537	~~1361~~	1470	~~868~~	937	~~1224~~	1322	~~781~~	843	~~431~~	465
21	~~482~~	521	~~902~~	974	~~578~~	624	~~1340~~	1447	~~969~~	1047	~~1206~~	1302	~~871~~	941	~~483~~	522
22	~~611~~	660	~~961~~	1038	~~717~~	774	~~1338~~	1445	~~1042~~	1125	~~1205~~	1301	~~938~~	1013	~~596~~	644
23	~~287~~	310	~~659~~	712	~~423~~	457	~~1068~~	1153	~~707~~	764	~~960~~	1037	~~636~~	687	~~316~~	341
24	~~351~~	379	~~659~~	712	~~422~~	456	~~1073~~	1159	~~678~~	732	~~965~~	1042	~~609~~	658	~~343~~	370
25	~~338~~	365	~~729~~	787	~~427~~	461	~~1097~~	1185	~~767~~	828	~~987~~	1066	~~690~~	745	~~360~~	389
26	~~422~~	456	~~772~~	834	~~544~~	588	~~1111~~	1200	~~846~~	914	~~999~~	1079	~~760~~	821	~~417~~	450
27	~~212~~	229	~~377~~	407	~~255~~	275	~~739~~	798	~~428~~	462	~~664~~	717	~~382~~	413	~~212~~	229
40	~~328~~	354	~~613~~	662	~~406~~	438	~~1114~~	1203	~~703~~	759	~~1001~~	1081	~~634~~	685	~~377~~	407
41	~~314~~	339	~~562~~	607	~~397~~	429	~~1051~~	1135	~~704~~	760	~~948~~	1024	~~634~~	685	~~331~~	357
42	~~341~~	368	~~658~~	711	~~469~~	507	~~1169~~	1263	~~825~~	891	~~1053~~	1137	~~746~~	806	~~405~~	437
43	~~412~~	445	~~709~~	766	~~489~~	528	~~1225~~	1323	~~880~~	950	~~1101~~	1189	~~791~~	854	~~421~~	455
44	~~295~~	319	~~634~~	685	~~430~~	464	~~1078~~	1164	~~716~~	773	~~972~~	1050	~~642~~	693	~~306~~	330
45	~~448~~	484	~~759~~	820	~~509~~	550	~~1302~~	1406	~~931~~	1005	~~1174~~	1268	~~838~~	905	~~454~~	490

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	~~19~~	21	~~46~~	50	~~30~~	32	~~72~~	78	~~42~~	45	~~65~~	70	~~37~~	40	~~19~~	21
2	~~20~~	22	~~49~~	53	~~33~~	36	~~80~~	86	~~45~~	49	~~72~~	78	~~40~~	43	~~19~~	21
3	~~21~~	23	~~51~~	55	~~33~~	36	~~87~~	94	~~51~~	55	~~78~~	84	~~46~~	50	~~21~~	23
4	~~22~~	24	~~60~~	65	~~36~~	39	~~95~~	103	~~56~~	60	~~87~~	94	~~51~~	55	~~21~~	23
5	~~22~~	24	~~55~~	59	~~37~~	40	~~96~~	104	~~60~~	65	~~88~~	95	~~54~~	58	~~24~~	26
6	~~22~~	24	~~64~~	69	~~39~~	42	~~104~~	112	~~69~~	75	~~94~~	102	~~63~~	68	~~28~~	30
7	~~27~~	29	~~61~~	66	~~42~~	45	~~114~~	123	~~70~~	76	~~103~~	111	~~64~~	69	~~26~~	28
8	~~28~~	30	~~66~~	71	~~45~~	49	~~119~~	129	~~77~~	83	~~108~~	117	~~67~~	72	~~28~~	30
9	~~31~~	33	~~75~~	81	~~49~~	53	~~124~~	134	~~80~~	86	~~111~~	120	~~72~~	78	~~31~~	33
10	~~30~~	32	~~77~~	83	~~56~~	60	~~125~~	135	~~91~~	98	~~112~~	121	~~80~~	86	~~30~~	32
11	~~32~~	35	~~88~~	95	~~52~~	56	~~124~~	134	~~92~~	99	~~111~~	120	~~84~~	91	~~34~~	37
12	~~32~~	35	~~86~~	93	~~60~~	65	~~124~~	134	~~95~~	103	~~111~~	120	~~87~~	94	~~36~~	39
13	~~40~~	43	~~102~~	110	~~67~~	72	~~134~~	145	~~107~~	116	~~119~~	129	~~96~~	104	~~42~~	45
14	~~47~~	51	~~111~~	120	~~78~~	84	~~139~~	150	~~112~~	121	~~123~~	133	~~100~~	108	~~46~~	50
15	~~58~~	63	~~117~~	126	~~79~~	85	~~133~~	144	~~117~~	126	~~118~~	127	~~107~~	116	~~55~~	59
16	~~64~~	69	~~119~~	129	~~100~~	108	~~136~~	147	~~121~~	131	~~121~~	131	~~110~~	119	~~69~~	75
17	~~34~~	37	~~86~~	93	~~54~~	58	~~134~~	145	~~84~~	91	~~119~~	129	~~76~~	82	~~34~~	37
18	~~48~~	52	~~131~~	141	~~73~~	79	~~156~~	168	~~122~~	132	~~140~~	151	~~112~~	121	~~54~~	58
19	~~45~~	49	~~107~~	116	~~66~~	71	~~124~~	134	~~102~~	110	~~111~~	120	~~92~~	99	~~51~~	55
20	~~54~~	58	~~134~~	145	~~83~~	90	~~150~~	162	~~125~~	135	~~135~~	146	~~113~~	122	~~64~~	69
21	~~74~~	80	~~131~~	141	~~112~~	121	~~150~~	162	~~138~~	149	~~135~~	146	~~125~~	135	~~95~~	103
22	~~74~~	80	~~133~~	144	~~107~~	116	~~150~~	162	~~135~~	146	~~135~~	146	~~122~~	132	~~90~~	97
23	~~32~~	35	~~107~~	116	~~65~~	70	~~121~~	131	~~95~~	103	~~109~~	118	~~87~~	94	~~36~~	39
24	~~33~~	36	~~86~~	93	~~56~~	60	~~124~~	134	~~86~~	93	~~111~~	120	~~77~~	83	~~34~~	37
25	~~40~~	43	~~110~~	119	~~63~~	68	~~125~~	135	~~104~~	112	~~112~~	121	~~94~~	102	~~43~~	46
26	~~49~~	53	~~111~~	120	~~77~~	83	~~130~~	140	~~114~~	123	~~115~~	124	~~102~~	110	~~51~~	55
27	~~18~~	19	~~40~~	43	~~22~~	24	~~64~~	69	~~34~~	37	~~58~~	63	~~31~~	33	~~18~~	19
40	~~39~~	42	~~102~~	110	~~65~~	70	~~132~~	143	~~104~~	112	~~118~~	127	~~94~~	102	~~44~~	48
41	~~37~~	40	~~99~~	107	~~71~~	77	~~125~~	135	~~99~~	107	~~112~~	121	~~89~~	96	~~44~~	48
42	~~54~~	58	~~118~~	127	~~79~~	85	~~134~~	145	~~118~~	127	~~119~~	129	~~106~~	114	~~56~~	60
43	~~54~~	58	~~121~~	131	~~86~~	93	~~138~~	149	~~125~~	135	~~125~~	135	~~114~~	123	~~56~~	60
44	~~53~~	57	~~111~~	120	~~91~~	98	~~124~~	134	~~112~~	121	~~112~~	121	~~101~~	109	~~62~~	67
45	~~55~~	59	~~124~~	134	~~89~~	96	~~144~~	156	~~131~~	141	~~131~~	141	~~119~~	129	~~59~~	64

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	~~407~~	447	~~894~~	981	~~538~~	591	~~1639~~	1799	~~905~~	993	~~1473~~	1617	~~814~~	894	~~405~~	445
2	~~405~~	445	~~866~~	951	~~516~~	566	~~1631~~	1790	~~848~~	931	~~1469~~	1613	~~763~~	838	~~403~~	442
3	~~429~~	471	~~952~~	1045	~~579~~	636	~~1739~~	1909	~~936~~	1028	~~1564~~	1717	~~843~~	925	~~427~~	469
4	~~451~~	495	~~988~~	1085	~~586~~	643	~~1800~~	1976	~~997~~	1094	~~1618~~	1776	~~898~~	986	~~447~~	491
5	~~454~~	498	~~996~~	1093	~~601~~	660	~~1823~~	2001	~~1045~~	1147	~~1642~~	1803	~~942~~	1034	~~453~~	497
6	~~462~~	507	~~1015~~	1114	~~609~~	669	~~1797~~	1973	~~1058~~	1161	~~1616~~	1774	~~953~~	1046	~~460~~	505
7	~~487~~	535	~~1042~~	1144	~~658~~	722	~~1790~~	1965	~~1105~~	1213	~~1612~~	1770	~~996~~	1093	~~479~~	526
8	~~498~~	547	~~1029~~	1130	~~689~~	756	~~1787~~	1962	~~1103~~	1211	~~1608~~	1765	~~992~~	1089	~~496~~	544
9	~~511~~	561	~~1051~~	1154	~~667~~	732	~~1820~~	1998	~~1132~~	1243	~~1635~~	1795	~~1018~~	1118	~~507~~	557
10	~~476~~	523	~~1027~~	1127	~~640~~	703	~~1742~~	1912	~~1112~~	1221	~~1567~~	1720	~~997~~	1094	~~481~~	528
11	~~514~~	564	~~1146~~	1258	~~700~~	768	~~1698~~	1864	~~1127~~	1237	~~1526~~	1675	~~1012~~	1111	~~513~~	563
12	~~569~~	625	~~1176~~	1291	~~732~~	804	~~1695~~	1861	~~1227~~	1347	~~1523~~	1672	~~1102~~	1210	~~568~~	624
13	~~585~~	642	~~1090~~	1197	~~797~~	875	~~1748~~	1919	~~1267~~	1391	~~1572~~	1726	~~1140~~	1251	~~575~~	631
14	~~680~~	746	~~1269~~	1393	~~912~~	1001	~~1798~~	1974	~~1393~~	1529	~~1615~~	1773	~~1253~~	1376	~~678~~	744
15	~~846~~	929	~~1384~~	1519	~~1023~~	1123	~~1858~~	2040	~~1510~~	1658	~~1673~~	1837	~~1361~~	1494	~~827~~	908
16	~~748~~	821	~~1342~~	1473	~~923~~	1013	~~1815~~	1992	~~1288~~	1414	~~1631~~	1790	~~1156~~	1269	~~719~~	789
17	~~574~~	630	~~1212~~	1330	~~757~~	831	~~1846~~	2026	~~1150~~	1262	~~1660~~	1822	~~1035~~	1136	~~573~~	629
18	~~646~~	709	~~1236~~	1357	~~823~~	903	~~1658~~	1820	~~1242~~	1363	~~1490~~	1636	~~1113~~	1222	~~629~~	690
19	~~615~~	675	~~1154~~	1267	~~859~~	943	~~1478~~	1623	~~1187~~	1303	~~1329~~	1459	~~1069~~	1174	~~613~~	673
20	~~768~~	843	~~1345~~	1476	~~974~~	1069	~~1749~~	1920	~~1380~~	1515	~~1572~~	1726	~~1241~~	1362	~~747~~	820
21	~~805~~	884	~~1374~~	1508	~~1125~~	1235	~~1747~~	1918	~~1577~~	1731	~~1571~~	1725	~~1421~~	1560	~~965~~	1059
22	~~912~~	1001	~~1393~~	1529	~~1182~~	1298	~~1769~~	1942	~~1559~~	1711	~~1591~~	1747	~~1403~~	1540	~~1224~~	1344
23	~~522~~	573	~~1164~~	1278	~~924~~	1014	~~1518~~	1666	~~1227~~	1347	~~1366~~	1500	~~1104~~	1212	~~588~~	645
24	~~630~~	692	~~1227~~	1347	~~892~~	979	~~1662~~	1824	~~1260~~	1383	~~1496~~	1642	~~1131~~	1242	~~627~~	688
25	~~605~~	664	~~1180~~	1295	~~892~~	979	~~1539~~	1689	~~1234~~	1355	~~1385~~	1520	~~1113~~	1222	~~635~~	697
26	~~748~~	821	~~1233~~	1354	~~1022~~	1122	~~1549~~	1700	~~1344~~	1475	~~1394~~	1530	~~1209~~	1327	~~817~~	897
27	~~370~~	406	~~817~~	897	~~473~~	519	~~1513~~	1661	~~803~~	882	~~1366~~	1500	~~721~~	791	~~368~~	404
40	~~489~~	537	~~943~~	1035	~~669~~	734	~~1421~~	1560	~~1023~~	1123	~~1278~~	1403	~~921~~	1011	~~497~~	546
41	~~478~~	525	~~1018~~	1118	~~733~~	805	~~1501~~	1648	~~1125~~	1235	~~1351~~	1483	~~1012~~	1111	~~496~~	544
42	~~578~~	635	~~1140~~	1251	~~875~~	961	~~1562~~	1715	~~1258~~	1381	~~1404~~	1541	~~1131~~	1242	~~563~~	618
43	~~656~~	720	~~1193~~	1310	~~891~~	978	~~1618~~	1776	~~1328~~	1458	~~1458~~	1601	~~1194~~	1311	~~638~~	700
44	~~541~~	594	~~1087~~	1193	~~714~~	784	~~1471~~	1615	~~1021~~	1121	~~1326~~	1456	~~918~~	1008	~~518~~	569
45	~~692~~	760	~~1194~~	1311	~~910~~	999	~~1652~~	1814	~~1341~~	1472	~~1484~~	1629	~~1207~~	1325	~~673~~	739

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	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182
2	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177
3	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188
4	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186
5	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195
6	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196
7	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202
8	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207
9	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209
10	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210
11	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225
12	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232
13	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266
14	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297
15	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380
16	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614
17	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210
18	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393
19	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397
20	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420
21	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577
22	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668
23	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334
24	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275
25	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380
26	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473
27	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163
40	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212
41	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225
42	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287
43	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318
44	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471
45	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	~~26~~ 28
10,000	~~34~~ 37
15,000	~~44~~ 47
20,000	~~47~~ 51
25,000	~~51~~ 55
50,000	~~60~~ 65
100,000	~~72~~ 78

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Part 9 - Comprehensive Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	17 18	0
20/50	~~18~~ 19	1
25/50	~~19~~ 21	3
25/60	~~20~~ 22	4
30/70	~~21~~ 23	~~10~~ 11
35/80	~~21~~ 23	~~14~~ 15
50/100	~~22~~ 24	~~22~~ 24
100/300	~~28~~ 30	~~52~~ 56
250/500	~~32~~ 35	~~152~~ 164
500/500	~~48~~ 52	~~381~~ 411
500/1000	~~49~~ 53	~~393~~ 424

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

	Model Year															
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	~~**2004**~~	~~**2002-1990**~~ **2004-1990**	**1989 & Prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	~~0.570~~	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	~~0.601~~	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	~~0.635~~	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	~~0.672~~	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	~~0.710~~	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	~~0.751~~	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	~~0.794~~	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	~~0.841~~	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	~~0.891~~	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	~~0.945~~	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	~~1.001~~	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	~~1.063~~	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	~~1.128~~	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	~~1.197~~	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	~~1.271~~	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	~~1.350~~	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	~~1.458~~	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	~~1.552~~	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	~~1.687~~	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	~~1.822~~	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	~~1.957~~	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	~~2.092~~	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	~~2.295~~	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	~~2.497~~	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	~~2.700~~	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	~~2.902~~	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841									
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880									
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919									
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958									
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997									
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036									
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075									
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115									
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183									
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251									
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300									
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349									
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398									
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448									
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513									
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578									
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643									
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692									
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741									
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790									
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839									
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888									
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937									
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986									
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035									
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108									
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182									
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255									
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328									
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426									
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524									
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622									
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769									
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916									
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172									
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402									
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658									
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901									
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260									
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759									
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245									
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744									
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218									
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717									
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203									
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702									
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189									
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688									

