



Questions about your Policy?
Call 1-800-658-9501

Policy Number:

Report a Claim:
1-800-2CLAIMS or
LibertyMutual.com/claims

COMPANY
LOGO



ACTION REQUIRED:
PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Coverage Selections Page

Total [Annual] Policy Premium: * \$

\$ Save an estimated \$
by switching to Paid-in-
Full

Coverage
Selections
Page

This page and any attached endorsements form a part of your policy, which is issued by [Liberty Mutual Fire Insurance Company (a stock insurance company), Boston, MA].

Bill Frequency: Monthly Installment Fee Per Payment: \$

*Total [Annual] policy premium above does not include installment fees.

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

Insurance Information

Named Insured:	Policy Number:	
Mailing Address:	Policy Period:	<<MM/DD/YR to MM/DD/YR>> 12:01 a.m. standard time at the address of the Named Insured
	Coverage Effective:	

Vehicles Covered by Your Auto Policy

YEAR	MAKE	MODEL	VEHICLE ID NUMBER
1			

Driver Information

LISTED DRIVER INFORMATION	STATE	DATE FIRST LICENSED
1		Auto

To ensure proper coverage and avoid possible actions such as cancellation or rescission of your policy, please check carefully that all drivers of your vehicle(s) are shown above. All household members and individuals who customarily operate your vehicle(s) must be listed on your policy.

EXCLUDED DRIVER INFORMATION	DATE OF BIRTH
1	

None of the Optional Insurance Parts afforded by this policy shall apply while the above excluded driver(s) is operating your covered auto. In addition, we will pay no more than the minimum required limits for the compulsory insurance coverages.

DISCOUNTS AND BENEFITS SECTION

Your Discounts and Benefits have been applied to your Total [Annual] Policy Premium.

Vehicle Discounts

**Want to Add a Coverage?**

Call 1-800-658-9501 to talk to your agent about the availability of this coverage and whether it meets your needs.

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DISCOUNTS AND BENEFITS SECTION continued**Vehicle Discounts** *(continued)*

VEH 1

Policy Discounts**Policy Benefits**

Coverage Information

This policy provides only the coverages for which a premium charge is shown.

COVERAGES (PARTS 1-12)	LIMITS	PREMIUM PER VEHICLE
		VEH 1

Compulsory Insurance

1. Bodily Injury	\$
To Others	\$
2. Personal Injury	\$
Protection	
Veh 1:	
3. Bodily Injury Caused	\$
By An Uninsured Auto	\$
(Compulsory Limit \$20,000/\$40,000)	
4. Damage To Someone	\$
Else's Property	
(Compulsory Limit \$5,000)	

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Coverage Information continued

COVERAGES (PARTS 1-12)	LIMITS	PREMIUM PER VEHICLE
		VEH 1

Optional Insurance

5. Optional Bodily Injury	\$	
To Others	\$	
6. Medical Payments	\$	
7. Collision		
Veh 1: No Waiver		
8. Limited Collision		
9. Comprehensive		
Actual Cash Value Less Deductible		
Veh 1: No Part9		
10. Substitute	Up to	\$ Each Day
Transportation	\$	Maximum
11. Towing And Labor	Up to	\$ For Each
		Disablement
12. Bodily Injury	\$	Each Person
Caused By An	\$	Each Accident
Underinsured Auto		

[Annual] Premium Per Vehicle: \$

Total [Annual] Policy Premium : \$

Additional Coverages and Products Available*

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- **Multi-Policy Discounts:** Having more than one insurance policy with Liberty Mutual can save you time and money. Learn more about how you can bundle your auto, home, renters, condo, motorcycle, or umbrella insurance.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Additional Information for Vehicles Covered by Your Policy

Places of Principal Garaging

VEH 1:



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Additional Information for Vehicles Covered by Your Policy *(continued)*

Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy.

Special State Provisions

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would have required the payment of additional premium on your policy based on accurate information.

President

Secretary

This policy, including endorsements listed above,
is countersigned by:

Authorized Representative



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Coverage Selections Page

Total [Annual] Policy Premium: * \$

\$ Save an estimated \$
~~annually~~ by switching to
Paid-in-Full

Coverage
Selections
Page

This page and any attached endorsements form a part of your policy, which is issued by Liberty Mutual Fire Insurance Company (a stock insurance company), Boston, MA.

Bill Frequency: Monthly Installment Fee Per Payment: \$

*Total [Annual] policy premium above does not include installment fees.

Your discounts and benefits have been applied. Includes state sales tax and local surcharge where applicable.

Insurance Information

Named Insured:	Policy Number:	
Mailing Address:	Policy Period:	<<MM/DD/YR to MM/DD/YR>> 12:01 a.m. standard time at the address of the Named Insured
	Coverage Effective:	

Vehicles Covered by Your Auto Policy

YEAR	MAKE	MODEL	VEHICLE ID NUMBER
1			

Driver Information

LISTED DRIVER INFORMATION	STATE	DATE FIRST LICENSED
		Auto
1		

To ensure proper coverage and avoid possible actions such as cancellation or rescission of your policy, please check carefully that all drivers of your vehicle(s) are shown above. All household members and individuals who customarily operate your vehicle(s) must be listed on your policy.

EXCLUDED DRIVER INFORMATION	DATE OF BIRTH
1	

None of the Optional Insurance Parts afforded by this policy shall apply while the above excluded driver(s) is operating your covered auto. In addition, we will pay no more than the minimum required limits for the compulsory insurance coverages.

DISCOUNTS AND BENEFITS SECTION

Your Discounts and Benefits have been applied to your Total [Annual] Policy Premium.

Vehicle Discounts

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DISCOUNTS AND BENEFITS SECTION continued**Vehicle Discounts** (*continued*)**VEH 1****Policy Discounts****Policy Benefits**

Coverage Information

This policy provides only the coverages for which a premium charge is shown.