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

	Model Year															
Symbol	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	~~2004~~	~~2002-1990~~ 2004-1990	1989 & Prior
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	~~0.526~~	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	~~0.555~~	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	~~0.587~~	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	~~0.621~~	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	~~0.656~~	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	~~0.695~~	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	~~0.736~~	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	~~0.780~~	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	~~0.826~~	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	~~0.877~~	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	~~0.930~~	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	~~0.988~~	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	~~1.049~~	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	~~1.114~~	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	~~1.185~~	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	~~1.260~~	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	~~1.361~~	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	~~1.449~~	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	~~1.575~~	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	~~1.701~~	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	~~1.827~~	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	~~1.953~~	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	~~2.142~~	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	~~2.331~~	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	~~2.520~~	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	~~2.709~~	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428									
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458									
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488									
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518									
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548									
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579									
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609									
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639									
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692									
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745									
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783									
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821									
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859									
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897									
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948									
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999									
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050									
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088									
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126									
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164									
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202									
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239									
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277									
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315									
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353									
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410									
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467									
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524									
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581									
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657									
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732									
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808									
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922									
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036									
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244									
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452									
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665									
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873									
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185									
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612									
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028									
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443									
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870									
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291									
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712									
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138									
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560									
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986									

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL

Copyright, Liberty Mutual Insurance Group, 2011

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	8
18	Termination of Insurance	8
19	Discounts	14
20	Model Year Rating	18
21	Responsible Driver Factor	18
22	Non-Symbolled Vehicles	20
23	High-Theft Vehicles	21
24	Extra-Risk Rating (Collision and Comprehensive)	22
25	Vehicle Series Rating	23
26	License Years Factor	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition	24
28	Private Passenger Classifications	24
29	Reserved For Future Use.	27
30	Personal Injury Protection - Deductible Form	27
31	Transportation of Fellow Employees	27

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No. **Page**

32 Pick-Ups, Vans, and Similar Type Vehicles. 27
33 Towing and Labor Cost 28
34 Trailers Designed for Use With Private Passenger Motor Vehicles 28
35 Employee Parking Guard 28
36 Liberty Mutual Deductible Fund 28
37-38 Reserved for Future Use 28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies 29
40 Antique Motor Cars and Motorcycles 30
41 Stated Amount Coverage 30
42 Golfmobiles and Lawnmowers (Motorized) 31
43 Snowmobiles 31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles 32
45 Agreed Amount Coverage - Comprehensive 33
46 Excess Electronic Equipment Coverage. 33
47 Customized Vans and Pickups 33
48 Original Equipment Manufacturer Parts Coverage 34

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 Named Non-Owner Policy 35
50 Use of Other Automobiles 35
51-53 Reserved for Future Use 36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards 37
55 Pre-Insurance Inspection Program 43
56 Driving Record Rating Plan (Merit Rating Plan) 44
Increased Limits Tables 47
57 Reserved for Future Use 47
58 Registry of Motor Vehicles Procedures 4

ADDITIONAL ITEMS

Private Passenger Endorsement Index B-1
Private Passenger Forms B-2
Personal Auto Forms Index B-3

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

Rating Territories..... T-1 - T-6

RATE SECTION

Private Passenger Rates ..... R-1 - R-19
Stated Amount Rates R-20
Motorcycle Rates..... R-21 - R-25
Approved Motorcycle Training Sites R-26
Miscellaneous Motor Vehicles R-27-R-35
Approved Public Transit Systems R-36
Responsible Driver Factors..... R-37

Copyright, Liberty Mutual Insurance Group, 2011

SECTION I - GENERAL RULES

The following rules are applicable to policies written by Liberty Mutual Insurance Company (the "Company").

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Company's Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Company's Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident.

Part 2 - Personal Injury Protection
The basic limit is $8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property
The basic limit is $5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available.

Part 6 - Medical Payments
The basic limit is $5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from $500 to $50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement AS 2339 must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision
This coverage is subject to a basic deductible of $500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Copyright, Liberty Mutual Insurance Group, 2011

Part 9 - Comprehensive
This coverage is subject to a basic deductible of $500. A deductible of $300 is available subject to underwriting requirements established by the Company, as permitted by law. Higher deductibles are available at the option of the insured. A separate $100 glass deductible is also available at the option of the insured. Endorsement AS 2330, titled $100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation
This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor
This coverage will pay up to $50 or up to $100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto
The basic limits are $20,000 each person and $40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Refer to the Rate Pages (Section R) for applicable rates and factors. For additional limits, refer to the Company.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to $35,000 each person and $80,000 each accident for Parts 3, 5 and 12.
2. $5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of $500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of $500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The Company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Company may send the Massachusetts Renewal Form.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium and a cancellation fee may apply.

   The Cancellation Notice must also contain the following statement:

   "This cancellation will not take effect if the full amount due, including any applicable late payment charges or other financing fees, shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

   a. A notice required to be sent by the Company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another

Copyright, Liberty Mutual Insurance Group, 2011

company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the Company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the Company not later than the policy expiration date if the insurance is not replaced so that the Company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the Company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business to the Company and the Company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Producer and Company Standards for New Customers

1. The producer of record must provide information necessary for the Company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

   In addition to reporting the necessary information to the Company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. The producer of record for the new policy must notify the prior producer of record, if known, or the prior insurer of the transfer of coverage as soon as possible. Prior producers of record must accept the notices of transfer or other forms of insurance verification from insureds, insurers or producers of record for the new policies, provided the notices meet at least the following standards:
   a. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and
   b. The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Producers must accept these notices regardless of whether they are generated in hard copy or in electronic format. They must forward such notices to the prior insurer as soon as possible so that consumers' rights are not affected negatively. Producers also are expected to assist their customers to correct any perceived inaccurate information on a notice rather than reject these notices automatically.
4. No notice of cancellation is required.

   EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business to the Company. In such situations the producer should refer to the former carrier for specific procedures. No notice s required, but the producer of record must provide the Company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The Company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

   Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the

Copyright, Liberty Mutual Insurance Group, 2011

motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

A. Policies will be written for a term of one year. A policy may be extended, by the Company, for an additional year at each anniversary of the original expiration date.

B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement AS 2333, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies

Date Interval*				Percent of
All Other		**Motorcycle**		**Annual Rates**
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

Copyright, Liberty Mutual Insurance Group, 2011

RULE 8. CHANGES

A. All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than $5, such adjustment may be waived, or it may be made subject to a minimum adjustment of $5 except that the actual return premium of less than $5 shall be allowed at the request of the insured.

2. A minimum premium of $5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.

3. If a return premium of less than $5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than $5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility law of any state or province of Canada, the Company will issue evidence of financial responsibility upon request of the insured for additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

Copyright, Liberty Mutual Insurance Group, 2011

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.

b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will by increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.

b. Failing to stop and report when involved in an accident.

c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will by increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will by increased by 5%.

a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.

b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.

3. The otherwise applicable premium will by increased by 5% if the certificate is required for any other cause

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

Copyright, Liberty Mutual Insurance Group, 2011

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.

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. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- $8,000 personal injury protection, no deductible
- $5,000 property damage liability
- 20/40 uninsured motorist coverage

RULE 12. WHOLE DOLLAR PREMIUM RULE

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving $0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, $5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS’ COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers’ compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Copyright, Liberty Mutual Insurance Group, 2011

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages (Section R) for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages (Section R) for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the Company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

   If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

   a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.

   b. If the insured automobile is repossessed under terms of a financing agreement.

   c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.

   d. If the insured enters the military service of the United States of America.

   e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

   a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

   b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

   c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the Company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the Company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the Company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the Company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the Company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by

Copyright, Liberty Mutual Insurance Group, 2011

the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the total amount of deficiency including premium, late pay fees, and other charges owed to the Company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than $5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.

2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

   NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by the Company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the Company, except that the company may verify plate return electronically in lieu of receipt.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the Company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.

2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

Copyright, Liberty Mutual Insurance Group, 2011

3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	2007.512
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	2006.956
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.

b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425

425 / 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.

2. Add that factor to the following factor:

Policy Period Months in Effect in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the Company.

Copyright, Liberty Mutual Insurance Group, 2011

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	.050
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

Copyright, Liberty Mutual Insurance Group, 2011

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			**August**			**September**			**October**			**November**			**December**		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

Copyright, Liberty Mutual Insurance Group, 2011

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES

Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

No. of Days in force	Jan.	Feb.	Mar.	Apr.	May	June	July	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30	December 1-15	December 16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration Expiration of December 31)

No. of Days in force	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July 1-15	July 16-31	August 1-15	August 16-31	September 1-15	September 16-30	October 1-15	October 16-31	November 1-15	November 16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration Expiration of November 30)

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

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:

Copyright, Liberty Mutual Insurance Group, 2011

i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

3. The Company may request a certified statment be submitted:
a. when the good student discount is initially requested, and;
b. at renewal and thereafter at the company's discretion.

4. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount
A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Liberty Preferred
A discount will apply based on the tenure, multi-car discount and presence of an inforce tenant (HO-4), condominium (HO-6) or homeowner (HO-2, HO-3) companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied or changed mid-term or on renewal when there are changes in multi-car discount or presence of inforce tenant, condominium or homeowners policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating association the rates otherwise applicable shall be reduced by the corresponding discount.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied mid-term if the policy becomes eligible.

This discount will apply only once, regardless of the number of participating associations or groups which the insured is a member, or the number of insureds in a household belonging to a participating association or employer group.

L. Enrollment Credit
If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount
The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2011

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with their current carrier. Group 1 includes policies with less than two days prior, group 2 includes policies with two to six days prior, and group 3 includes policies with seven or more days prior. Beginning at the second renewal, the group 2 discount will decrease 1% a year for three years, and the group 3 discount will decrease 2% a year for five years.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

Copyright, Liberty Mutual Insurance Group, 2011

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

For model years that are subsequent to the latest model year currently in Section R, a rating factor of 1.05 should be applied to the latest model year/symbol factor shown in the rating manual, and each year thereafter (up to the model year of the vehicle being rated) in order to develop the factor for the subsequent model year.

Rule 21. LIBERTY MUTUAL RESPONSIBLE DRIVER FACTOR

The following rules apply to new business and renewal policies effective on or after April 1, 2009. Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor as shown in the Rate Pages, Section R. The factor will be based on the following risk attributes:

- Age of Vehicle
- Annual Mileage
- Anti-Theft Category
- Coverage Combination
- Vehicle Base Cost
- Advance Quote Days
- Time Since Accidents or Violations
- Prior Carrier Lapse
- Current and Prior BI Limits
- Vehicle Curb Weight
- Vehicle Engine Displacement
- Vehicle Horsepower
- Vehicle Size
- Operator Years Licensed
- Time at Current Residence
- Time Since Vehicle Purchased
- Number of Premium Bills Sent to Collection
- Number of Excluded, Deferred, or Non-rated Operators
- Number of Experienced Operators or Inexperienced Operators
- Number of Late Premium Payments
- Number of Nonchargeable Incidents
- Number of Nonpayment Cancellations
- Number of Vehicles
- Multi-Vehicle Discount
- Number of Major / Minor Violations
- Payment Method
- Presence of Companion Policies
- Presence of a Previous Auto Insurance Cancellation
- Presence of a Previous Auto Insurance Policy
- Prior Carrier
- Prior Carrier Tenure
- Prior Claims History
- Liberty Mutual Tenure
- Years At Present Employer
- Type of HO Policy/Carrier (LM or Other)

Policies will be evaluated periodically to determine whether they will maintain their current Liberty Mutual Responsible Driver Factor.

Copyright, Liberty Mutual Insurance Group, 2011

The factor will be applied to Part 1 – Bodily Injury To Others, Part 2 – Personal Injury Protection, Part 3 – Bodily Injury Caused By An Uninsured Auto, Part 4 – Damage To Someone Else's Property, Part 5 – Optional Bodily Injury To Others, Part 6 – Medical Payments, Part 7 – Collision, Part 8 – Limited Collision, Part 9 – Comprehensive, Part 10 – Substitute Transportation, Part 11 – Towing and Labor and Part 12 – Bodily Injury Caused By An Underinsured Auto.

Copyright, Liberty Mutual Insurance Group, 2011

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

For model year 2011 only, convert rating symbols from the model year 2010 27-Symbol tables to the model year 2011 75-Symbol table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Section 2	

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Copyright, Liberty Mutual Insurance Group, 2011

Model Year 2011

Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent	Symbol	Model Year 2011 & Subsequent
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

3. Stated or Agreed Amount
If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of $20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups
Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each $10,000 or portion of $10,000 above $90,000 of the FOB list price or purchase price, whichever is higher.
b) Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each $10,000 or portion of $10,000 above $150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Copyright, Liberty Mutual Insurance Group, 2011

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the Company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.

2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.

3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.

4. designated as a “high-theft vehicle” which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.

6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.

7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the Company.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and

2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. At the option of the Company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Liberty Mutual Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement AS 2327, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, AUTO 3273.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the Company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or

2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:

a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:

(1) a recognized secondary school, college or university, or

(2) other school approved and supervised by the State Department of Education or other responsible state agency.

b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

Copyright, Liberty Mutual Insurance Group, 2011

c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.

2. The eligible policyholder may select a deductible amount of $100, $250, $500, $1,000, $2,000, $4,000 or $8,000.

3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in the household and there is one motor vehicle in the household.

5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.

6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.

7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages (Section R) to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, AS 2336.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), the following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the pick-up factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22. Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

Copyright, Liberty Mutual Insurance Group, 2011

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

RULE 35. EMPLOYEE PARKING GUARD

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

Refer to the Rate Pages (Section R) for factors.

Endorsement AS 3720 “Employee Parking Guard Coverage” must be issued with the policy.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

Refer to the Rate Pages (Section R) for factors.

RULES 37 - 38. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle rate will be adjusted by the motorhome factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Passive Restraint, (2) Anti-theft, (3) Group, (4) Class 15, and (5) Driving Record Rating Plan Factor (Merit Rating Plan). The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

Endorsement AS 2319 titled Mobile Home Endorsement must be issued with the policy.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

Refer to Rule 22 to determine rating symbol in the following manner.

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.

4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.

2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Copyright, Liberty Mutual Insurance Group, 2011

The following sequence shall be used in rating the policy with the appropriate symbol as detailed above. The miscellaneous motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the misc. motor vehicle rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The following sequence shall be used in rating the policy. The miscellaneous motor vehicle for antique motor cars or the motorcycle rate will be adjusted by the appropriate antique factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Endorsement AS 2326 titled Antique Auto must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each $100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Copyright, Liberty Mutual Insurance Group, 2011

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.

Copyright, Liberty Mutual Insurance Group, 2011

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The driving record rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28. The motorcycle shall be rated with the class and driving record rating of the principal operator of the motorcycle.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement AS 2331 titled “Guest Occupants Exclusion” must be issued with the policy.

The term “Motorcycle” shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See Rate Pages (Section R)

Theft - See Rate Pages (Section R).

Comprehensive - See Rate Pages (Section R).

Collision - See Rate Pages (Section R).

Limited Collision - See Rate Pages (Section R).

Substitute Transportation – See Rate Pages (Section R).

Towing and Labor – See Rate Pages (Section R).

Copyright, Liberty Mutual Insurance Group, 2011

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Rate Pages (Section R) for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Refer to Rate Pages (Section R) for discount levels.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

2. Refer to Rule 22 to determine the appraised value symbol group.

3. Obtain the stated amount rate from the Rate Pages (Section R) of the Manual.

4. Apply the rate obtained to each $100 of valuation.

5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement AS 2325 titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to $1,000. Coverage in excess of $1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of $1,000

2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

3. Endorsement AS 2329, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Rate Pages (Section R) for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van

Copyright, Liberty Mutual Insurance Group, 2011

insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement AS 2328, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.

2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.

3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.

4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.

2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.

3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The sequence as detailed in Rule 11 incorporating private passenger base rates shall be used in rating the policy with the appropriate symbol as detailed above. Refer to the Rate Pages, Section R for rating methods and factors.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the Company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Rate Pages (Section R) for premium development.

Copyright, Liberty Mutual Insurance Group, 2011

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the Company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 private passenger base rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates in the following manner:

1. Apply the appropriate discounts to the premium. Refer to Rule 19 for a definition of the available discounts.

   Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Group and (2) Class 15. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

AS 2337, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

AS 2338, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

   A. No Primary Insurance - 90% of the applicable private passenger rate for an individual and 100% for individual and household members.
   B. Primary Insurance – 12% of the applicable private passenger rate for an individual and 13% for individual and household members.

Copyright, Liberty Mutual Insurance Group, 2011

C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable private passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

The following sequence shall be used in rating the policy. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.

2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, and (14) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

Refer to the Rate Pages, Section R for rating methods and factors.

RULES 51 - 53. RESERVED FOR FUTURE USE

Copyright, Liberty Mutual Insurance Group, 2011

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS

Rules regarding reductions in premium charges for Private Passenger motor vehicles equipped with an anti-theft mechanism and vehicle recovery system.

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

1. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

2. Discounts Applicable

Refer to the Rate Pages (Section R) for applicable discounts.

3. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in the Rate Pages (Section R).

The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Copyright, Liberty Mutual Insurance Group, 2011

Categories Defined

Category I

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

Copyright, Liberty Mutual Insurance Group, 2011

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

(1) Ignition must be cut off automatically, or starter must be disabled automatically.

(2) Alarm must be triggered by entry of doors, hood or trunk.

(3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.

(4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

(5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.

(6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.

(7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

Copyright, Liberty Mutual Insurance Group, 2011

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

(1) The fuel line must be blocked when the power is off.

(2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

(3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

(4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

(1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.

(2) The device must prevent hot-wiring of the car.

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

(1) The primary wire to the ignition coil must be disconnected.

(2) The device must disconnect the starter.

(3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

(4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.

(5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

(6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

Copyright, Liberty Mutual Insurance Group, 2011

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from “On” to “Start”. If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) **Armored Cable Hood Lock**

(a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.

(b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

(c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) **Electrically Operated Hood Lock**

(a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.

(b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

(c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

(1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

(2) The system must be automatically armed when the ignition key is turned to the off position.

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

Copyright, Liberty Mutual Insurance Group, 2011

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

Copyright, Liberty Mutual Insurance Group, 2011

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles and 211 CMR 94.00 applies to all private passenger motor vehicles insured in the Commonwealth unless specifically exempted or waived under 211 CMR 94.00. Where such an inspection is not mandated, the decision to require such an inspection will not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been ceded to the residual market mechanism or has been assigned through the MAIP. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by the Company prior to the issuance of physical damage coverages by the Company.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the Company is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the Company to which the application is submitted; or any applicant involuntarily transferred to the Company due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.

3. An inspection is waived by the Company.

4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.

5. A motor vehicle which is leased less than six months, provided the Company receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the Company or the applicant and such hardship is documented in the applicant's policy record.

7. When the Company has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. A producer is transferring a book of business from one insurer to the Company.

2. The vehicle is insured for physical damage on an expiring MA auto insurance policy (copy of prior inspection provided).

3. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage and has an existing inspection on at least one vehicle.

Copyright, Liberty Mutual Insurance Group, 2011

4. The vehicle is a new vehicle that has odometer readings of 1,000 miles or less.
5. The insured re-writes with the Company within 30 days after a cancellation and had an existing inspection on at least one vehicle.

6. There is no inspection site or authorized representative within five miles of the garaging city.

7. The applicant or the rated operator has a driving record rating adjustment of 99, 98 or 00 through 15.

Deferral of Inspection

The Company may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the Company at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The Company must retain the original report and photographs for three years except as provided by the Regulation.

The Company shall maintain an up-to-date list of all its authorized representatives and inspection sites.

The Company will apply the pre-inspection requirements uniformly and without regard to whether the policy was insured voluntarily or was assigned to it through the MAIP in compliance with the spirit of regulation 211 CMR 94.

RULE 56. DRIVING RECORD RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a driving record rating based on the operator's driving record. The driving record rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at-fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the driving record rating adjustment.

The driving record rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

Copyright, Liberty Mutual Insurance Group, 2011

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least $500 and up to $2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $2,000. For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than $1,000 and up to $5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than $5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Copyright, Liberty Mutual Insurance Group, 2011

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
    a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98;
        ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
    c. Policies transferring from another state: If a Liberty Mutual auto policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
    d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
        i. All experienced operators on the policy must have a merit rating code of 99 or 98.

2. Redeeming Forgiveness
    a. Accident Forgiveness under Liberty Advantage
        i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        ii. Only one at-fault accident per policy will be forgiven.
        iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
        iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
        v. Once a policy redeems accident forgiveness**,** the policy must re-qualify for forgiveness before another accident is forgiven.
    b. Violation Forgiveness under Liberty Advantage
        i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
    c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
        i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
            1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
            2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

Copyright, Liberty Mutual Insurance Group, 2011

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for $20,000/$40,000 Bodily Injury Liability (Parts 1 and 5) and $5,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which the Company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

Copyright, Liberty Mutual Insurance Group, 2011

PRIVATE PASSENGER FORMS

Title	Edition
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

Copyright, Liberty Mutual Insurance Group, 2011

PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
For Vehicles Not Subject to the Compulsory Law

Form Title	**Form Number and Edition Date**
Policy	
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Copyright, Insurance Services Office, Inc., 2003.

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated “North,” “East,” “South,” and “West” or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin Hampden
1	Berkshire	5	Hampshire
2	Bristol	6	Middlesex
3	Essex	7	Norfolk
		8	Suffolk
		9	Worcester

Copyright, Liberty Mutual Insurance Group, 2011

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	**Rating Territory**	**Statistical Code**
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	**Rating Territory**	**Statistical Code**
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Copyright, Liberty Mutual Insurance Group, 2011

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430
BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	6	032
EAST BROOKFIELD	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	27	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201
FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	27	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303
LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDLOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	27	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

Copyright, Liberty Mutual Insurance Group, 2011

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

Copyright, Liberty Mutual Insurance Group, 2011

INDEX

A	Page Number
Agreed Amount Comprehensive	33
Annual Mileage Discount	15
Antique Motor Cars and Motorcycles	30
Anti-Theft Device Standards and Discounts	37
Approved Motorcycle Training Sites	R-26
Auto Homes - See Motor Homes (Self-propelled)	29
B	
Base Premium	25
Bodily Injury to Others	1
Business Use	25
C	
Camper Bodies	29
Cancellations	8
Certificates	5
Certified Risks Financial Responsibility Laws	5
Class 15 Discount	14
Classification Changes	26
Classifications - Private Passenger	24
Comprehensive	2
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages	1
Optional Insurance Coverages	1
Customized Vans and Pickups	33
D	
Damage to Someone Else's Property - Property Damage	1
Deductible Insurance:	
Parts 7, 8 and 9	7
Personal Injury Protection	27
Definition - Private Passenger Automobiles	24
Deposit Premium Rule	7
Discounts - Motorcycles	32
Discounts Private Passenger Automobiles	14
Driver Training	26
Driving Record Rating Plan	44
E	
Eligibility	1
Employee Parking Guard	28
Employers Subject to Mass. Workers' Compensation Act	7
Endorsement Index	B-1
Excess Electronic Equipment Coverage	33
Excluded Operator	26
Experienced Operator	24
Extra-Risk Rating (Collision & Comprehensive)	22
F	
Fire, Theft and Comprehensive Coverage	2

G	Page Number
Garaging, Place of	3
Glass Deductible	2
H	
High-Theft Vehicles	21
I	
Increased Limits Tables	47
Inexperienced Operators	24
Installment Payment of Premiums	7
Insureds 65 and Older - Discount	14
L	
Leased Vehicles Under Long Term Contract	9
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy - Eligibility	1
Massachusetts Vehicles Garaged Out of State	4
Medical Payments Insurance	1
Minimum Premiums	5
Miscellaneous Motor Vehicles	R-27
Model Year Rating	18
Motorcycles - Motorscooters, Mopeds	32
Motorcycles - Rating	R-21
Motor Homes (Self-propelled)	29
Motor Vehicle Registration Certificate	5
Multi-Car Discount	14
N	
Named Non-Owner Policy	35
New Business	3
Non-Owned Automobiles	35
Non-Renewal	2
Non-Symbolled Vehicles	20
O	
Original Equipment Manufacturers Parts Coverage	34
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	15
Personal Injury Protection Deductible Form	27
Pick-ups, Vans, and Similar Type Vehicles	27
Plates Returned Receipt	9
Policy Period	4
Pre-Insurance Inspection Program	43
Premium Calculation Rule	6
Private Passenger Definition	24
Private Passenger Classifications	24
Producer and Company Standards for New Customers	3
Property Damage - Damage to Someone Else's Property	1

Copyright, Liberty Mutual Insurance Group, 2011

P	Page Number
Pro-Rata Table	12
Instructions for Use	9
Public Transit Discount	14
Q	
Qualifying Massachusetts Transit Systems	R-36
R	
Rates	R-1
Registry of Motor Vehicles Procedures	47
Reinstatement	9
Renewals	2
Residence and Location	3
Responsible Driver Factor	18
S	
Sale or Transfer of Motor Vehicle	9
Satisfactory Driver Training Program	26
Short Rate Table	13
Instructions for Use	10
Short Term Policies - Recreational Vehicles	4
Short Rate Table for Short Term Policies	13
Standard Procedures	2
Stated Amount Coverage	30
Stated Amount Rates	R-20
Substitute Transportation	8
Surrender of Registration Plates	9
Symbol - Value Table	18

T	Page Number
Termination of Insurance	8
Territory Definitions	T-1
Towing and Labor Cost	28
Trailers Designed for Use With Private Passenger Motor Vehicles	28
Transportation of Fellow Employees	27
U	
Underinsured Motorists - B.I. Caused by Underinsured Auto	2
Uninsured Motorists - B.I. Caused by Uninsured Auto	1
Use of Other Automobiles	35
V	
Vehicles Not Subject to Compulsory Law	1
Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act	7
W	
Waiver of Deductible	1
Whole Dollar Premium Rule	7
Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto	7

Copyright, Liberty Mutual Insurance Group, 2011

MASSACHUSETTS
Automobile Rating Manual

Class-Territory Base Rates
Part 1 (A-1: 20/40 Bodily Injury)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~174~~	188	~~311~~	336	~~195~~	211	~~584~~	631	~~306~~	330	~~525~~	567	~~276~~	298	~~167~~	180
2	~~191~~	206	~~338~~	365	~~218~~	235	~~634~~	685	~~347~~	375	~~571~~	617	~~312~~	337	~~182~~	197
3	~~197~~	213	~~356~~	384	~~236~~	255	~~690~~	745	~~373~~	403	~~620~~	670	~~334~~	361	~~194~~	210
4	~~212~~	229	~~396~~	428	~~242~~	261	~~764~~	825	~~431~~	465	~~688~~	743	~~389~~	420	~~207~~	224
5	~~215~~	232	~~389~~	420	~~269~~	291	~~786~~	849	~~453~~	489	~~709~~	766	~~406~~	438	~~212~~	229
6	~~237~~	256	~~439~~	474	~~269~~	291	~~860~~	929	~~528~~	570	~~773~~	835	~~476~~	514	~~231~~	249
7	~~241~~	260	~~424~~	458	~~299~~	323	~~912~~	985	~~539~~	582	~~823~~	889	~~484~~	523	~~235~~	254
8	~~258~~	279	~~470~~	508	~~307~~	332	~~960~~	1037	~~578~~	624	~~865~~	934	~~522~~	564	~~253~~	273
9	~~293~~	316	~~504~~	544	~~349~~	377	~~995~~	1075	~~604~~	652	~~894~~	966	~~542~~	585	~~287~~	310
10	~~291~~	314	~~578~~	624	~~388~~	419	~~1037~~	1120	~~682~~	737	~~933~~	1008	~~617~~	666	~~297~~	321
11	~~282~~	305	~~629~~	679	~~380~~	410	~~1020~~	1102	~~687~~	742	~~919~~	993	~~620~~	670	~~321~~	347
12	~~313~~	338	~~600~~	648	~~417~~	450	~~1021~~	1103	~~738~~	797	~~920~~	994	~~665~~	718	~~305~~	329
13	~~381~~	411	~~700~~	756	~~481~~	519	~~1098~~	1186	~~798~~	862	~~989~~	1068	~~718~~	775	~~373~~	403
14	~~440~~	475	~~752~~	812	~~553~~	597	~~1110~~	1199	~~845~~	913	~~1001~~	1081	~~762~~	823	~~428~~	462
15	~~528~~	570	~~845~~	913	~~586~~	633	~~1117~~	1206	~~920~~	994	~~1006~~	1086	~~826~~	892	~~504~~	544
16	~~466~~	503	~~911~~	984	~~806~~	870	~~1156~~	1248	~~940~~	1015	~~1041~~	1124	~~849~~	917	~~480~~	518
17	~~325~~	351	~~629~~	679	~~395~~	427	~~1071~~	1157	~~634~~	685	~~962~~	1039	~~570~~	616	~~326~~	352
18	~~393~~	424	~~974~~	1052	~~532~~	575	~~1302~~	1406	~~938~~	1013	~~1174~~	1268	~~846~~	914	~~447~~	483
19	~~374~~	404	~~749~~	809	~~496~~	536	~~978~~	1056	~~749~~	809	~~881~~	951	~~675~~	729	~~419~~	453
20	~~439~~	474	~~970~~	1048	~~596~~	644	~~1291~~	1394	~~980~~	1058	~~1162~~	1255	~~883~~	954	~~487~~	526
21	~~541~~	584	~~980~~	1058	~~810~~	875	~~1254~~	1354	~~1030~~	1112	~~1131~~	1221	~~925~~	999	~~752~~	812
22	~~532~~	575	~~980~~	1058	~~790~~	853	~~1255~~	1355	~~1013~~	1094	~~1132~~	1223	~~909~~	982	~~728~~	786
23	~~318~~	343	~~710~~	767	~~495~~	535	~~997~~	1077	~~735~~	794	~~897~~	969	~~662~~	715	~~325~~	351
24	~~322~~	348	~~634~~	685	~~407~~	440	~~1002~~	1082	~~659~~	712	~~901~~	973	~~592~~	639	~~327~~	353
25	~~326~~	352	~~730~~	788	~~439~~	474	~~1026~~	1108	~~773~~	835	~~923~~	997	~~695~~	751	~~355~~	383
26	~~416~~	449	~~819~~	885	~~580~~	626	~~1037~~	1120	~~855~~	923	~~933~~	1008	~~767~~	828	~~399~~	431
27	~~148~~	160	~~285~~	308	~~166~~	179	~~523~~	565	~~259~~	280	~~471~~	509	~~235~~	254	~~153~~	165
40	~~391~~	422	~~734~~	793	~~482~~	521	~~1073~~	1159	~~765~~	826	~~965~~	1042	~~691~~	746	~~412~~	445
41	~~383~~	414	~~691~~	746	~~503~~	543	~~1020~~	1102	~~765~~	826	~~919~~	993	~~691~~	746	~~393~~	424
42	~~507~~	548	~~821~~	887	~~586~~	633	~~1093~~	1180	~~893~~	964	~~982~~	1061	~~805~~	869	~~519~~	561
43	~~478~~	516	~~850~~	918	~~602~~	650	~~1143~~	1234	~~938~~	1013	~~1030~~	1112	~~844~~	912	~~517~~	558
44	~~394~~	426	~~810~~	875	~~714~~	771	~~1024~~	1106	~~834~~	901	~~922~~	996	~~749~~	809	~~400~~	432
45	~~530~~	572	~~890~~	961	~~633~~	684	~~1218~~	1315	~~992~~	1071	~~1098~~	1186	~~892~~	963	~~549~~	593