COVERAGES (PARTS 1-12)	LIMITS	PREMIUM PER VEHICLE
VEH 1		

Compulsory Insurance

1. Bodily Injury	\$
To Others	\$
2. Personal Injury	\$
Protection	
Veh 1:	
3. Bodily Injury Caused	\$
By An Uninsured Auto	\$
(Compulsory Limit \$20,000/\$40,000)	
4. Damage To Someone	\$
Else's Property	
(Compulsory Limit \$5,000)	

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Coverage Information continued

COVERAGES (PARTS 1-12)	LIMITS	PREMIUM PER VEHICLE
		VEH 1

Optional Insurance

5. Optional Bodily Injury	\$	
To Others	\$	
6. Medical Payments	\$	
7. Collision		
Veh 1: No Waiver		
8. Limited Collision		
9. Comprehensive		
Actual Cash Value Less Deductible		
Veh 1: No Part9		
10. Substitute	Up to	\$ Each Day
Transportation	\$	Maximum
11. Towing And Labor	Up to	\$ For Each
		Disablement
12. Bodily Injury	\$	Each Person
Caused By An	\$	Each Accident
Underinsured Auto		

[Annual] Premium Per Vehicle: \$

Total [Annual] Policy Premium : \$

Additional Coverages and Products Available*

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- **Multi-Policy Discounts:** Having more than one insurance policy with Liberty Mutual can save you time and money. Learn more about how you can bundle your auto, home, renters, condo, motorcycle, or umbrella insurance.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Additional Information for Vehicles Covered by Your Policy

Places of Principal Garaging

VEH 1:



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Additional Information for Vehicles Covered by Your Policy *(continued)*

Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy.

Special State Provisions

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would have required the payment of additional premium on your policy based on accurate information.

President

Secretary

This policy, including endorsements listed above,
is countersigned by:

Authorized Representative

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Massachusetts
Automobile Rule Manual

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Personal Injury Protection - Deductible Form	G7A	
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Section G – General Rules

G1. Application of Manual

The rates and rules in this manual are applicable to policies written by:

Liberty Mutual Fire Insurance Company

which is herein referred to as the "Company".

In this manual reference to:

- "Liability insurance" shall mean Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury.
- "Liability coverage" shall mean Bodily Injury and Property Damage Liability.
- "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- "Years Licensed" shall mean an operator's license years at policy effective date.
- "LCPBI" shall mean the lesser of current and prior Bodily Injury limit.
- "Vehicle Age" shall mean the vehicle age calculated by subtracting the vehicle's model year from the effective date year.
- "Years Owned" shall mean the owned years calculated by subtracting the vehicles last title transfer date from the effective/endorsement date year.
- "Ratable Occurrences" shall include At Fault Accidents above the Threshold and Level 1 through 5 Violations for rated drivers. Within rating (Rule O3. Operator Incident), the experience period is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business. Within tier (Rule F1. Tier), the experience period is 60 months immediately prior to the policy effective date.

This manual applies to new policy quotes for new business policies originating on or after 8/22/2022 and their subsequent renewals. 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.

G2. Eligibility

The policy shall be used to afford coverage to:

- a. Vehicles leased for six months or more or owned by an individual or a spouse or a partner as residents in the same household.
- b. Vehicles jointly owned by the same two or more relatives, other than spouses or partners, or by the same two or more resident individuals, provided coverage is limited in accordance with the applicable endorsement.

Note: A single policy will not cover vehicles eligible under both a. and b. above.

- c. A named individual who does not own an automobile. The applicable endorsement must be attached. Applies to private passenger vehicles only.

Vehicles written on this policy include Private Passenger Vehicles, Recreational Vehicles (including Travel Trailers and Motorhomes) and Collector Cars.

G3. Policy Term

Policy terms will either be semiannual (6 months) or annual (12 months). A policy may be extended, by the Company, for an additional policy term at each expiration date.

G4. Rates and Rating Information

Rates shown in this manual are for the policy term and apply per vehicle unless a rule specifically states otherwise. The information needed to determine the proper premium shall be obtained from the named insured verbally or in written form and from particular vendors of Liberty Mutual.

G5. Premium Adjustments due to Policy Changes or Cancellations

If any change is made during the policy period which results in a change in premium, the premium to be charged for the period from the date of change to the expiration date will be calculated on a pro rata basis. Return premium on cancellations will also be computed pro rata. Additional or return premium of \$3 or less will be waived.

Pro Rata Calculation:

Using standard Pro Rata Tables, obtain the decimal equivalent of the month and day of the year and prefix these factors with the calendar year for (1) the expiration date of the policy and (2) the date of the pro rata change or cancellation. The difference between the decimal equivalent for the expiration date and the date of change or cancellation represents the percentage adjustment per vehicle per coverage for a specified period of one year.

Examples:

- a. Expiration Date September 23, 2008 = 2008.729
Date of Cancellation or Change July 8, 2008 = 2008.518 Result = 0.211
- b. Expiration Date January 7, 2008 = 2008.019
Date of Cancellation or Change October 22, 2007 = 2007.808 Result = 0.211

In the above examples, in which a policy is cancelled, the return premium will be 0.211 multiplied by the annual premium on each vehicle.

G6. Whole Dollar Premium

The premium for each coverage will be rounded to the nearest whole dollar, separately for each coverage provided by the policy. In the application of this rule, a premium involving \$0.50 or more shall be rounded to the next higher whole dollar. In the case of cancellation by the company, the return premium shall be carried to the next higher whole dollar.

G7. Coverages and Limits

The 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. The 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.

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. 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. This coverage may be written only when Comprehensive coverage is afforded on the vehicle.

Part 11 - Towing and Labor

This coverage will pay for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles. This coverage may be written only when Liability coverage is afforded on a policy.

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 for applicable rates and factors.

G7A. 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.
2. 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 the 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.
3. 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.
4. 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.
5. 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.
6. 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 factor shown on the Rate Pages to the base rate.

G8. 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 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 pickups 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 RTA Form provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the 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.
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 at least one operator has SDIP Code of 99, 98 or 00 through 15 as reported by the MA Merit Rating Board (MRB).

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

Massachusetts
Automobile Rule Manual

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.

Section D – Definitions

D1. Experience Period

New Business – 36 months immediately prior to the policy effective date.

Renewals/Transfers/Rewrites – 36 months ending 4 months prior to the policy anniversary/effective date.

D2. Chargeable Accidents

Accidents occurring during the experience period may be chargeable as described below:

1. At Fault Accidents Above Threshold shall be chargeable as of the date the payment for such a loss is recorded on the loss record of the insured.
 - a. If an at-fault accident involved damage to property (including property owned by the insured) in excess of \$1,000, and/or
 - b. If an at-fault accident involved bodily injury/death to persons greater than \$1,000.

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D3. Violation Definitions

Violations will be coded into the following five violation levels using the following Standard Violation Code (SVC). MRB violations will be mapped to the equivalent code.

SVC	SVC Description	Violation Level
11110	Driver Or Permanent Operator Of Vehicle Not Registered	1
11210	Registration To Be Carried In Vehicle And Displayed	1
11520	Certification Of Inspection To Be Displayed At All Times	1
12500	Permit Unauthorized Person To Drive, Generally	1
12510	Permit Unlicensed Driver To Drive	1
13110	Driver To Carry License And Display On Demand	1
13220	Violation Of Instruction Permit	1
15210	Registration/Title Withdrawn	1
21110	Owner Not To Permit Operator Of Uninsured Vehicle	1
21130	Owner Shall Return Registration If Insurance Cancellation	1
32010	Right Of Way	1
32100	Failure To Yield Unspecified, Other	1
32110	Failure To Yield Right-Of-Way At Intersection	1
32140	Vehicle Entering From Private Road/Driveway To Yield	1
32150	Failure To Yield To Emergency Vehicle	1
32160	Failure To Yield To Vehicle/Person In Highway Construction/Maint	1
33370	Improper Use Of Designated Center Lane	1
39100	Failure To Yield To Pedestrian, Generally	1
39110	Failure To Yield To Pedestrian At Signalized Intersection	1
39120	Failure To Yield To Pedestrian Unsignalized Intersection	1
39130	Failure To Exercise Due Care Toward Pedestrian	1
39140	Failure To Yield To Pedestrian While Crossing Sidewalk	1
39150	Failure Of Emergency Vehicle To Exercise Due Care Regarding Pedestrian	1
39160	Failure To Yield To Blind Pedestrian	1
41110	Motorcycle Operator To Wear Helmet	1
41120	Motorcycle Operator To Wear Eye Protection	1
61150	Defective Lamps/Emblems On Farm Equipment	1
61160	Defective Lamps Other Vehicle	1
61220	Failure To Display Lamps/Flags On Projected Load	1
61240	Headlamps Improperly Adjusted - Causing Glare	1
61250	Warning Lights To Be Displayed When Truck Stopped	1
61330	Failure To Dim Headlights For Approaching Vehicle	1
61340	Failure To Dim Headlights Follow Vehicle	1
61350	Failed To Use Proper Headlight Beam	1
61410	Additional Lighting Equipment	1
61430	School Bus To Have Special Lighting Equipment	1
62110	Defective Brake Equipment	1
63210	View Through Windshield Obstructed	1
63410	Safety Glazing Required	1
64400	Other Defective Equipment - Motorcycle	1

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64510	Other Motorcycle Equipment Violations	1
67110	Improper Towing	1
67120	Abandon Vehicle	1
67130	Deposited Nails, Glass, Etc. On Road Way	1
67140	Littering	1
68010	Unlawful Possession Of Vehicle Equipment	1
68110	Defective Exhaust System, Excessive Noise	1
68120	Excessive Noise Unspecified Cause	1
68210	Excessive Fumes/Smoke	1
82450	Failure To Pay Toll	1
82510	Drove In Prohibited Area	1
84160	Fail To Control Vehicle	1
84330	Improperly Transporting Passenger	1
85110	Snowmobile Equipment Violation	1
88110	Owner Shall Not Permit Unlawful Operator Of Vehicle	1
88210	Violation Of Conditions Of Probation	1
89010	Other Non-Moving Violations	1
89020	Speeding On Bicycle	1
89040	Non-Moving School Bus Violations	1
89210	Out-Of-State Violations Unspecified	1
11220	Vehicle Shall Display Regular Plates	2
11230	Regular Plates To Be Clearly Visible	2
11310	Vehicle Not To Be Operated Without Regular Plates	2
11510	All Vehicles To Submit To Vehicle Inspection	2
12110	Drive Without Correct License Class	2
12120	Expired License	2
12350	Failure To Comply With License Provisions	2
12380	Mutilated License	2
12520	Permit Unauthorized Minor To Drive	2
13200	Violating Conditions Of License, Generally	2
13210	Driver In Violation Of Restriction Of License	2
13230	Violation Of Provisional, Probational, Juvenile License	2
13310	Violation Of Conditions Of Employee-Related Restricted License	2
13320	Violation Of Other Operationally Restricted License	2
14110	Loss Of Consent For Minor'S License	2
15100	License Or Registration Violation-No Distinction	2
16110	Suspension Or Withdrawal, Unspecified, Other	2
16240	Court Ordered Withdrawal	2
16310	License Restriction, Problem	2
16320	License Restriction/Occupant License Issued	2
16330	Suspension Of Endorsement	2
16410	Cancellation	2
18170	Warning Letter	2
21140	Cancellation Of Insurance In Mandatory Insurance State	2
22700	Violation Resulting In Accident	2
31110	Maximum Speed Limit 30 Urban, 55 Other	2
31120	Speed Greater Than Reasonable Or Prudent	2