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Class-Territory Base Rates
Part 2 (A-2: PIP)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~70~~	76	~~121~~	131	~~80~~	86	~~229~~	247	~~126~~	136	~~206~~	222	~~114~~	123	~~70~~	76
2	~~76~~	82	~~135~~	146	~~89~~	96	~~246~~	266	~~138~~	149	~~224~~	242	~~125~~	135	~~75~~	81
3	~~86~~	93	~~138~~	149	~~95~~	103	~~265~~	286	~~147~~	159	~~240~~	259	~~134~~	145	~~80~~	86
4	~~88~~	95	~~153~~	165	~~97~~	105	~~293~~	316	~~168~~	181	~~263~~	284	~~152~~	164	~~87~~	94
5	~~88~~	95	~~149~~	161	~~108~~	117	~~302~~	326	~~178~~	192	~~273~~	295	~~162~~	175	~~88~~	95
6	~~96~~	104	~~168~~	181	~~110~~	119	~~332~~	359	~~208~~	225	~~298~~	322	~~185~~	200	~~95~~	103
7	~~97~~	105	~~164~~	177	~~118~~	127	~~351~~	379	~~210~~	227	~~314~~	339	~~191~~	206	~~95~~	103
8	~~103~~	111	~~181~~	195	~~121~~	131	~~369~~	399	~~228~~	246	~~332~~	359	~~203~~	219	~~101~~	109
9	~~119~~	129	~~194~~	210	~~138~~	149	~~380~~	410	~~236~~	255	~~345~~	373	~~211~~	228	~~115~~	124
10	~~118~~	127	~~224~~	242	~~150~~	162	~~392~~	423	~~262~~	283	~~351~~	379	~~237~~	256	~~117~~	126
11	~~116~~	125	~~241~~	260	~~149~~	161	~~388~~	419	~~263~~	284	~~346~~	374	~~240~~	259	~~127~~	137
12	~~125~~	135	~~231~~	249	~~163~~	176	~~388~~	419	~~284~~	307	~~346~~	374	~~256~~	276	~~119~~	129
13	~~152~~	164	~~275~~	297	~~187~~	202	~~414~~	447	~~307~~	332	~~373~~	403	~~276~~	298	~~148~~	160
14	~~175~~	189	~~297~~	321	~~213~~	230	~~417~~	450	~~326~~	352	~~376~~	406	~~295~~	319	~~169~~	183
15	~~206~~	222	~~329~~	355	~~227~~	245	~~421~~	455	~~353~~	381	~~378~~	408	~~317~~	342	~~192~~	207
16	~~187~~	202	~~356~~	384	~~310~~	335	~~435~~	470	~~361~~	390	~~391~~	422	~~327~~	353	~~191~~	206
17	~~133~~	144	~~242~~	261	~~154~~	166	~~412~~	445	~~248~~	268	~~372~~	402	~~220~~	238	~~133~~	144
18	~~157~~	170	~~370~~	400	~~207~~	224	~~488~~	527	~~361~~	390	~~439~~	474	~~322~~	348	~~179~~	193
19	~~149~~	161	~~293~~	316	~~194~~	210	~~369~~	399	~~287~~	310	~~330~~	356	~~259~~	280	~~165~~	178
20	~~174~~	188	~~383~~	414	~~231~~	249	~~485~~	524	~~377~~	407	~~436~~	471	~~338~~	365	~~200~~	216
21	~~215~~	232	~~383~~	414	~~318~~	343	~~471~~	509	~~397~~	429	~~424~~	458	~~355~~	383	~~296~~	320
22	~~208~~	225	~~383~~	414	~~312~~	337	~~472~~	510	~~389~~	420	~~424~~	458	~~352~~	380	~~287~~	310
23	~~125~~	135	~~281~~	303	~~193~~	208	~~375~~	405	~~283~~	306	~~337~~	364	~~255~~	275	~~131~~	141
24	~~132~~	143	~~242~~	261	~~162~~	175	~~376~~	406	~~255~~	275	~~338~~	365	~~231~~	249	~~132~~	143
25	~~133~~	144	~~287~~	310	~~170~~	184	~~387~~	418	~~299~~	323	~~347~~	375	~~266~~	287	~~146~~	158
26	~~166~~	179	~~320~~	346	~~225~~	243	~~392~~	423	~~329~~	355	~~349~~	377	~~297~~	321	~~160~~	173
27	~~63~~	68	~~112~~	121	~~67~~	72	~~206~~	222	~~104~~	112	~~183~~	198	~~95~~	103	~~66~~	71
40	~~157~~	170	~~287~~	310	~~190~~	205	~~405~~	437	~~295~~	319	~~364~~	393	~~265~~	286	~~164~~	177
41	~~149~~	161	~~272~~	294	~~195~~	211	~~388~~	419	~~295~~	319	~~346~~	374	~~263~~	284	~~157~~	170
42	~~201~~	217	~~321~~	347	~~228~~	246	~~410~~	443	~~342~~	369	~~369~~	399	~~309~~	334	~~201~~	217
43	~~187~~	202	~~333~~	360	~~235~~	254	~~431~~	465	~~361~~	390	~~390~~	421	~~326~~	352	~~202~~	218
44	~~154~~	166	~~316~~	341	~~273~~	295	~~385~~	416	~~321~~	347	~~348~~	376	~~288~~	311	~~162~~	175
45	~~208~~	225	~~348~~	376	~~246~~	266	~~458~~	495	~~382~~	413	~~413~~	446	~~342~~	369	~~213~~	230

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 4 Basic ($5000 PDL)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	~~224~~	242	~~396~~	428	~~281~~	303	~~780~~	842	~~484~~	523	~~704~~	760	~~435~~	470	~~232~~	251
2	~~240~~	259	~~414~~	447	~~288~~	311	~~840~~	907	~~517~~	558	~~756~~	816	~~465~~	502	~~244~~	264
3	~~244~~	264	~~427~~	461	~~306~~	330	~~873~~	943	~~523~~	565	~~785~~	848	~~470~~	508	~~259~~	280
4	~~259~~	280	~~443~~	478	~~311~~	336	~~937~~	1012	~~560~~	605	~~842~~	909	~~504~~	544	~~285~~	308
5	~~255~~	275	~~440~~	475	~~302~~	326	~~948~~	1024	~~584~~	631	~~851~~	919	~~525~~	567	~~284~~	307
6	~~276~~	298	~~458~~	495	~~329~~	355	~~972~~	1050	~~613~~	662	~~877~~	947	~~554~~	598	~~297~~	321
7	~~283~~	306	~~463~~	500	~~347~~	375	~~1000~~	1080	~~657~~	710	~~899~~	971	~~590~~	637	~~307~~	332
8	~~287~~	310	~~492~~	531	~~356~~	384	~~1034~~	1117	~~658~~	711	~~930~~	1004	~~591~~	638	~~323~~	349
9	~~297~~	321	~~503~~	543	~~353~~	381	~~1051~~	1135	~~660~~	713	~~947~~	1023	~~594~~	642	~~305~~	329
10	~~293~~	316	~~497~~	537	~~348~~	376	~~1038~~	1121	~~652~~	704	~~934~~	1009	~~586~~	633	~~300~~	324
11	~~287~~	310	~~529~~	571	~~357~~	386	~~1029~~	1111	~~650~~	702	~~927~~	1001	~~584~~	631	~~302~~	326
12	~~321~~	347	~~539~~	582	~~383~~	414	~~1052~~	1136	~~695~~	751	~~950~~	1026	~~625~~	675	~~327~~	353
13	~~357~~	386	~~578~~	624	~~407~~	440	~~1129~~	1219	~~746~~	806	~~1020~~	1102	~~672~~	726	~~357~~	386
14	~~386~~	417	~~644~~	696	~~444~~	480	~~1167~~	1260	~~792~~	855	~~1049~~	1133	~~713~~	770	~~394~~	426
15	~~416~~	449	~~710~~	767	~~477~~	515	~~1195~~	1291	~~861~~	930	~~1076~~	1162	~~775~~	837	~~425~~	459
16	~~387~~	418	~~742~~	801	~~497~~	537	~~1237~~	1336	~~818~~	883	~~1114~~	1203	~~739~~	798	~~398~~	430
17	~~325~~	351	~~627~~	677	~~390~~	421	~~1129~~	1219	~~659~~	712	~~1017~~	1098	~~593~~	640	~~325~~	351
18	~~421~~	455	~~835~~	902	~~514~~	555	~~1372~~	1482	~~887~~	958	~~1234~~	1333	~~802~~	866	~~416~~	449
19	~~345~~	373	~~648~~	700	~~416~~	449	~~1045~~	1129	~~675~~	729	~~940~~	1015	~~606~~	654	~~332~~	359
20	~~408~~	441	~~820~~	886	~~497~~	537	~~1361~~	1470	~~868~~	937	~~1224~~	1322	~~781~~	843	~~431~~	465
21	~~482~~	521	~~902~~	974	~~578~~	624	~~1340~~	1447	~~969~~	1047	~~1206~~	1302	~~871~~	941	~~483~~	522
22	~~611~~	660	~~961~~	1038	~~717~~	774	~~1338~~	1445	~~1042~~	1125	~~1205~~	1301	~~938~~	1013	~~596~~	644
23	~~287~~	310	~~659~~	712	~~423~~	457	~~1068~~	1153	~~707~~	764	~~960~~	1037	~~636~~	687	~~316~~	341
24	~~351~~	379	~~659~~	712	~~422~~	456	~~1073~~	1159	~~678~~	732	~~965~~	1042	~~609~~	658	~~343~~	370
25	~~338~~	365	~~729~~	787	~~427~~	461	~~1097~~	1185	~~767~~	828	~~987~~	1066	~~690~~	745	~~360~~	389
26	~~422~~	456	~~772~~	834	~~544~~	588	~~1111~~	1200	~~846~~	914	~~999~~	1079	~~760~~	821	~~417~~	450
27	~~212~~	229	~~377~~	407	~~255~~	275	~~739~~	798	~~428~~	462	~~664~~	717	~~382~~	413	~~212~~	229
40	~~328~~	354	~~613~~	662	~~406~~	438	~~1114~~	1203	~~703~~	759	~~1001~~	1081	~~634~~	685	~~377~~	407
41	~~314~~	339	~~562~~	607	~~397~~	429	~~1051~~	1135	~~704~~	760	~~948~~	1024	~~634~~	685	~~331~~	357
42	~~341~~	368	~~658~~	711	~~469~~	507	~~1169~~	1263	~~825~~	891	~~1053~~	1137	~~746~~	806	~~405~~	437
43	~~412~~	445	~~709~~	766	~~489~~	528	~~1225~~	1323	~~880~~	950	~~1101~~	1189	~~791~~	854	~~421~~	455
44	~~295~~	319	~~634~~	685	~~430~~	464	~~1078~~	1164	~~716~~	773	~~972~~	1050	~~642~~	693	~~306~~	330
45	~~448~~	484	~~759~~	820	~~509~~	550	~~1302~~	1406	~~931~~	1005	~~1174~~	1268	~~838~~	905	~~454~~	490

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	~~19~~	21	~~46~~	50	~~30~~	32	~~72~~	78	~~42~~	45	~~65~~	70	~~37~~	40	~~19~~	21
2	~~20~~	22	~~49~~	53	~~33~~	36	~~80~~	86	~~45~~	49	~~72~~	78	~~40~~	43	~~19~~	21
3	~~21~~	23	~~51~~	55	~~33~~	36	~~87~~	94	~~51~~	55	~~78~~	84	~~46~~	50	~~21~~	23
4	~~22~~	24	~~60~~	65	~~36~~	39	~~95~~	103	~~56~~	60	~~87~~	94	~~51~~	55	~~21~~	23
5	~~22~~	24	~~55~~	59	~~37~~	40	~~96~~	104	~~60~~	65	~~88~~	95	~~54~~	58	~~24~~	26
6	~~22~~	24	~~64~~	69	~~39~~	42	~~104~~	112	~~69~~	75	~~94~~	102	~~63~~	68	~~28~~	30
7	~~27~~	29	~~61~~	66	~~42~~	45	~~114~~	123	~~70~~	76	~~103~~	111	~~64~~	69	~~26~~	28
8	~~28~~	30	~~66~~	71	~~45~~	49	~~119~~	129	~~77~~	83	~~108~~	117	~~67~~	72	~~28~~	30
9	~~31~~	33	~~75~~	81	~~49~~	53	~~124~~	134	~~80~~	86	~~111~~	120	~~72~~	78	~~31~~	33
10	~~30~~	32	~~77~~	83	~~56~~	60	~~125~~	135	~~91~~	98	~~112~~	121	~~80~~	86	~~30~~	32
11	~~32~~	35	~~88~~	95	~~52~~	56	~~124~~	134	~~92~~	99	~~111~~	120	~~84~~	91	~~34~~	37
12	~~32~~	35	~~86~~	93	~~60~~	65	~~124~~	134	~~95~~	103	~~111~~	120	~~87~~	94	~~36~~	39
13	~~40~~	43	~~102~~	110	~~67~~	72	~~134~~	145	~~107~~	116	~~119~~	129	~~96~~	104	~~42~~	45
14	~~47~~	51	~~111~~	120	~~78~~	84	~~139~~	150	~~112~~	121	~~123~~	133	~~100~~	108	~~46~~	50
15	~~58~~	63	~~117~~	126	~~79~~	85	~~133~~	144	~~117~~	126	~~118~~	127	~~107~~	116	~~55~~	59
16	~~64~~	69	~~119~~	129	~~100~~	108	~~136~~	147	~~121~~	131	~~121~~	131	~~110~~	119	~~69~~	75
17	~~34~~	37	~~86~~	93	~~54~~	58	~~134~~	145	~~84~~	91	~~119~~	129	~~76~~	82	~~34~~	37
18	~~48~~	52	~~131~~	141	~~73~~	79	~~156~~	168	~~122~~	132	~~140~~	151	~~112~~	121	~~54~~	58
19	~~45~~	49	~~107~~	116	~~66~~	71	~~124~~	134	~~102~~	110	~~111~~	120	~~92~~	99	~~51~~	55
20	~~54~~	58	~~134~~	145	~~83~~	90	~~150~~	162	~~125~~	135	~~135~~	146	~~113~~	122	~~64~~	69
21	~~74~~	80	~~131~~	141	~~112~~	121	~~150~~	162	~~138~~	149	~~135~~	146	~~125~~	135	~~95~~	103
22	~~74~~	80	~~133~~	144	~~107~~	116	~~150~~	162	~~135~~	146	~~135~~	146	~~122~~	132	~~90~~	97
23	~~32~~	35	~~107~~	116	~~65~~	70	~~121~~	131	~~95~~	103	~~109~~	118	~~87~~	94	~~36~~	39
24	~~33~~	36	~~86~~	93	~~56~~	60	~~124~~	134	~~86~~	93	~~111~~	120	~~77~~	83	~~34~~	37
25	~~40~~	43	~~110~~	119	~~63~~	68	~~125~~	135	~~104~~	112	~~112~~	121	~~94~~	102	~~43~~	46
26	~~49~~	53	~~111~~	120	~~77~~	83	~~130~~	140	~~114~~	123	~~115~~	124	~~102~~	110	~~51~~	55
27	~~18~~	19	~~40~~	43	~~22~~	24	~~64~~	69	~~34~~	37	~~58~~	63	~~31~~	33	~~18~~	19
40	~~39~~	42	~~102~~	110	~~65~~	70	~~132~~	143	~~104~~	112	~~118~~	127	~~94~~	102	~~44~~	48
41	~~37~~	40	~~99~~	107	~~71~~	77	~~125~~	135	~~99~~	107	~~112~~	121	~~89~~	96	~~44~~	48
42	~~54~~	58	~~118~~	127	~~79~~	85	~~134~~	145	~~118~~	127	~~119~~	129	~~106~~	114	~~56~~	60
43	~~54~~	58	~~121~~	131	~~86~~	93	~~138~~	149	~~125~~	135	~~125~~	135	~~114~~	123	~~56~~	60
44	~~53~~	57	~~111~~	120	~~91~~	98	~~124~~	134	~~112~~	121	~~112~~	121	~~101~~	109	~~62~~	67
45	~~55~~	59	~~124~~	134	~~89~~	96	~~144~~	156	~~131~~	141	~~131~~	141	~~119~~	129	~~59~~	64