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31130	State Speed Zones As Noted By Signs	2
31410	Speed Limit In Const/Work Zone	2
32120	Left Turning Vehicle To Yield To Approaching Traffic	2
32130	Failure To Obey Yield Sign	2
32310	Not To Enter Intersection If Space Insufficient	2
32400	Interfere With Streetcar (Drvg Tracks, Pass, Etc	2
33230	Failure To Obey Flashing Yellow Signal	2
33240	Failure To Obey Flashing Signal	2
33250	Violation Of Turn On Red	2
33310	Failure To Obey Lane Use Control Signal	2
33350	Driver On Mountain Road To Stay Right, Etc	2
33710	Display Of Unauthorized Signs, Signals/Markings	2
33720	No Person Shall Interfere With Traffic Control Devices	2
34100	Improper Turn, General	2
34200	Position And Method Of Turning, Generally	2
34210	Improper Right Turn, Too Wide, From Wrong Lane	2
34220	Improper Left Turn, Too Wide, From Wrong Lane	2
34230	Left Turn From Lane Other Than Designated Lane	2
34400	Limitations On Turning Around, Generally	2
34410	Unsafe U-Turn	2
34420	U-Turn On Curve/Grade	2
34510	Improper Crossed Divided Highway	2
34600	Improper Turn, Other	2
35430	One-Way Roadway	2
35530	Slower Moving Vehicle To Use Right Lane	2
35540	Trucks To Keep Right	2
35610	Drive To Right Side Of Opposing Traffic	2
36100	Follow Too Closely, Generally	2
36110	Follow More Closely Than Reasonable/Prudent	2
36120	Failure To Maintain Safe Distance Between Truck For Passing	2
36130	Vehicle In Caravan Too Close To Allow Entry	2
36140	Follow Fire Truck Too Closely	2
37220	Drive Off Pavement/Road To Pass	2
37710	Failure To Give Way When Overtaken	2
41100	Motorcycle Violation, Generally	2
41300	Riders On Motorcycles, Generally	2
41310	Riders On Motorcycles Limited To Number Seats	2
41320	Riders Must Sit Astride The Seat	2
41330	Both Hands Must Be On Handlebars	2
42100	Motorcycle Violators On Road Way Laned For Traffic, Generally	2
42110	Motorcycle Prohibits From Passing Vehicle In Same Lane	2
42120	Motorcycle Prohibits From Operating Between Lanes	2
42130	May No Operator Motorcycle More Than 2 Abreast In Lane	2
42210	Person On Motorcycle May Not Attach To Another Vehicle	2
43110	Motor Vehicle May Not Deprive Motorcycle Use Of Lane	2
55350	VIOL OF VEH LAW RESULTING IN PROPERTY DAMAGE	2
61100	Defective/No Lamps, Generally	2

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61110	Defective/No Tail Lamps	2
61120	Defective/No Stop Lamps	2
61130	Defective Clearance/Side Marker Lamps	2
61140	Defective/Improper Displ Parking Lamps	2
61170	Defective Turn Signal Lamps	2
61180	Turn Signal Lamps Required	2
61190	Headlamps Required	2
61230	Failure To Use Headlights	2
61420	Restriction On Lamps	2
61510	Spot, Fog, Auxiliary Lamp Violation	2
64110	Defective Headlamp - Motorcycle	2
64120	Other Defective Lamp - Motorcycle	2
66010	Other Permit Violations	2
67150	Drop/Throw Object At Vehicle Or Road	2
68610	Use Of Radar Or Laser Detector	2
68620	Use Of Radar Jamming Device	2
68710	Other Defective Or Illegal Equipment	2
68720	Operator Without Required Equipment, Other	2
71410	Parking In Handicapped Designated Area	2
82010	Other Moving Violations	2
82120	Spinning Wheels, Excessive Acceleration, Etc	2
82130	Improper Operation Due To Physical Or Mental Disability	2
82210	Coasting Out Of Gear	2
82230	Pushed Vehicle In Dangerous Manner	2
82410	Drove Through Funeral/Moving Procession	2
82610	Unlawful Use Of Control Access Facility	2
82620	Drove Onto/From Control Access Highway Where Prohibited	2
83210	Crossing Fire Hose Without Consent	2
83310	Improper Operation Of Authorized Emergency Vehicle	2
84210	Opened Door Into Moving Traffic	2
84310	Failure To Use Restraint System	2
84320	Failure To Use Child Restraint System	2
85120	Snowmobile Not To Be Operator On Control Access Highway	2
85130	Unlawful Snowmobile Operation	2
85200	Water Craft Violations	2
89030	Moving School Bus Violation	2
89120	Other Violations - Division Of Motor Vehicle Designation	2
311AA	Speed 1-5 Over Limit	2
311AQ	Speed 1-4 Over Limit	2
11100	Regular Violation Generally	3
12011	Suspension	3
16130	Sr-22/Fin/Judg/Ins Withdrawal	3
16690	Disqualification, Generally	3
21120	Person Shall Not Drive Uninsured Vehicle	3
31100	Speeding, Generally	3
31150	Speed Limit For Trucks And Buses	3
31170	Energy Speed	3

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31310	Special Speed Limitation For Motorcycle	3
31400	Special Speed Limitations	3
31420	Special Speed Limit On Bridges	3
32170	Driver Entering From Private Road/Driveway To Stop	3
32180	Failure To Stop - Unspecified, Other	3
32210	Driver To Stop At Stop Sign And Yield Right-Of-Way	3
33110	Failure To Obey Traffic Device	3
33200	Failure To Obey Traffic Control Signal, General	3
33210	Failure To Stop At Steady Red Signal	3
33220	Failure To Obey Flashing Red Signal	3
33300	Unspecified Lane Violation	3
33330	Unsafe Lane Changing	3
33340	Failure To Obey No Lane Changing Sign	3
33360	Improper Use Of Lanes Designated By Traffic Control	3
33410	Imp Use Of Designated Car Pool Lane	3
34310	Turning In Violation Of Control Devices	3
35100	Failure To Drive Right Side, Generally	3
35110	Driver Over Center Line	3
35300	Drove On Left, Generally	3
35310	Drove On Left Approaching Hill/Curve	3
35320	Drove On Left Half Approaching Intersection/Railroad	3
35330	Drove Left Half Approaching Bridge/Tunnel Etc	3
35340	Drove On Wrong Side Of Divided Highway	3
35350	Drove On Wrong Side Of Road	3
35400	Wrong Way, Generally	3
35410	Wrong Way On One-Way Street	3
35420	Wrong Way On Rotary Intersection	3
37100	Improper Passing Unspecified, Other	3
37110	Passing Unsafely/Insufficient Sight Distance	3
37120	Passing Where Prohibited By Signs/Markings	3
37200	Passing On Right Prohibited, Generally, With Exceptions	3
37210	Passing On Right Prohibited; Unsafe Passing	3
37310	Overtook Vehicle Stopped To Allow Pedestrian Movement	3
38100	Signal Violation, General	3
38110	Failure To Signal Intention To Turn	3
38120	Improper Hand Signal Given	3
38130	Failure To Sound Horn, Mountain Road	3
38140	Signal To Be Given By Hand, Arm/Lamp	3
38150	Failure To Signal Upon Stopping	3
41340	Passenger Not To Obstruct View/Interfere With Control	3
55330	VIOL OF VEH LAW RESULTING IN INJURY	3
67210	Obstruct, Impede Or Block Traffic	3
68510	Operator Vehicle In Unsafe Condition	3
68730	Op Mv - Mobile Phone	3
68740	Texting/Emailing While Driving - 1st	3
81100	Failure To Obey Train Signal	3
81110	Failure To Obey Train Whistle	3

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81120	Failure Of Specified Vehicle To Stop At Railroad Cross	3
81130	Certain Heavy Equipment Not To Cross Railroad	3
81140	Drove Thru Railroad Crossing Gate	3
81150	Failure To Obey Signal At Railroad Grade Crossing	3
81160	Failure To Stop At Required Railroad Grade Crossing	3
82110	Improper Backing	3
82810	Drive While Vision Obstructed By Passenger	3
83110	Failure Obey Police Officer, Fireman/Other Authorized Person	3
84100	Inattention Oper	3
84110	Inattention, Careless Operator	3
84120	Improper Operation	3
84130	Unsafe, Reckless (Not Willful) Operation	3
84140	Reckless (Not Willful) Operation	3
84150	Aggressive Operation	3
88310	Violation Of Promise To Appear	3
311AB	Speed 1-9 Over Limit	3
311AC	Speed 1-10 Over Limit	3
311AD	Speed 1-14 Over Limit	3
311AE	Speed 1-15 Over Limit	3
311AF	Speed 1-19 Over Limit	3
311AH	Speed 1-25 Over Limit	3
311AM	Speed Less Than 81 In 65 Mph Zone	3
311AN	Speed 1-24 Over Limit	3
311AZ	Speed 1 Plus Over Limit	3
311BC	Speed 6-10 Over Limit	3
311BD	Speed 6-14 Over Limit	3
311BE	Speed 6-15 Over Limit	3
311BG	Speed 6-20 Over Limit	3
311CE	Speed 9-15 Over Limit	3
311DD	Speed 10-14 Over Limit	3
311DF	Speed 10-19 Over Limit	3
311DI	Speed 10-29 Over Limit	3
311DZ	Speed 10 Plus Over Limit	3
311ED	Speed 11-14 Over Limit	3
311EE	Speed 11-15 Over Limit	3
311EF	Speed Intermediate 11-19 Over Limit	3
311EG	Speed 11-20 Over Limit	3
311EZ	Speed 11 Plus Over Limit	3
311FF	Speed 15-19 Over Limit	3
311FG	Speed 15-20 Over Limit	3
311FH	Speed 15-25 Over Limit	3
311FI	Speed 15-29 Over Limit	3
311FZ	Speed 15 Plus Over Limit	3
311GF	Speed 16-18 Over Limit	3
311GG	Speed 16-20 Over Limit	3
311GH	Speed 16-25 Over Limit	3
311GN	Speed 16-24 Over Limit	3

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311GZ	Speed 16 Plus Over Limit	3
311HI	Speed 20-29 Over Limit	3
311HN	Speed 19-24 Over Limit	3
311IH	Speed 21-25 Over Limit	3
311II	Speed 21-29 Over Limit	3
311IJ	Speed 21-30 Over Limit	3
311QB	Speed 5-9 Over Limit	3
311UA	Speed 1-10 Over Limit In 35-55 Mph Zone	3
311UB	Speed 1-10 Over Limit In 40-55 Mph Zone	3
11530	Unlawful To Display False Certification Of Inspection	4
11710	Alter, Forge, Counterfeit Title, Registration, Plates	4
11720	Possession/Use Of Altered Title, Registration, Plates	4
11730	Use Of False Name/Statement To Obtain Title, Registration	4
12012	Revocation	4
12100	No Drivers License, Generally	4
12300	Unspecified License Misrepresentation, Unlawful Use Of License	4
12310	Unlawful To Lend License	4
12320	Unlawful To Display Another Persons License	4
12330	Use Of False Name/Other Statement To Obtain License	4
12340	Licensee Shall Not Permit Unlawful Use Of License	4
12370	Unlawful To Display Altered, Cancellation/Suspended/Revoked License	4
12720	False Affidavit Of Drivers License Application	4
12730	Fraudulent License Exam	4
13510	Licensee Not Entitled/Gave Wrong Info, License Canc	4
16290	Revocation, Unspecified, Other	4
21310	Failure To Meet Security Follow Accident	4
21340	False Certification	4
22110	Driver To Stop After Personal Injury Accident	4
22120	Driver In Personal Injury Accident To Render Aid And Info	4
22210	Driver To Stop After Physical Damage Accident	4
22220	Driver In Physical Damage Accident To Provide Info	4
22300	Other Failure To Report Accident	4
22310	Failure To Notify Following Disabling Accident	4
22320	Driver To File Written Accident Report Within 10 Days	4
22330	Person Shall Not Give False Information In Req Report	4
22510	Failure To Stop After Striking Unattended Vehicle	4
22520	Failure To Provide Information-Unattended Property Accident	4
22600	Failure To Stop After Accident - Unspecified	4
22610	Failure To Stop After Accident - Animal	4
31140	Maximum Limit As Altered Local Authorities	4
31160	Speed Limit In School Zone	4
31180	Speed In Excess Of 100 Mph	4
31210	Drive Too Slow As To Impede Traffic	4
31220	Speed Under Posted Minimum	4
31610	Racing Or Participating In Any Manner In Race	4
31620	Prearranged Racing	4
33510	No Veh Shall Drive Through Safety Zone	4