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	~~407~~	447	~~894~~	981	~~538~~	591	~~1639~~	1799	~~905~~	993	~~1473~~	1617	~~814~~	894	~~405~~	445
2	~~405~~	445	~~866~~	951	~~516~~	566	~~1631~~	1790	~~848~~	931	~~1469~~	1613	~~763~~	838	~~403~~	442
3	~~429~~	471	~~952~~	1045	~~579~~	636	~~1739~~	1909	~~936~~	1028	~~1564~~	1717	~~843~~	925	~~427~~	469
4	~~451~~	495	~~988~~	1085	~~586~~	643	~~1800~~	1976	~~997~~	1094	~~1618~~	1776	~~898~~	986	~~447~~	491
5	~~454~~	498	~~996~~	1093	~~601~~	660	~~1823~~	2001	~~1045~~	1147	~~1642~~	1803	~~942~~	1034	~~453~~	497
6	~~462~~	507	~~1015~~	1114	~~609~~	669	~~1797~~	1973	~~1058~~	1161	~~1616~~	1774	~~953~~	1046	~~460~~	505
7	~~487~~	535	~~1042~~	1144	~~658~~	722	~~1790~~	1965	~~1105~~	1213	~~1612~~	1770	~~996~~	1093	~~479~~	526
8	~~498~~	547	~~1029~~	1130	~~689~~	756	~~1787~~	1962	~~1103~~	1211	~~1608~~	1765	~~992~~	1089	~~496~~	544
9	~~511~~	561	~~1051~~	1154	~~667~~	732	~~1820~~	1998	~~1132~~	1243	~~1635~~	1795	~~1018~~	1118	~~507~~	557
10	~~476~~	523	~~1027~~	1127	~~640~~	703	~~1742~~	1912	~~1112~~	1221	~~1567~~	1720	~~997~~	1094	~~481~~	528
11	~~514~~	564	~~1146~~	1258	~~700~~	768	~~1698~~	1864	~~1127~~	1237	~~1526~~	1675	~~1012~~	1111	~~513~~	563
12	~~569~~	625	~~1176~~	1291	~~732~~	804	~~1695~~	1861	~~1227~~	1347	~~1523~~	1672	~~1102~~	1210	~~568~~	624
13	~~585~~	642	~~1090~~	1197	~~797~~	875	~~1748~~	1919	~~1267~~	1391	~~1572~~	1726	~~1140~~	1251	~~575~~	631
14	~~680~~	746	~~1269~~	1393	~~912~~	1001	~~1798~~	1974	~~1393~~	1529	~~1615~~	1773	~~1253~~	1376	~~678~~	744
15	~~846~~	929	~~1384~~	1519	~~1023~~	1123	~~1858~~	2040	~~1510~~	1658	~~1673~~	1837	~~1361~~	1494	~~827~~	908
16	~~748~~	821	~~1342~~	1473	~~923~~	1013	~~1815~~	1992	~~1288~~	1414	~~1631~~	1790	~~1156~~	1269	~~719~~	789
17	~~574~~	630	~~1212~~	1330	~~757~~	831	~~1846~~	2026	~~1150~~	1262	~~1660~~	1822	~~1035~~	1136	~~573~~	629
18	~~646~~	709	~~1236~~	1357	~~823~~	903	~~1658~~	1820	~~1242~~	1363	~~1490~~	1636	~~1113~~	1222	~~629~~	690
19	~~615~~	675	~~1154~~	1267	~~859~~	943	~~1478~~	1623	~~1187~~	1303	~~1329~~	1459	~~1069~~	1174	~~613~~	673
20	~~768~~	843	~~1345~~	1476	~~974~~	1069	~~1749~~	1920	~~1380~~	1515	~~1572~~	1726	~~1241~~	1362	~~747~~	820
21	~~805~~	884	~~1374~~	1508	~~1125~~	1235	~~1747~~	1918	~~1577~~	1731	~~1571~~	1725	~~1421~~	1560	~~965~~	1059
22	~~912~~	1001	~~1393~~	1529	~~1182~~	1298	~~1769~~	1942	~~1559~~	1711	~~1591~~	1747	~~1403~~	1540	~~1224~~	1344
23	~~522~~	573	~~1164~~	1278	~~924~~	1014	~~1518~~	1666	~~1227~~	1347	~~1366~~	1500	~~1104~~	1212	~~588~~	645
24	~~630~~	692	~~1227~~	1347	~~892~~	979	~~1662~~	1824	~~1260~~	1383	~~1496~~	1642	~~1131~~	1242	~~627~~	688
25	~~605~~	664	~~1180~~	1295	~~892~~	979	~~1539~~	1689	~~1234~~	1355	~~1385~~	1520	~~1113~~	1222	~~635~~	697
26	~~748~~	821	~~1233~~	1354	~~1022~~	1122	~~1549~~	1700	~~1344~~	1475	~~1394~~	1530	~~1209~~	1327	~~817~~	897
27	~~370~~	406	~~817~~	897	~~473~~	519	~~1513~~	1661	~~803~~	882	~~1366~~	1500	~~721~~	791	~~368~~	404
40	~~489~~	537	~~943~~	1035	~~669~~	734	~~1421~~	1560	~~1023~~	1123	~~1278~~	1403	~~921~~	1011	~~497~~	546
41	~~478~~	525	~~1018~~	1118	~~733~~	805	~~1501~~	1648	~~1125~~	1235	~~1351~~	1483	~~1012~~	1111	~~496~~	544
42	~~578~~	635	~~1140~~	1251	~~875~~	961	~~1562~~	1715	~~1258~~	1381	~~1404~~	1541	~~1131~~	1242	~~563~~	618
43	~~656~~	720	~~1193~~	1310	~~891~~	978	~~1618~~	1776	~~1328~~	1458	~~1458~~	1601	~~1194~~	1311	~~638~~	700
44	~~541~~	594	~~1087~~	1193	~~714~~	784	~~1471~~	1615	~~1021~~	1121	~~1326~~	1456	~~918~~	1008	~~518~~	569
45	~~692~~	760	~~1194~~	1311	~~910~~	999	~~1652~~	1814	~~1341~~	1472	~~1484~~	1629	~~1207~~	1325	~~673~~	739

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	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182	~~167~~	182
2	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177	~~163~~	177
3	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188	~~173~~	188
4	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186	~~171~~	186
5	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195	~~179~~	195
6	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196	~~180~~	196
7	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202	~~186~~	202
8	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207	~~190~~	207
9	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209	~~192~~	209
10	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210
11	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225
12	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232	~~213~~	232
13	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266	~~245~~	266
14	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297	~~273~~	297
15	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380
16	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614	~~565~~	614
17	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210	~~193~~	210
18	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393	~~361~~	393
19	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397	~~365~~	397
20	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420	~~386~~	420
21	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577	~~531~~	577
22	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668	~~614~~	668
23	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334	~~307~~	334
24	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275	~~253~~	275
25	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380	~~349~~	380
26	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473	~~435~~	473
27	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163	~~150~~	163
40	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212	~~195~~	212
41	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225	~~207~~	225
42	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287	~~264~~	287
43	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318	~~292~~	318
44	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471	~~433~~	471
45	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336	~~309~~	336

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	~~26~~ 28
10,000	~~34~~ 37
15,000	~~44~~ 47
20,000	~~47~~ 51
25,000	~~51~~ 55
50,000	~~60~~ 65
100,000	~~72~~ 78

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

Part 9 - Comprehensive Employee Parking Guard	
Deductible	**Factor**
300	0.109
500	0.131
1,000	0.204
2,000	0.590

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	17 18	0
20/50	~~18~~ 19	1
25/50	~~19~~ 21	3
25/60	~~20~~ 22	4
30/70	~~21~~ 23	~~10~~ 11
35/80	~~21~~ 23	~~14~~ 15
50/100	~~22~~ 24	~~22~~ 24
100/300	~~28~~ 30	~~52~~ 56
250/500	~~32~~ 35	~~152~~ 164
500/500	~~48~~ 52	~~381~~ 411
500/1000	~~49~~ 53	~~393~~ 424

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

	Glass Deductible
Deductible	for Comprehensive
$100	0.84
Limit	Substitute Transportation
$15/day	14
$30/day	69
$45/day	146
$100/day	300

Limited Collision
$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Towing and Labor	Rate
$50 per disablement	8
$100 per disablement	16

MASSACHUSETTS
Automobile Rating Manual

Discounts

Multi-Car Discount

Number of Cars	Class	Discount
Multicar - 1 Car*	All	5%
Multicar - 2 Cars	All	5%
Multicar - 3+ Cars	10, 15, 30	10%
Multicar - 3+ Cars	17,18,20,21,25,26	5%

*Cars registered in same household, but insured on multiple policies

Annual Mileage Discount

Annual Mileage	Class 15	All Other Classes
0 - 2,500	10%	13%
2,501 - 5,000	10%	11%
5,001 - 7,500	5%	8%
7,501 - 10,000	0%	5%

Public Transit Discount
15%

Enrollment Credit

Policy Period Months in Effect*		12 Month Policy Discount	6 Month Policy Discount
in excess of	but less than		
0	1	0.0%	0.0%
1	2	4.0%	4.0%
2	3	4.0%	4.0%
3	4	4.0%	3.0%
4	5	4.0%	2.0%
5	6	3.5%	1.0%
6	7	3.0%	0.0%
7	8	2.5%	0.0%
8	9	2.0%	0.0%
9	10	1.5%	0.0%
10	11	1.0%	0.0%
11	12	0.0%	0.0%

*Mos. policy was effective with prior carrier

Anti-Theft Discount

Vehicles Qualifying for:	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

Passive Restraint Discount

Type of Restraint	Discount
Front Airbag	25%
Front & Side Airbag	25%
Automatic Seatbelts	25%
None	25%

Class 15 Discount
25%

Good Student Discount
10%

Driver Training Discount
5%

Initial Early Shopper Discount

Early Shopper Group	Discount
Group 1	0%
Group 2	3%
Group 3	10%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Single Car	No	0%
1	Single Car	No	0%
2	Single Car	No	0%
3	Single Car	No	0%
4	Single Car	No	0%
5	Single Car	No	1%
6	Single Car	No	1%
7	Single Car	No	2%
8	Single Car	No	2%
9	Single Car	No	3%
10+	Single Car	No	5%
0	Single Car	HO 2	8%
1	Single Car	HO 2	8%
2	Single Car	HO 2	8%
3	Single Car	HO 2	8%
4	Single Car	HO 2	8%
5	Single Car	HO 2	8%
6	Single Car	HO 2	8%
7	Single Car	HO 2	8%
8	Single Car	HO 2	8%
9	Single Car	HO 2	8%
10+	Single Car	HO 2	8%
0	Single Car	HO 3	8%
1	Single Car	HO 3	8%
2	Single Car	HO 3	8%
3	Single Car	HO 3	8%
4	Single Car	HO 3	8%
5	Single Car	HO 3	8%
6	Single Car	HO 3	8%
7	Single Car	HO 3	8%
8	Single Car	HO 3	8%
9	Single Car	HO 3	8%
10+	Single Car	HO 3	8%
0	Single Car	HO 4	3%
1	Single Car	HO 4	3%
2	Single Car	HO 4	3%
3	Single Car	HO 4	3%
4	Single Car	HO 4	3%
5	Single Car	HO 4	4%
6	Single Car	HO 4	4%
7	Single Car	HO 4	5%
8	Single Car	HO 4	5%
9	Single Car	HO 4	6%
10+	Single Car	HO 4	8%
0	Single Car	HO 6	8%
1	Single Car	HO 6	8%
2	Single Car	HO 6	8%
3	Single Car	HO 6	8%
4	Single Car	HO 6	8%
5	Single Car	HO 6	8%
6	Single Car	HO 6	8%
7	Single Car	HO 6	8%
8	Single Car	HO 6	8%
9	Single Car	HO 6	8%
10+	Single Car	HO 6	8%

Liberty Preferred Discount

Tenure	Multi-Car Discount	Companion Policy	Discount
0	Multi-Car	No	5%
1	Multi-Car	No	5%
2	Multi-Car	No	5%
3	Multi-Car	No	5%
4	Multi-Car	No	5%
5	Multi-Car	No	7%
6	Multi-Car	No	7%
7	Multi-Car	No	8%
8	Multi-Car	No	8%
9	Multi-Car	No	9%
10+	Multi-Car	No	11%
0	Multi-Car	HO 2	14%
1	Multi-Car	HO 2	15%
2	Multi-Car	HO 2	15%
3	Multi-Car	HO 2	15%
4	Multi-Car	HO 2	15%
5	Multi-Car	HO 2	15%
6	Multi-Car	HO 2	15%
7	Multi-Car	HO 2	15%
8	Multi-Car	HO 2	15%
9	Multi-Car	HO 2	15%
10+	Multi-Car	HO 2	15%
0	Multi-Car	HO 3	14%
1	Multi-Car	HO 3	15%
2	Multi-Car	HO 3	15%
3	Multi-Car	HO 3	15%
4	Multi-Car	HO 3	15%
5	Multi-Car	HO 3	15%
6	Multi-Car	HO 3	15%
7	Multi-Car	HO 3	15%
8	Multi-Car	HO 3	15%
9	Multi-Car	HO 3	15%
10+	Multi-Car	HO 3	15%
0	Multi-Car	HO 4	8%
1	Multi-Car	HO 4	8%
2	Multi-Car	HO 4	8%
3	Multi-Car	HO 4	8%
4	Multi-Car	HO 4	8%
5	Multi-Car	HO 4	10%
6	Multi-Car	HO 4	10%
7	Multi-Car	HO 4	11%
8	Multi-Car	HO 4	11%
9	Multi-Car	HO 4	12%
10+	Multi-Car	HO 4	14%
0	Multi-Car	HO 6	14%
1	Multi-Car	HO 6	15%
2	Multi-Car	HO 6	15%
3	Multi-Car	HO 6	15%
4	Multi-Car	HO 6	15%
5	Multi-Car	HO 6	15%
6	Multi-Car	HO 6	15%
7	Multi-Car	HO 6	15%
8	Multi-Car	HO 6	15%
9	Multi-Car	HO 6	15%
10+	Multi-Car	HO 6	15%

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	0	1	2	3	4	5	6	7	8	9
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	0.00%
13-14	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%
14-15	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%
15-16	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%
16-17	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%
17-18	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%
18-19	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19-20	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%
20-21	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
21-22	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
22-23	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
23-24	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
24-25	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
25-26	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
26-27	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
27-28	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
28-29	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
29-30	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
30-31	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
31-32	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
32-33	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
33-34	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
34-35	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
35-36	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
36-37	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
37-38	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
38-39	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
39-40	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
40-41	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
41-42	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
42-43	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
43-44	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
44-45	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
45-46	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%
46-47	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%
47-48	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%	17.00%	16.75%
48-49	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%	17.50%	17.25%
49-50	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%	17.75%
50+	20.00%	20.00%	19.75%	19.50%	19.25%	19.00%	18.75%	18.50%	18.25%	18.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	10	11	12	13	14	15	16	17	18	19
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.50%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	2.00%	1.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	2.50%	2.25%	2.00%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	3.00%	2.75%	2.50%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.50%	2.50%	2.50%
23-24	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.75%	2.75%
24-25	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	3.00%
25-26	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%
26-27	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%	3.75%
27-28	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%
28-29	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%
29-30	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%
30-31	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
31-32	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
32-33	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
33-34	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
34-35	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
35-36	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
36-37	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
37-38	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
38-39	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
39-40	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
40-41	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
41-42	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
42-43	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
43-44	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
44-45	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
45-46	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%
46-47	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%
47-48	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%	14.50%	14.25%
48-49	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%	15.00%	14.75%
49-50	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%	15.25%
50+	17.75%	17.50%	17.25%	17.00%	16.75%	16.50%	16.25%	16.00%	15.75%	15.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	20	21	22	23	24	25	26	27	28	29
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.50%	4.25%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	5.00%	4.75%	4.50%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	5.50%	5.25%	5.00%	4.75%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	6.00%	5.75%	5.50%	5.25%	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.00%	5.00%	5.00%	5.00%
33-34	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.25%	5.25%	5.25%
34-35	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%	5.50%	5.50%
35-36	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%	6.00%	5.75%
36-37	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%	6.50%	6.25%
37-38	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.00%	6.75%
38-39	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%
39-40	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%
40-41	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
41-42	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
42-43	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
43-44	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
44-45	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
45-46	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%
46-47	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%
47-48	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%	12.00%	11.75%
48-49	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%	12.50%	12.25%
49-50	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%	12.75%
50+	15.25%	15.00%	14.75%	14.50%	14.25%	14.00%	13.75%	13.50%	13.25%	13.00%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle									
	30	31	32	33	34	35	36	37	38	39
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	7.00%	6.75%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	7.50%	7.25%	7.00%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	8.00%	7.75%	7.50%	7.25%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	8.50%	8.25%	8.00%	7.75%	7.50%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.50%	7.50%	7.50%	7.50%
43-44	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	7.75%	7.75%	7.75%
44-45	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%	8.00%	8.00%
45-46	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%	8.50%	8.25%
46-47	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%	9.00%	8.75%
47-48	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%	9.50%	9.25%
48-49	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	10.00%	9.75%
49-50	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%	10.25%
50+	12.75%	12.50%	12.25%	12.00%	11.75%	11.50%	11.25%	11.00%	10.75%	10.50%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

MASSACHUSETTS
Automobile Rating Manual
Discounts

Driving Years Discount

License Years	Discount Cycle										
	40	41	42	43	44	45	46	47	48	49	50+
0-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1-2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
2-3	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
3-4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
5-6	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7-8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11-12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13-14	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
14-15	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
15-16	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
16-17	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
17-18	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
18-19	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
19-20	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
20-21	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-22	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
22-23	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
23-24	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
24-25	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
25-26	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
26-27	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
27-28	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
28-29	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
29-30	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
30-31	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
31-32	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
32-33	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
33-34	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
34-35	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
35-36	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
36-37	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
37-38	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
38-39	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
39-40	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
40-41	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
41-42	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
42-43	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
43-44	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
44-45	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
45-46	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
46-47	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
47-48	9.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
48-49	9.50%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
49-50	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
50+	10.25%	10.00%	9.75%	9.50%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%

All new business policies begin at Discount Cycle 0.
All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1.
Discount Cycle increases by +1 at each subsequent renewal.