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37410	Passed Stopped School Bus	4
51110	Reckless Driving, Willful And Wanton Disregard	4
51120	Reckless Driving Reduced From Driving Under The Influence	4
51210	Negligent Driving	4
51220	Negligent Driving Reduced From Dui	4
51310	Driving To Endanger	4
52160	Lesser Included Offense Reduced From Dui	4
52180	Non-Conviction Alcohol Or Drug Offense	4
53240	Open Container By Passenger	4
53410	Allow Intoxicated Person To Driver	4
55340	Serious Viol Of Veh Law Resulting In Injury	4
55360	SERIOUS VIOL OF VEH LAW RESULTS IN PRP DAMAGE	4
56220	Remove/Falsify Vehicle/Engine Identification	4
56230	Receiving Stolen Vehicle	4
56240	Damaging/Tampering With Motor Vehicle	4
56310	False Or Failure To Make Theft Report	4
57110	Unauthorized Use Of Motor Vehicle	4
65100	Violation Of Transportation Of Hazardous/Explosive Material, Generally	4
65110	Vehicle Carrying Hazardous/Explosive Materials Displ Placecard	4
65120	Certain Safety Device Required For Hazardous/Explosive Cargo	4
65130	Comply With Regulations If Carrying Hazardous Material	4
82520	Drive Vehicle On Sidewalk	4
88410	False Statement, Misrepresentation, Failure To Sign, Etc	4
311HZ	Speed 20 Plus Over Limit	4
311IZ	Speed 21 Plus Over Limit	4
311JI	Speed 26-29 Over Limit	4
311JJ	Speed 26-30 Over Limit	4
311JK	Speed 26-35 Over Limit	4
311JZ	Speed 26 Plus Over Limit	4
311KZ	Speed 30 Mph In Excess	4
311LK	Speed 31-35 Over Limit	4
311LR	Speed 31-40 Over Limit	4
311LZ	Speed 31 Plus Over Limit	4
311ML	Speed 36-45 Over Limit	4
311MR	Speed 36-40 Over Limit	4
311MZ	Speed 36 Plus Over Limit	4
311NZ	Speed 46 Plus Over Limit	4
311PI	Speed 25-29 Over Limit	4
311PP	Speed 25-34 Over Limit	4
311PZ	Speed 25 Plus Over Limit	4
311RZ	Speed 40 Plus Over Limit	4
311SZ	Speed 35 Plus Over Limit	4
314JZ	Bridge Speed 26 Plus Over Limit	4
11320	Vehicle Not To Be Operated While Registration Is Suspended/Revoked	5
12030	Habitual Offender	5
12410	Driving While License Suspended/Revoked	5
12440	No Operator On Foreign License During Suspension/Revoked	5

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12450	Driving While Withdrawn For Habitual Offender-Misdemeanor	5
12460	Driving While Withdrawn For Habitual Offender-Felony	5
12610	Frequent Violator As Determined By Point System	5
12620	Habitually Reckless Or Negligent	5
12630	Frequency Of Serious Violations To Indicate Disregard	5
13410	Refusal To Submit To Chemical Test	5
13420	Notice Of Chemical Test Above Legal Limit	5
16140	Withdrawal-Failure To Comply Program/Probation	5
16150	Out Of State Withdrawal	5
16160	Accident Involvement Withdrawal	5
16170	Accumulated Offense Withdrawal	5
16210	Serious Offense (Non-Alcohol) Withdrawal	5
16220	Alcohol/Drug Withdrawal	5
16230	Habitual Offender Withdrawal	5
16260	Alcohol (Bac Above Legal Limit) Withdrawal	5
18420	Frequent Violator	5
18430	3 Convictions In One Year Flag	5
18440	Habitual Violator Flag	5
18450	Frequent Accidents Flag	5
52100	Driving Under The Influence, Generally	5
52110	Driver With Blood Alcohol Content Greater Than Legal Limit	5
52120	Dui Of Alcohol	5
52130	Dui Of Drugs	5
52140	Driver Under Combined Influence Of Alcohol And Drugs	5
52150	Driver Impaired Lesser Included Offenses To Dui	5
52170	Dui Of Substances Not Intended To Intoxicate	5
52310	Dui Resulting In Death/Injury	5
52320	Violation Of Special Alcohol Provision By Minor	5
52330	Violation Of Minor Bac Level	5
52810	Recreational Veh Dui/Bac/Refusal/Impairment	5
52820	Recreational Veh Intoxicati Causing Death/Inj	5
53210	Illegal Possession Of Alcohol/Drugs In Motor Vehicle	5
53220	Drinking While Operating Motor Vehicle	5
55110	Homicide By Vehicle, Negligent Homicide	5
55210	Involuntary Manslaughter	5
55220	Dwi Resulting In Death	5
55310	Violation Of Vehicle Law Resulting In Death	5
55320	Serious Violation Of Vehicle Law Resulting In Death	5
56110	Use Of Motor Vehicle In Commission Of Felony	5
56210	Theft Of Motor Vehicle	5
58110	Flee/Attempt To Elude Police Officer	5
58120	Flee/Attempt To Elude Police Officer - Felony	5
58210	Assault With Motor Vehicle	5

D4. Accident Forgiveness

In this rule, an "experienced operator" is defined as having at least 5 license years.

A policy qualifies for Accident Forgiveness if all of the following are true:

- Each of the policy's experienced operators has five Clean Years. Clean Years are consecutive, most recent years in which no incidents occurred.
 - o A "Clean" year for an operator is defined as a policy year in which the operator has no more than one combined Level 1 or Level 2 violations, no Level 3 through 5 violations, no accidents with a PD or Collision claim of more than \$1,000; no BI or Death Claim greater than \$1,000; and no Comprehensive Claims totaling \$1000 or more.
 - o The Clean Years of a newly-experienced operator (in the first five years of experience) will not negatively affect the policy's eligibility for Accident Forgiveness, as long as at least one of the inexperienced years is with Liberty Mutual. However, a claim by a newly-experienced operator with fewer than five Clean Years shall not be forgiven.
- At least one operator on the policy has been licensed for at least five years.
- No claim has been forgiven by Liberty Mutual during the last five years.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. (Note: Violations, including those occurring in conjunction with a forgiven claim, may still affect the Operator Incident and Operator Surcharge factor.)

Section P - Policy

P1. Payment Discounts

A policyholder can qualify for each of the following discounts:

1. Preferred Payment Discount - if the policyholder is enrolled in a plan to pay the policy premium in full or two payments, or in automatic withdrawals from a bank account or in withdrawals from paychecks from their employer, the Preferred Payment Discount applies. The discount is reevaluated at each renewal.
2. Good Payer Discount - if the policyholder has less than two late payments with the Company during the experience period, the Good Payer Discount applies. The discount is reevaluated at each renewal.

The final discount varies by Billing Method, Billing Frequency, and Number of Late Payments.

P2. Prior Insurance

The Prior Insurance factor is based upon the policy's characteristics at the time of new business.

Each policy providing coverage for a private passenger auto shall be assigned a factor based on the following risk attributes:

- Lesser of Current and Prior BI.
- Months with Prior Carrier.

Lesser of Current and Prior BI is grouped as follows:

- State Minimum = 20/40
- Low = Limit of 25/50
- Mid-Low = Limits of 35/80 or 50/100
- Mid High = Limit of 100/300
- High = Limits of 250/500 or 500/500

Months with prior carrier is the customer's tenure with a prior carrier in months.

Please refer to rate page for additional detail.

P3. Minimum Base Price, Number of Vehicles, Number of Operators

The minimum base price factor is the combination of minimum base price of all private passenger autos on the policy, number of vehicles, and number of operators at the time of purchase.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

P4. Maximum Base Price

The maximum base price is the maximum base price of all private passenger autos on the policy at the time of purchase.

P5. Early Shopper Discount

The Early Shopper Discount is based on the number of days a customer receives a Liberty Mutual Group automobile policy quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with a prior carrier whichever is greater.

This discount is subject to decrease at subsequent renewals.

P6. Newly Licensed Operator Discount

After the first renewal, a policyholder who lists on his or her policy at least one operator within one year of his/her licensure date qualifies for the Newly Licensed Discount as of the date the Newly Licensed operator is added. This policy-level discount will be removed if all Newly Licensed operators have been removed from the policy. A Newly Licensed operator who is a named insured on the policy does not qualify for this discount. Only one Newly Licensed Operator Discount will apply to a policy at any given time. This discount is subject to decrease at subsequent renewals.

P7. Newly Independent Discount

The newly independent discount will apply when one or more but not all operators are removed from a Liberty Mutual private passenger auto policy on which he/she was a listed operator for at least twelve months and who purchases a new business private passenger auto policy. Only one Newly Independent Discount will apply at any given time. This discount applies to the newly independent operator's policy. This discount is subject to decrease at subsequent renewals.

P8. Multi-Policy Discount

If a named insured holds a Homeowners, Condo, Renters, Landlord, Motorcycle or Umbrella policy with a company that is part of the Liberty Mutual Group of companies or a qualifying Liberty Mutual Partner, the Auto policy qualifies for the Multi-Policy Discount.

- If more than one of the Homeowners, Condo, Renters, and Landlord discounts apply, an Auto policy may benefit from only one of these discounts at a time.

P9. Life Multi-Policy Discount

If at least one named insured is covered by a life insurance policy from a qualifying Liberty Mutual partner in addition to their existing policy for the Liberty brand, the policy qualifies with the life multi-policy discount.

P10. Military Discount

The Military Discount will apply if at least one listed operator is active duty, honorably separated, a reservist, or retired military personnel in the U.S. Armed Forces.

P11. Claims Free Discount

The Claims Free Discount will apply to policies that meet the following criteria:

1. At least one listed operator on the policy is licensed for greater than or equal to three years.
2. All listed operators on the policy have a verifiable US driver's license.
3. No listed operators on the policy have an At-Fault Accident Above Threshold.
4. Less than 3 of the following claims with Liberty Mutual (for all listed operators combined) - Comprehensive Claims greater than \$1000 and/or Not At Fault Accidents greater than \$1000.

The experience period for incidents is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. Customers that meet the claims free eligibility requirements and have a forgiven accident will continue to receive the Claims Free Discount, provided all other eligibility requirements are maintained.

P12. Violation Free Discount

The Violation Free Discount will apply to new business or renewal policies.

The Violation Free Discount is not impacted by forgiven violations, or the first Level 1 or 2 violation. Added driving activity can affect eligibility of this discount.

If any listed operator has an unverified driver's license or foreign driver's license, this discount does not apply.

P13. Property Insurance Discount

The Property Insurance Discount will apply if the named insured has an H3 or H4 or H6 property insurance policy with Liberty Mutual or any other carrier.