Driving Record Rating Plan

Calculation of Driving Record Rating Adjustments
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	Driving Record Rating Adjustments			
Liberty Responsible Driver Plus (99)	0.170	0.170	NA	NA
Liberty Responsible Driver (98)	0.070	0.070	0.070	0.070

Points	Driving Record Rating Adjustments			
0	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Model Year / Symbol Factors
Part 7 $500 Deductible (Collision)

	Model Year															
Symbol	**2017**	**2016**	**2015**	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	~~**2004**~~	~~**2002-1990**~~ **2004-1990**	**1989 & Prior**
1	0.847	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	~~0.570~~	0.383	0.111
2	1.076	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	~~0.601~~	0.403	0.129
3	1.139	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	~~0.635~~	0.423	0.152
4	1.206	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	~~0.672~~	0.444	0.182
5	1.277	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	~~0.710~~	0.467	0.215
6	1.353	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	~~0.751~~	0.492	0.251
7	1.394	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	~~0.794~~	0.518	0.295
8	1.435	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	~~0.841~~	0.545	0.349
10	1.522	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	~~0.891~~	0.575	0.409
11	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	~~0.945~~	0.608	0.486
12	1.664	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	~~1.001~~	0.641	0.571
13	1.714	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	~~1.063~~	0.678	0.678
14	1.768	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	~~1.128~~	0.717	0.803
15	1.820	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	~~1.197~~	0.758	0.947
16	1.876	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	~~1.271~~	0.802	1.123
17	1.932	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	~~1.350~~	0.849	1.333
18	1.993	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	~~1.458~~	0.909	1.533
19	2.053	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	~~1.552~~	0.961	1.733
20	2.117	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	~~1.687~~	1.035	1.933
21	2.182	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	~~1.822~~	1.109	2.133
22	2.217	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	~~1.957~~	1.184	
23	2.251	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	~~2.092~~	1.257	
24	2.285	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	~~2.295~~	1.369	
25	2.320	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	~~2.497~~	1.481	
26	2.369	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	~~2.700~~	1.592	
27	2.418	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	~~2.902~~	1.703	
28	2.467	2.350	2.238	2.131	2.030	1.933	1.841									
29	2.519	2.399	2.285	2.176	2.073	1.974	1.880									
30	2.572	2.449	2.333	2.221	2.116	2.015	1.919									
31	2.624	2.499	2.380	2.267	2.159	2.056	1.958									
32	2.676	2.549	2.427	2.312	2.202	2.097	1.997									
33	2.728	2.599	2.475	2.357	2.245	2.138	2.036									
34	2.781	2.648	2.522	2.402	2.288	2.179	2.075									
35	2.834	2.699	2.571	2.448	2.332	2.221	2.115									
36	2.925	2.786	2.653	2.527	2.407	2.292	2.183									
37	3.017	2.873	2.736	2.606	2.482	2.364	2.251									
38	3.082	2.935	2.796	2.663	2.536	2.415	2.300									
39	3.148	2.998	2.855	2.719	2.590	2.466	2.349									
40	3.214	3.061	2.915	2.776	2.644	2.518	2.398									
41	3.281	3.124	2.976	2.834	2.699	2.570	2.448									
42	3.368	3.207	3.055	2.909	2.771	2.639	2.513									
43	3.455	3.290	3.134	2.984	2.842	2.707	2.578									
44	3.542	3.373	3.213	3.060	2.914	2.775	2.643									
45	3.608	3.436	3.272	3.116	2.968	2.827	2.692									
46	3.673	3.498	3.332	3.173	3.022	2.878	2.741									
47	3.739	3.561	3.391	3.230	3.076	2.930	2.790									
48	3.805	3.623	3.451	3.286	3.130	2.981	2.839									
49	3.870	3.686	3.510	3.343	3.184	3.032	2.888									
50	3.936	3.748	3.570	3.400	3.238	3.084	2.937									
51	4.002	3.811	3.630	3.457	3.292	3.135	2.986									
52	4.067	3.874	3.689	3.513	3.346	3.187	3.035									
53	4.165	3.967	3.778	3.598	3.427	3.263	3.108									
54	4.264	4.061	3.868	3.684	3.508	3.341	3.182									
55	4.362	4.154	3.956	3.768	3.589	3.418	3.255									
56	4.460	4.247	4.045	3.853	3.669	3.494	3.328									
57	4.591	4.373	4.164	3.966	3.777	3.597	3.426									
58	4.722	4.498	4.283	4.079	3.885	3.700	3.524									
59	4.854	4.623	4.403	4.193	3.993	3.803	3.622									
60	5.051	4.810	4.581	4.363	4.155	3.957	3.769									
61	5.248	4.998	4.760	4.533	4.317	4.112	3.916									
62	5.591	5.325	5.071	4.830	4.600	4.381	4.172									
63	5.899	5.618	5.351	5.096	4.853	4.622	4.402									
64	6.242	5.945	5.662	5.392	5.135	4.891	4.658									
65	6.568	6.255	5.957	5.674	5.403	5.146	4.901									
66	7.049	6.713	6.394	6.089	5.799	5.523	5.260									
67	7.718	7.350	7.000	6.667	6.349	6.047	5.759									
68	8.369	7.970	7.591	7.229	6.885	6.557	6.245									
69	9.038	8.607	8.197	7.807	7.435	7.081	6.744									
70	9.673	9.212	8.774	8.356	7.958	7.579	7.218									
71	10.342	9.849	9.380	8.933	8.508	8.103	7.717									
72	10.993	10.469	9.971	9.496	9.044	8.613	8.203									
73	11.662	11.106	10.577	10.074	9.594	9.137	8.702									
74	12.314	11.728	11.169	10.637	10.131	9.648	9.189									
75	12.983	12.365	11.776	11.215	10.681	10.172	9.688									

Model Year / Symbol Factors
Part 9 $500 Deductible (Comprehensive)

	Model Year															
Symbol	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	~~2004~~	~~2002-1990~~ 2004-1990	1989 & Prior
1	0.681	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	~~0.526~~	0.459	0.111
2	0.840	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	~~0.555~~	0.484	0.136
3	0.890	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	~~0.587~~	0.510	0.163
4	0.939	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	~~0.621~~	0.538	0.194
5	0.994	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	~~0.656~~	0.569	0.233
6	1.053	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	~~0.695~~	0.601	0.276
7	1.084	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	~~0.736~~	0.636	0.337
8	1.115	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	~~0.780~~	0.672	0.404
10	1.182	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	~~0.826~~	0.712	0.484
11	1.253	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	~~0.877~~	0.754	0.580
12	1.292	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	~~0.930~~	0.799	0.704
13	1.329	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	~~0.988~~	0.847	0.847
14	1.371	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	~~1.049~~	0.899	1.025
15	1.411	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	~~1.114~~	0.954	1.231
16	1.454	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	~~1.185~~	1.014	1.490
17	1.498	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	~~1.260~~	1.076	1.797
18	1.545	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	~~1.361~~	1.162	2.067
19	1.592	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	~~1.449~~	1.237	2.336
20	1.642	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	~~1.575~~	1.345	2.606
21	1.691	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	~~1.701~~	1.453	2.875
22	1.718	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	~~1.827~~	1.560	
23	1.745	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	~~1.953~~	1.668	
24	1.772	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	~~2.142~~	1.829	
25	1.798	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	~~2.331~~	1.991	
26	1.836	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	~~2.520~~	2.152	
27	1.875	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	~~2.709~~	2.313	
28	1.914	1.823	1.736	1.653	1.574	1.499	1.428									
29	1.954	1.861	1.772	1.688	1.607	1.531	1.458									
30	1.994	1.899	1.809	1.723	1.641	1.562	1.488									
31	2.034	1.937	1.845	1.757	1.674	1.594	1.518									
32	2.074	1.976	1.882	1.792	1.707	1.625	1.548									
33	2.116	2.015	1.919	1.828	1.741	1.658	1.579									
34	2.156	2.054	1.956	1.863	1.774	1.689	1.609									
35	2.196	2.092	1.992	1.897	1.807	1.721	1.639									
36	2.267	2.159	2.057	1.959	1.865	1.777	1.692									
37	2.338	2.227	2.121	2.020	1.924	1.832	1.745									
38	2.389	2.276	2.167	2.064	1.966	1.872	1.783									
39	2.440	2.324	2.213	2.108	2.008	1.912	1.821									
40	2.491	2.373	2.260	2.152	2.050	1.952	1.859									
41	2.542	2.421	2.306	2.196	2.091	1.992	1.897									
42	2.611	2.486	2.368	2.255	2.148	2.045	1.948									
43	2.679	2.551	2.430	2.314	2.204	2.099	1.999									
44	2.747	2.616	2.492	2.373	2.260	2.153	2.050									
45	2.798	2.665	2.538	2.417	2.302	2.192	2.088									
46	2.849	2.713	2.584	2.461	2.344	2.232	2.126									
47	2.900	2.762	2.630	2.505	2.386	2.272	2.164									
48	2.951	2.810	2.677	2.549	2.428	2.312	2.202									
49	3.000	2.858	2.722	2.592	2.468	2.351	2.239									
50	3.051	2.906	2.768	2.636	2.510	2.391	2.277									
51	3.102	2.955	2.814	2.680	2.552	2.431	2.315									
52	3.153	3.003	2.860	2.724	2.594	2.471	2.353									
53	3.230	3.076	2.929	2.790	2.657	2.531	2.410									
54	3.306	3.149	2.999	2.856	2.720	2.590	2.467									
55	3.382	3.221	3.068	2.922	2.783	2.650	2.524									
56	3.459	3.294	3.137	2.988	2.846	2.710	2.581									
57	3.561	3.391	3.230	3.076	2.929	2.790	2.657									
58	3.661	3.487	3.321	3.163	3.012	2.869	2.732									
59	3.763	3.584	3.413	3.251	3.096	2.948	2.808									
60	3.916	3.729	3.552	3.383	3.222	3.068	2.922									
61	4.069	3.875	3.690	3.515	3.347	3.188	3.036									
62	4.347	4.140	3.943	3.755	3.577	3.406	3.244									
63	4.626	4.406	4.196	3.996	3.806	3.625	3.452									
64	4.911	4.678	4.455	4.243	4.041	3.848	3.665									
65	5.190	4.943	4.708	4.483	4.270	4.067	3.873									
66	5.608	5.341	5.087	4.845	4.614	4.394	4.185									
67	6.181	5.886	5.606	5.339	5.085	4.843	4.612									
68	6.738	6.417	6.112	5.821	5.543	5.279	5.028									
69	7.294	6.947	6.616	6.301	6.001	5.715	5.443									
70	7.866	7.492	7.135	6.795	6.472	6.164	5.870									
71	8.431	8.029	7.647	7.283	6.936	6.606	6.291									
72	8.995	8.566	8.158	7.770	7.400	7.048	6.712									
73	9.566	9.110	8.676	8.263	7.870	7.495	7.138									
74	10.131	9.649	9.189	8.752	8.335	7.938	7.560									
75	10.702	10.192	9.707	9.245	8.805	8.385	7.986									

STATED AMOUNT COMPREHENSIVE RATES ($500 DEDUCTIBLE)

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES ($500 DEDUCTIBLE)

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06

STATED AMOUNT THEFT RATES $500 DEDUCTIBLE

	SYMBOL															
Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M. & V. $500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to reduce Deductible from $500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$10	$10	$19	$16
2	$9	$9	$17	$15
3	$10	$10	$19	$16
4	$15	$14	$25	$22
5	$14	$12	$23	$20
6	$16	$16	$27	$23
7	$16	$15	$26	$22
8	$15	$15	$25	$22
9	$16	$16	$27	$24
10	$22	$21	$36	$31
11	$21	$20	$35	$30
12	$23	$21	$39	$32
13	$24	$23	$42	$35
14	$26	$24	$44	$37
15	$43	$41	$73	$62
16	$49	$47	$83	$72
17	$44	$42	$75	$65
18	$44	$42	$75	$65
19	$44	$42	$75	$65
20	$44	$42	$75	$65
21	$44	$42	$75	$65
22	$44	$42	$75	$65
23	$44	$42	$75	$65
24	$44	$42	$75	$65
25	$44	$42	$75	$65
26	$44	$42	$75	$65
27	$8	$8	$14	$12
40	$23	$22	$40	$34
41	$26	$24	$44	$37
42	$43	$41	$73	$62
43	$44	$42	$74	$64
44	$49	$46	$82	$71
45	$43	$41	$73	$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$1	$1	$2	$1
2	$1	$1	$1	$1
3	$1	$1	$2	$1
4	$1	$1	$2	$2
5	$1	$1	$2	$2
6	$1	$1	$2	$2
7	$1	$1	$2	$2
8	$1	$1	$2	$2
9	$1	$1	$2	$2
10	$2	$2	$3	$3
11	$2	$2	$3	$2
12	$2	$2	$3	$3
13	$2	$2	$3	$3
14	$2	$2	$4	$3
15	$4	$3	$7	$6
16	$4	$4	$8	$7
17	$4	$3	$7	$6
18	$4	$3	$7	$6
19	$4	$3	$7	$6
20	$4	$3	$7	$6
21	$4	$3	$7	$6
22	$4	$3	$7	$6
23	$4	$3	$7	$6
24	$4	$3	$7	$6
25	$4	$3	$7	$6
26	$4	$3	$7	$6
27	$1	$1	$1	$1
40	$2	$2	$3	$3
41	$2	$2	$4	$3
42	$4	$3	$7	$6
43	$4	$3	$7	$6
44	$4	$4	$8	$7
45	$3	$3	$7	$6

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	$14	$13	$22	$19
2	$13	$12	$20	$17
3	$14	$13	$22	$18
4	$19	$17	$30	$24
5	$18	$15	$28	$22
6	$20	$18	$32	$25
7	$19	$17	$30	$24
8	$19	$17	$30	$24
9	$20	$18	$32	$25
10	$26	$23	$42	$34
11	$25	$22	$41	$33
12	$26	$24	$43	$35
13	$29	$25	$46	$37
14	$31	$28	$46	$40
15	$34	$34	$46	$46
16	$34	$34	$46	$46
17	$34	$34	$46	$46
18	$34	$34	$46	$46
19	$34	$34	$46	$46
20	$34	$34	$46	$46
21	$34	$34	$46	$46
22	$34	$34	$46	$46
23	$34	$34	$46	$46
24	$34	$34	$46	$46
25	$34	$34	$46	$46
26	$34	$34	$46	$46
27	$11	$10	$18	$14
40	$28	$25	$45	$36
41	$31	$28	$46	$40
42	$34	$34	$46	$46
43	$34	$34	$46	$46
44	$34	$34	$46	$46
45	$34	$34	$46	$46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	$2	$4	$5	$6
2	$2	$4	$5	$6
3	$2	$4	$5	$6
4	$4	$5	$7	$8
5	$4	$5	$6	$8
6	$4	$6	$7	$10
7	$4	$6	$7	$10
8	$4	$5	$7	$8
9	$4	$6	$7	$10
10	$5	$8	$11	$13
11	$5	$7	$10	$12
12	$6	$8	$11	$13
13	$6	$8	$12	$14
14	$6	$10	$12	$15
15	$10	$11	$14	$19
16	$10	$11	$14	$19
17	$10	$11	$14	$19
18	$10	$11	$14	$19
19	$10	$11	$14	$19
20	$10	$11	$14	$19
21	$10	$11	$14	$19
22	$10	$11	$14	$19
23	$10	$11	$14	$19
24	$10	$11	$14	$19
25	$10	$11	$14	$19
26	$10	$11	$14	$19
27	$2	$2	$4	$5
40	$6	$8	$11	$14
41	$6	$10	$12	$15
42	$10	$11	$14	$19
43	$10	$11	$14	$19
44	$10	$11	$14	$19
45	$10	$11	$14	$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	$13	$12	$19	$16
2	$12	$11	$17	$15
3	$13	$12	$19	$16
4	$16	$15	$26	$21
5	$16	$14	$24	$19
6	$17	$16	$28	$22
7	$16	$15	$26	$21
8	$16	$15	$26	$21
9	$17	$16	$28	$22
10	$23	$20	$37	$30
11	$22	$19	$36	$29
12	$23	$21	$38	$31
13	$25	$22	$41	$33
14	$27	$24	$41	$35
15	$30	$30	$41	$41
16	$30	$30	$41	$41
17	$30	$30	$41	$41
18	$30	$30	$41	$41
19	$30	$30	$41	$41
20	$30	$30	$41	$41
21	$30	$30	$41	$41
22	$30	$30	$41	$41
23	$30	$30	$41	$41
24	$30	$30	$41	$41
25	$30	$30	$41	$41
26	$30	$30	$41	$41
27	$10	$9	$16	$13
40	$24	$22	$40	$32
41	$27	$24	$41	$35
42	$30	$30	$41	$41
43	$30	$30	$41	$41
44	$30	$30	$41	$41
45	$30	$30	$41	$41

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$0
20/50	$1
25/50	$7
25/60	$9
25/100	$10
30/60	$16
30/70	$16
35/80	$23
40/80	30
50/50	42
50/100	$45
50/1000	$53
100/100	$97
100/200	$100
100/300	$102
100/500	$106
150/300	$178
200/300	$232
200/400	$235
200/500	$237
200/600	$238
250/350	$275
250/500	$279
250/1000	291
300/300	332
300/500	340
500/500	$512
500/1000	$744
600/1000	764
1000/1000	823

Notes:
(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
$500	$55
$750	$60
$1,000	$65
$2,000	$84
$5,000	$130
$10,000	$200
$15,000	$256
$20,000	$296
$25,000	$335
$50,000	$350

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	$19
20/50	$19
25/50	$20
25/60	$21
25/100	21
30/60	21
30/70	21
35/80	$22
40/80	23
50/50	24
50/100	$24
50/1000	25
100/100	28
100/200	28
100/300	$28
100/500	28
150/300	31
200/300	34
200/400	34
200/500	34
200/600	34
250/350	37
250/500	$37
250/1000	37
300/300	39
300/500	39
500/500	$46
500/1000	$55
600/1000	$57
1000/1000	$61

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

Part 7 - Collision
Rates at $500 deductible

Territory	Rate per $100 Experienced Operators All Groups
1	$1.91
2	$1.81
3	$2.15
4	$2.37
5	$2.47
6	$2.49
7	$2.65
8	$3.03
9	$2.76
10	$3.22
11	$2.84
12	$3.71
13	$3.87
14	$5.38
15	$6.29
16	$6.91
17	$6.46
18	$6.46
19	$6.46
20	$6.46
21	$6.46
22	$6.46
23	$6.46
24	$6.46
25	$6.46
26	$6.46
27	$1.62
40	$4.10
41	$4.09
42	$5.58
43	$6.30
44	$5.79
45	$6.18

Part 7 - Collision
Other deductibles

All Territories	
Deductible	**All Groups**
$300	$500 deductible premium + $40
$1,000	71.5% of $500 deductible premium
$2,000	59.1% of $500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	**All Groups**
$300	$8
$500	$11
$1,000	$14
$2,000	$21

Part 8 - Limited Collision

$500 deductible base premium (Part 8) =
(6.0%) x [$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
$0	$500 deductible premium (Part 8) + $6
$300	$500 deductible premium (Part 8) + $4
$1,000	64.1% of $500 deductible premium (Part 8)
$2,000	46.5% of $500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27)
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Motorcycle Rates

Part 9 - Comprehensive
Rates at $500 deductible

Territory	Rate per $100 ~~of value*~~ All Groups
1	$1.00
2	$0.98
3	$1.02
4	$1.10
5	$1.12
6	$1.33
7	$1.60
8	$2.03
9	$1.79
10	$2.26
11	$2.18
12	$2.75
13	$2.55
14	$3.47
15	$4.15
16	$6.25
17	$6.45
18	$6.45
19	$6.45
20	$6.45
21	$6.45
22	$6.45
23	$6.45
24	$6.45
25	$6.45
26	$6.45
27	$0.89
40	$2.57
41	$2.74
42	$3.82
43	$3.93
44	$6.23
45	$3.97

Part 9 - Comprehensive
Other deductibles

Deductible	All Territories All Groups
$300	$500 deductible premium + $3
$1,000	70.2% of $500 deductible premium
$2,000	64.4% of $500 deductible premium

Deductible	Glass Deductible for Comprehensive
$100	0.84

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Part 10 - Substitute Transportation

Limit	Substitute Transportation
$15/day	45
$30/day	90
$45/day	167
$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:
(a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
(b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27).
(c) Multiply the value determined in (b) by the rate per $100 for its territory.

Notes:
(1) Motorcycle territory definitions are the same as for private passenger automobiles.
(2) Rates for Part 9 are the same for experienced and inexperienced operators.
(3) Rates are per $100 of Average Cost New.
(4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of $1,800 for vehicle sizes 651 c.c. and over.

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Average Cost New for Physical Damage Coverages

	Cubic Centimeters (c.c.) Group									
Model Year	**1-100**	**101-350**	**351-650**	**651-850**	**851-1050**	**1051-1150**	**1151-1350**	**1351-1550**	**1551-1750**	**>1750**
2011	$2,600	$5,928	$7,531	$9,362	$11,142	$12,696	$14,467	$17,218	$20,492	$30,000
2010	$2,535	$5,779	$7,342	$9,128	$10,863	$12,378	$14,105	$16,787	$19,979	$28,800
2009	$2,472	$5,635	$7,159	$8,899	$10,592	$12,069	$13,752	$16,367	$19,480	$27,648
2008	$2,410	$5,494	$6,980	$8,677	$10,327	$11,767	$13,408	$15,958	$18,993	$26,542
2007	$2,350	$5,357	$6,805	$8,460	$10,069	$11,473	$13,073	$15,559	$18,518	$25,480
2006	$2,291	$5,223	$6,635	$8,248	$9,817	$11,186	$12,746	$15,170	$18,055	$24,461
2005	$2,234	$5,092	$6,469	$8,042	$9,572	$10,907	$12,428	$14,791	$17,604	$23,483
2004	$2,178	$4,965	$6,308	$7,841	$9,332	$10,634	$12,117	$14,421	$17,164	$22,543
2003	$2,123	$4,841	$6,150	$7,645	$9,099	$10,368	$11,814	$14,061	$16,735	$21,642
2002	$2,070	$4,720	$5,996	$7,454	$8,871	$10,109	$11,519	$13,709	$16,316	$20,776
2001	$2,018	$4,602	$5,846	$7,268	$8,650	$9,856	$11,231	$13,367	$15,908	$19,945
2000	$1,968	$4,487	$5,700	$7,086	$8,433	$9,610	$10,950	$13,032	$15,511	$19,147
1999	$1,919	$4,375	$5,558	$6,909	$8,223	$9,369	$10,676	$12,707	$15,123	$18,381
1998	$1,871	$4,265	$5,419	$6,736	$8,017	$9,135	$10,409	$12,389	$14,745	$17,646
1997	$1,824	$4,159	$5,283	$6,568	$7,817	$8,907	$10,149	$12,079	$14,376	$16,940
1996	$1,778	$4,055	$5,151	$6,403	$7,621	$8,684	$9,895	$11,777	$14,017	$16,263
1995	$1,734	$3,953	$5,022	$6,243	$7,431	$8,467	$9,648	$11,483	$13,666	$15,612
1994	$1,691	$3,854	$4,897	$6,087	$7,245	$8,255	$9,407	$11,196	$13,325	$14,988
1993	$1,648	$3,758	$4,774	$5,935	$7,064	$8,049	$9,172	$10,916	$12,992	$14,388
1992	$1,607	$3,664	$4,655	$5,787	$6,887	$7,848	$8,942	$10,643	$12,667	$13,813
1991	$1,567	$3,572	$4,539	$5,642	$6,715	$7,652	$8,719	$10,377	$12,350	$13,260
1990	$1,528	$3,483	$4,425	$5,501	$6,547	$7,460	$8,501	$10,117	$12,041	$12,730
1989 & Prior	$1,490	$3,396	$4,315	$5,364	$6,383	$7,274	$8,288	$9,864	$11,740	$12,220

Note: For model years that are subsequent to the latest model year currently in the above table, a factor of 1.025 should be applied to the Average Cost New for that applicable Cubic Centimeters (c.c.) Group, and each year thereafter (up to the model year of the motorcycle) in order to develop the Average Cost New for the subsequent model year. Model year and cubic centimeters are provided by the customer or other company source.

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	100%	Part 7 - 60%* Part 8 - 100% Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New
Motor Homes (Rule 39)	100%	Parts 7 and 8 - 50% Part 9 – 100%
Antique Motor Cars (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100%	Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value
Antique Motorcycles (Rule 40) **(Advisory Rating & Factors)**	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100%	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
***Reduction not applicable to Waiver of Deductible premium**		

Snowmobiles (Rule 43)

Liability	**Annual Premiums**
B.I. (excluding passenger hazard) - $20,000/40,000	$ 36
B.I. (including passenger hazard) - $20,000/40,000	$106
Uninsured Motorists - $20,000/40,000	$ 7
Property Damage - $5,000	$ 10
Medical Payments - $500 per person (no other limits)	$ 10

Physical Damage	**Deductible**	**Rate per 100**
Comprehensive	$100	$2.00
	200	1.60
Collision	$200	$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Age Rate Factors for Physical Damage Coverages

Motorcycle Age based on Model Year (MY)*	Collision Factor	Comprehensive Factor
Current MY	1.00	1.00
1st Preceding	0.93	0.91
2nd Preceding	0.86	0.81
3rd Preceding	0.79	0.72
4th Preceding	0.72	0.62
5th Preceding	0.65	0.53
6th Preceding	0.58	0.44
All Other	0.51	0.34

Miscellaneous Motor Vehicles Base Rates* Part 1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	111	200	125	374	197	337	177	108
2	121	218	140	406	223	366	201	117
3	127	229	151	441	239	397	215	124
4	137	254	156	489	277	440	249	132
5	140	253	176	514	296	463	266	139
6	152	281	174	551	339	496	305	148
7	155	271	192	585	345	527	310	150
8	165	301	198	615	371	554	334	161
9	189	323	225	637	387	573	348	184
10	191	378	252	678	446	610	402	194
11	185	411	249	667	449	600	404	210
12	205	392	272	668	482	601	434	200
13	233	426	293	669	485	602	436	227
14	261	446	328	658	501	592	451	254
15	310	497	344	656	541	591	487	297
16	260	507	449	642	524	578	472	267
17	198	383	241	652	386	586	347	199
18	202	500	274	669	482	602	434	229
19	245	489	325	639	489	576	440	273
20	227	499	306	663	503	597	453	251
21	278	503	416	644	529	580	476	386
22	274	503	405	645	520	581	468	374
23	209	464	324	652	480	587	432	212
24	211	414	267	655	431	589	388	214
25	209	468	281	657	495	591	446	228
26	257	508	359	641	528	577	475	248
27	96	183	107	335	167	302	150	99
40	241	453	298	663	473	597	426	254
41	250	450	329	667	500	600	450	257
42	308	497	355	660	540	594	486	313
43	276	490	347	658	540	593	486	298
44	250	516	454	652	530	587	477	254
45	286	481	343	659	537	593	483	297

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	46	79	52	146	81	131	73	46
2	49	86	57	158	89	142	80	48
3	54	89	61	171	95	154	85	52
4	56	99	63	189	109	170	98	55
5	58	98	70	199	116	179	105	58
6	62	109	70	213	133	191	119	61
7	63	105	76	226	135	203	121	61
8	67	116	79	237	145	213	130	65
9	77	124	89	245	151	221	136	74
10	78	145	99	256	173	230	156	77
11	76	158	98	252	174	227	157	83
12	82	151	106	252	187	227	168	79
13	93	168	114	252	188	227	169	90
14	104	177	127	248	194	224	175	100
15	120	195	133	248	209	223	188	113
16	104	199	173	242	202	218	182	106
17	80	147	95	251	151	226	135	80
18	81	191	107	253	187	227	168	92
19	98	192	127	241	189	217	170	108
20	90	197	119	250	195	225	175	103
21	110	197	164	243	204	219	184	153
22	108	197	161	244	201	219	181	148
23	82	184	126	246	186	221	167	84
24	85	159	105	247	167	222	151	85
25	84	184	110	248	192	223	172	94
26	102	199	139	242	204	218	184	99
27	40	72	44	131	68	118	61	43
40	97	178	116	250	183	225	165	100
41	98	178	128	252	193	227	174	101
42	121	195	138	249	208	224	188	121
43	108	192	135	249	209	224	188	116
44	99	202	175	246	205	222	184	101
45	112	189	133	249	207	224	187	116

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 4 Basic ($5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	142	254	180	500	310	450	279	149
2	154	267	185	539	332	485	299	157
3	157	274	197	560	335	504	301	167
4	167	285	200	600	359	540	323	183
5	167	288	199	619	381	557	343	187
6	177	294	211	623	394	561	355	190
7	182	297	223	641	420	577	378	198
8	184	315	229	662	421	596	379	207
9	190	322	227	674	423	607	381	196
10	192	326	229	679	426	611	383	197
11	189	346	234	673	424	606	381	199
12	210	353	250	689	454	620	409	214
13	219	352	249	688	454	620	409	219
14	229	381	264	691	469	622	422	235
15	245	419	280	702	507	632	456	250
16	215	412	277	687	455	618	410	222
17	198	381	237	688	401	619	361	198
18	217	428	264	704	456	634	411	214
19	226	422	271	683	440	615	396	219
20	210	420	255	699	445	629	401	221
21	247	463	297	688	498	619	448	248
22	313	494	368	686	535	618	482	306
23	189	431	277	698	462	628	416	207
24	230	431	276	701	443	631	398	225
25	218	467	274	703	490	633	441	231
26	261	478	338	686	523	617	470	258
27	137	242	162	473	275	426	247	137
40	203	379	251	688	433	619	390	234
41	206	369	260	688	460	619	414	218
42	207	398	283	706	500	636	450	245
43	238	409	281	705	507	634	456	242
44	189	402	273	687	455	618	409	195
45	242	410	276	705	504	635	453	246

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 5 Basic (B: Optional Bodily Injury)								
Territory	**Class 10**	**Class 17**	**Class 18**	**Class 20**	**Class 21**	**Class 25**	**Class 26**	**Class 30**
1	18	36	23	62	33	56	30	18
2	19	39	25	67	37	61	33	19
3	20	41	27	73	40	66	36	20
4	22	46	28	81	46	73	41	22
5	22	46	31	86	49	77	44	24
6	24	51	31	92	56	82	50	25
7	25	49	34	97	57	87	51	25
8	26	54	35	102	61	92	55	27
9	31	58	40	105	64	95	57	30
10	31	64	45	107	72	97	65	31
11	32	71	43	105	73	95	66	36
12	34	69	48	106	79	95	71	37
13	38	77	52	106	80	95	72	38
14	43	82	57	104	82	94	73	42
15	53	89	61	104	89	94	80	52
16	58	86	73	100	86	90	77	60
17	33	65	41	107	63	96	56	33
18	40	87	48	104	79	94	71	46
19	45	86	55	101	80	91	72	52
20	45	89	55	104	81	94	73	52
21	61	87	74	102	87	92	78	75
22	60	87	74	101	86	91	77	73
23	33	86	55	101	78	91	70	35
24	34	69	45	101	69	91	62	36
25	39	87	50	104	81	93	73	42
26	47	86	60	101	86	91	77	47
27	17	33	19	56	28	50	25	17
40	38	80	52	104	78	94	70	40
41	40	82	57	105	82	94	73	42
42	50	89	61	104	88	93	79	53
43	47	88	61	103	88	93	79	52
44	52	87	74	101	86	91	77	60
45	48	89	61	105	88	94	79	52

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 7 $500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	210	462	278	845	467	760	420	209
2	219	468	280	882	458	794	412	218
3	222	491	299	898	483	808	435	221
4	232	510	303	928	515	835	463	231
5	235	514	311	941	540	847	486	234
6	250	549	330	970	572	873	515	248
7	264	562	356	967	598	870	539	259
8	270	556	372	965	596	869	536	268
9	270	555	353	960	598	864	538	268
10	263	568	355	963	615	867	553	266
11	285	635	388	938	623	844	560	284
12	316	653	407	942	682	847	613	315
13	318	592	433	949	688	854	619	314
14	352	656	471	927	719	834	647	350
15	421	688	508	924	752	832	676	411
16	372	667	459	901	640	811	576	358
17	297	626	391	952	593	857	534	296
18	362	693	461	929	696	836	626	354
19	376	705	525	901	725	811	652	374
20	402	704	510	915	722	823	650	390
21	418	716	586	909	821	818	739	503
22	464	709	602	900	793	810	714	624
23	320	710	565	926	750	834	675	360
24	351	682	496	924	700	832	630	349
25	369	720	544	939	753	845	678	388
26	435	717	595	901	782	811	704	477
27	200	441	256	818	433	736	390	199
40	322	620	440	935	673	841	606	328
41	300	638	461	942	706	848	635	312
42	347	683	525	936	753	842	678	338
43	373	679	508	922	756	830	680	364
44	339	682	447	924	640	832	576	326
45	388	670	511	926	752	833	677	378

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles Base Rates* Part 9 $500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	93	93	93	93	93	93	93	93
2	95	95	95	95	95	95	95	95
3	98	98	98	98	98	98	98	98
4	96	96	96	96	96	96	96	96
5	100	100	100	100	100	100	100	100
6	104	104	104	104	104	104	104	104
7	108	108	108	108	108	108	108	108
8	111	111	111	111	111	111	111	111
9	110	110	110	110	110	110	110	110
10	117	117	117	117	117	117	117	117
11	125	125	125	125	125	125	125	125
12	129	129	129	129	129	129	129	129
13	145	145	145	145	145	145	145	145
14	152	152	152	152	152	152	152	152
15	187	187	187	187	187	187	187	187
16	303	303	303	303	303	303	303	303
17	108	108	108	108	108	108	108	108
18	220	220	220	220	220	220	220	220
19	242	242	242	242	242	242	242	242
20	219	219	219	219	219	219	219	219
21	298	298	298	298	298	298	298	298
22	336	336	336	336	336	336	336	336
23	202	202	202	202	202	202	202	202
24	152	152	152	152	152	152	152	152
25	229	229	229	229	229	229	229	229
26	273	273	273	273	273	273	273	273
27	88	88	88	88	88	88	88	88
40	139	139	139	139	139	139	139	139
41	140	140	140	140	140	140	140	140
42	170	170	170	170	170	170	170	170
43	179	179	179	179	179	179	179	179
44	292	292	292	292	292	292	292	292
45	188	188	188	188	188	188	188	188

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	**Factor**
5,000	1.000
10,000	1.204
15,000	1.220
20,000	1.232
25,000	1.242
30,000	1.249
35,000	1.254
40,000	1.258
45,000	1.262
50,000	1.265
75,000	1.274
80,000	1.275
100,000	1.280
150,000	1.292
200,000	1.303
250,000	1.309
300,000	1.314
400,000	1.323
500,000	1.329
750,000	1.338
1,000,000	1.348
2,000,000	1.362
2,500,000	1.367
5,000,000	1.386
10,000,000	1.405

Part 5 (B: Optional BI)	
Limit	**Factor**
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
25/100	1.07
30/60	1.11
30/70	1.11
35/80	1.16
40/80	1.20
50/50	1.26
50/100	1.27
50/1000	1.30
100/100	1.48
100/200	1.49
100/300	1.50
100/500	1.51
150/300	1.69
200/300	1.82
200/400	1.83
200/500	1.84
200/600	1.84
250/350	1.93
250/500	1.94
250/1000	1.99
300/300	2.15
300/500	2.18
500/500	2.86
500/1000	2.91
500/3000	2.93
600/1000	2.99
1000/1000	3.21
1000/2000	3.23
1000/3000	3.24

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	**Rate**
5,000	19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52

Comprehensive And Collision Options

Deductible	Comprehensive
300	1.03
500	1.00
1,000	0.75
2,000	0.67

Deductible	Collision
300	1.17
500	1.00
1,000	0.63
2,000	0.48

Deductible	Limited Collision
0	$8
300	$5
500	1.00
1,000	0.54
2,000	0.32

Deductible	Collision Waiver of Deductible Charge
300	10
500	13
1000	16
2000	25

Deductible	Glass Deductible for Comprehensive
$100	0.84

Miscellaneous Motor Vehicles

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	**Rate**	**Rate**
20/40	14	0
20/50	15	1
25/50	16	3
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

PIP Deductible Discounts		
Deductible	**Named Insured**	**Named Insured and Household Members**
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	Approved As Of
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

Responsible Driver Factors													
Code	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**	**Code**	**Factor**
LRD250	0.40	LRD316	1.06	LRD382	1.72	LRD448	2.38	LRD514	3.04	LRD580	3.70	LRD646	4.36
LRD251	0.41	LRD317	1.07	LRD383	1.73	LRD449	2.39	LRD515	3.05	LRD581	3.71	LRD647	4.37
LRD252	0.42	LRD318	1.08	LRD384	1.74	LRD450	2.40	LRD516	3.06	LRD582	3.72	LRD648	4.38
LRD253	0.43	LRD319	1.09	LRD385	1.75	LRD451	2.41	LRD517	3.07	LRD583	3.73	LRD649	4.39
LRD254	0.44	LRD320	1.10	LRD386	1.76	LRD452	2.42	LRD518	3.08	LRD584	3.74	LRD650	4.40
LRD255	0.45	LRD321	1.11	LRD387	1.77	LRD453	2.43	LRD519	3.09	LRD585	3.75	LRD651	4.41
LRD256	0.46	LRD322	1.12	LRD388	1.78	LRD454	2.44	LRD520	3.10	LRD586	3.76	LRD652	4.42
LRD257	0.47	LRD323	1.13	LRD389	1.79	LRD455	2.45	LRD521	3.11	LRD587	3.77	LRD653	4.43
LRD258	0.48	LRD324	1.14	LRD390	1.80	LRD456	2.46	LRD522	3.12	LRD588	3.78	LRD654	4.44
LRD259	0.49	LRD325	1.15	LRD391	1.81	LRD457	2.47	LRD523	3.13	LRD589	3.79	LRD655	4.45
LRD260	0.50	LRD326	1.16	LRD392	1.82	LRD458	2.48	LRD524	3.14	LRD590	3.80	LRD656	4.46
LRD261	0.51	LRD327	1.17	LRD393	1.83	LRD459	2.49	LRD525	3.15	LRD591	3.81	LRD657	4.47
LRD262	0.52	LRD328	1.18	LRD394	1.84	LRD460	2.50	LRD526	3.16	LRD592	3.82	LRD658	4.48
LRD263	0.53	LRD329	1.19	LRD395	1.85	LRD461	2.51	LRD527	3.17	LRD593	3.83	LRD659	4.49
LRD264	0.54	LRD330	1.20	LRD396	1.86	LRD462	2.52	LRD528	3.18	LRD594	3.84	LRD660	4.50
LRD265	0.55	LRD331	1.21	LRD397	1.87	LRD463	2.53	LRD529	3.19	LRD595	3.85	LRD661	4.51
LRD266	0.56	LRD332	1.22	LRD398	1.88	LRD464	2.54	LRD530	3.20	LRD596	3.86	LRD662	4.52
LRD267	0.57	LRD333	1.23	LRD399	1.89	LRD465	2.55	LRD531	3.21	LRD597	3.87	LRD663	4.53
LRD268	0.58	LRD334	1.24	LRD400	1.90	LRD466	2.56	LRD532	3.22	LRD598	3.88	LRD664	4.54
LRD269	0.59	LRD335	1.25	LRD401	1.91	LRD467	2.57	LRD533	3.23	LRD599	3.89	LRD665	4.55
LRD270	0.60	LRD336	1.26	LRD402	1.92	LRD468	2.58	LRD534	3.24	LRD600	3.90	LRD666	4.56
LRD271	0.61	LRD337	1.27	LRD403	1.93	LRD469	2.59	LRD535	3.25	LRD601	3.91	LRD667	4.57
LRD272	0.62	LRD338	1.28	LRD404	1.94	LRD470	2.60	LRD536	3.26	LRD602	3.92	LRD668	4.58
LRD273	0.63	LRD339	1.29	LRD405	1.95	LRD471	2.61	LRD537	3.27	LRD603	3.93	LRD669	4.59
LRD274	0.64	LRD340	1.30	LRD406	1.96	LRD472	2.62	LRD538	3.28	LRD604	3.94	LRD670	4.60
LRD275	0.65	LRD341	1.31	LRD407	1.97	LRD473	2.63	LRD539	3.29	LRD605	3.95	LRD671	4.61
LRD276	0.66	LRD342	1.32	LRD408	1.98	LRD474	2.64	LRD540	3.30	LRD606	3.96	LRD672	4.62
LRD277	0.67	LRD343	1.33	LRD409	1.99	LRD475	2.65	LRD541	3.31	LRD607	3.97	LRD673	4.63
LRD278	0.68	LRD344	1.34	LRD410	2.00	LRD476	2.66	LRD542	3.32	LRD608	3.98	LRD674	4.64
LRD279	0.69	LRD345	1.35	LRD411	2.01	LRD477	2.67	LRD543	3.33	LRD609	3.99	LRD675	4.65
LRD280	0.70	LRD346	1.36	LRD412	2.02	LRD478	2.68	LRD544	3.34	LRD610	4.00	LRD676	4.66
LRD281	0.71	LRD347	1.37	LRD413	2.03	LRD479	2.69	LRD545	3.35	LRD611	4.01	LRD677	4.67
LRD282	0.72	LRD348	1.38	LRD414	2.04	LRD480	2.70	LRD546	3.36	LRD612	4.02	LRD678	4.68
LRD283	0.73	LRD349	1.39	LRD415	2.05	LRD481	2.71	LRD547	3.37	LRD613	4.03	LRD679	4.69
LRD284	0.74	LRD350	1.40	LRD416	2.06	LRD482	2.72	LRD548	3.38	LRD614	4.04	LRD680	4.70
LRD285	0.75	LRD351	1.41	LRD417	2.07	LRD483	2.73	LRD549	3.39	LRD615	4.05	LRD681	4.71
LRD286	0.76	LRD352	1.42	LRD418	2.08	LRD484	2.74	LRD550	3.40	LRD616	4.06	LRD682	4.72
LRD287	0.77	LRD353	1.43	LRD419	2.09	LRD485	2.75	LRD551	3.41	LRD617	4.07	LRD683	4.73
LRD288	0.78	LRD354	1.44	LRD420	2.10	LRD486	2.76	LRD552	3.42	LRD618	4.08	LRD684	4.74
LRD289	0.79	LRD355	1.45	LRD421	2.11	LRD487	2.77	LRD553	3.43	LRD619	4.09	LRD685	4.75
LRD290	0.80	LRD356	1.46	LRD422	2.12	LRD488	2.78	LRD554	3.44	LRD620	4.10	LRD686	4.76
LRD291	0.81	LRD357	1.47	LRD423	2.13	LRD489	2.79	LRD555	3.45	LRD621	4.11	LRD687	4.77
LRD292	0.82	LRD358	1.48	LRD424	2.14	LRD490	2.80	LRD556	3.46	LRD622	4.12	LRD688	4.78
LRD293	0.83	LRD359	1.49	LRD425	2.15	LRD491	2.81	LRD557	3.47	LRD623	4.13	LRD689	4.79
LRD294	0.84	LRD360	1.50	LRD426	2.16	LRD492	2.82	LRD558	3.48	LRD624	4.14	LRD690	4.80
LRD295	0.85	LRD361	1.51	LRD427	2.17	LRD493	2.83	LRD559	3.49	LRD625	4.15	LRD691	4.81
LRD296	0.86	LRD362	1.52	LRD428	2.18	LRD494	2.84	LRD560	3.50	LRD626	4.16	LRD692	4.82
LRD297	0.87	LRD363	1.53	LRD429	2.19	LRD495	2.85	LRD561	3.51	LRD627	4.17	LRD693	4.83
LRD298	0.88	LRD364	1.54	LRD430	2.20	LRD496	2.86	LRD562	3.52	LRD628	4.18	LRD694	4.84
LRD299	0.89	LRD365	1.55	LRD431	2.21	LRD497	2.87	LRD563	3.53	LRD629	4.19	LRD695	4.85
LRD300	0.90	LRD366	1.56	LRD432	2.22	LRD498	2.88	LRD564	3.54	LRD630	4.20	LRD696	4.86
LRD301	0.91	LRD367	1.57	LRD433	2.23	LRD499	2.89	LRD565	3.55	LRD631	4.21	LRD697	4.87
LRD302	0.92	LRD368	1.58	LRD434	2.24	LRD500	2.90	LRD566	3.56	LRD632	4.22	LRD698	4.88
LRD303	0.93	LRD369	1.59	LRD435	2.25	LRD501	2.91	LRD567	3.57	LRD633	4.23	LRD699	4.89
LRD304	0.94	LRD370	1.60	LRD436	2.26	LRD502	2.92	LRD568	3.58	LRD634	4.24	LRD700	4.90
LRD305	0.95	LRD371	1.61	LRD437	2.27	LRD503	2.93	LRD569	3.59	LRD635	4.25	LRD701	4.91
LRD306	0.96	LRD372	1.62	LRD438	2.28	LRD504	2.94	LRD570	3.60	LRD636	4.26	LRD702	4.92
LRD307	0.97	LRD373	1.63	LRD439	2.29	LRD505	2.95	LRD571	3.61	LRD637	4.27	LRD703	4.93
LRD308	0.98	LRD374	1.64	LRD440	2.30	LRD506	2.96	LRD572	3.62	LRD638	4.28	LRD704	4.94
LRD309	0.99	LRD375	1.65	LRD441	2.31	LRD507	2.97	LRD573	3.63	LRD639	4.29	LRD705	4.95
LRD310	1.00	LRD376	1.66	LRD442	2.32	LRD508	2.98	LRD574	3.64	LRD640	4.30	LRD706	4.96
LRD311	1.01	LRD377	1.67	LRD443	2.33	LRD509	2.99	LRD575	3.65	LRD641	4.31	LRD707	4.97
LRD312	1.02	LRD378	1.68	LRD444	2.34	LRD510	3.00	LRD576	3.66	LRD642	4.32	LRD708	4.98
LRD313	1.03	LRD379	1.69	LRD445	2.35	LRD511	3.01	LRD577	3.67	LRD643	4.33	LRD709	4.99
LRD314	1.04	LRD380	1.70	LRD446	2.36	LRD512	3.02	LRD578	3.68	LRD644	4.34	LRD710	5.00
LRD315	1.05	LRD381	1.71	LRD447	2.37	LRD513	3.03	LRD579	3.69	LRD645	4.35		

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.

Liberty Mutual Deductible Fund

Indicator	Vehicles	Premium
Yes	1	$33
Yes	2	$51
Yes	3	$69
Yes	4+	$87
No	1+	$0