P14. Digital Discounts

1. A policyholder qualifies for one or the other, but not both, of the below discounts if they meet their corresponding eligibility criteria:
 - a. The Online Quote Discount is applicable if the policyholder quotes through Liberty Mutual's online channel or a Personal Lines distribution agreement partners online channel but does not purchase through the online channel and may be applied under other circumstances related to servicing the policy. The discount will apply to new business policies and their subsequent renewals.
 - b. The Online Purchase Discount is applicable if the policyholder purchases through Liberty Mutual's online channel or a qualified digital partnership channel, or may be applied under other circumstances related to servicing the policy where online purchase may be unavailable. The discount will apply to new business policies and their subsequent renewals.
2. Paperless Discount - The policyholder provides and maintains a valid email address, and selects to receive policy documents electronically. New and renewal policies can receive this discount and it will apply for the duration the policy is paperless.

P15. Group Savings Plus Discount

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating associated the rate otherwise applicable shall be reduced by the approved deviation percentages.

P16. Policy Evaluation Type

Each policy is assigned a factor based upon the policy's evaluation type.

- A- New Business
- B- Transfer policy from another state to current rating state
- C- Previously insured as part of another household
- D- Non-pay Rewrite
- E- Any Other Rewrite Reason

Section O - Operator

O1. Years Licensed

Years Licensed shall mean an operator's license years at policy effective date.

O2. Years Licensed, Vehicles, Operators

Each operator on the policy is assigned a factor based upon the combination of operator's Current Years Licensed, the number of private passenger automobiles with Liability Coverage, and number of operators on the policy.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

O3. Operator Incident

Each operator is assigned an Operator Incident factor based upon the combination of total Ratable Occurrences and surchargable At-Fault Accidents incurred during the experience period, and years licensed when added.

O4. Operator Surcharge

Each operator is assigned an Operator Surcharge factor based on the combination of the following:

- **Financial Responsibility:** If a certificate of insurance is filed on a risk to comply with the requirements of an automobile financial responsibility law, a surcharge will apply to the operator(s) requiring the certificate.

Note: If the filing is required to provide evidence of financial responsibility for owned automobiles and for the operation of non-owned automobiles, Extended Non-Owned Liability Coverage shall be afforded and the surcharge applied to the premium. If the filing is required for an individual insured in a Named Non-Owners policy, the surcharge shall be applied to the premium for the policy.

- **Unverified Driving Record:** A surcharge will apply to any operator with a U.S. state driver's license or a D.C. driver's license whose driving record cannot be verified by the licensing state's licensing authority. The surcharge does not apply to operators currently licensed less than six months. The surcharge will be removed if a valid motor vehicle record (MVR) is received during the policy term.
- **Violations:** A surcharge may apply to any operator with a chargeable violations that occurred during the experience period.

O5. Student Discounts

An operator who is licensed less than 10 years qualifies for the Student Discount as long as the operator meets one or both of the following requirements:

1. Student Away At School.

- a. Not the owner of a vehicle.
- b. A resident student at a school, college, or educational institution over 100 road miles from the place of residential address on the policy.
- c. Without regular access to a vehicle.

2. Good Student

- a. The operator is a full-time high school, college, or university student, and
- b. Is ranked among the upper 20% of the class scholastically; or
- c. In schools using letter grades, has 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
- d. In schools using numerical grade points, such as 4, 3, 2 and 1 points, has an average of at least 3 points for all subjects combined; or
- e. Is included in the "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement; or
- f. In the case of home schooling, presents one of the following options:
 - (1) A standardized form certified by an approved third-party organization showing evidence of b or c above; or
 - (2) Evidence of scoring in the upper twentieth percentile on an annual, national, standardized exam.

O7. Senior Discount

Operators aged 65 or older shall receive the Senior Discount.

O8. Household Averaging

Household average factors vary by coverage and apply to each vehicle's rate. The household average factor is computed by dividing the sum of all of the final operator factors by coverage by the number of operators.

Section H - Household Composition

H1. Minimum Years Licensed Current

The minimum years licensed current is the minimum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H2. Maximum Years Licensed Current

The maximum years licensed current is the maximum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H3. Inexperienced Operator, Number of Vehicles, Number of Operators

Each policy is assigned a factor based upon the combination of the presence of an inexperienced operator, the number of private passenger automobiles with Liability Coverage, and the number of operators.

An Inexperienced Operator is an operator licensed for less than 6 years. The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

H4. Unlisted Named Insured, Restricted Driver Indicator

Each policy is assigned a factor based upon the combination of the presence of an unlisted named insured and the presence of a restricted driver.

A restricted driver is any driver that is indicated on the Operator Exclusion Form.

H5. Number of Vehicles

Each policy is assigned a factor based upon the total number of vehicles on the policy.

Section V - Vehicle

V1. Vehicle Performance Group

Each Private Passenger Auto on the policy is assigned a Vehicle Performance Group. Vehicle Performance Group is made up of a combination of any of the following criteria:

1. Vehicle Characteristics including horsepower, aspiration, base price, size, class, make, length, width, engine power, convertible, price to weight ratio, wheelbase, horsepower to weight ratio, and height, series number, model number, model year.
2. Vehicle safety features including anti-lock brakes, electronic stability control, adaptive headlights, daytime running lights, collision avoidance, lane departure, blindspot, adaptive cruise control, parking camera, parking sensor, and driver assistance.
3. Vehicle equipped with an engine that runs on a qualifying fuel type.
4. Odometer Score: each private passenger auto on the policy is assigned a factor based upon the Odometer Score. Odometer Score is determined at the time of new business or when the vehicle is added to the policy.

Each vehicle is assigned to an Odometer Score based on the following information:

1. Years Since Titled (When Added).
2. Annual Mileage (When Added).
3. Odometer Read Count Over Prior 12 Months (When Added).

Please refer to rate page VP27 and rate page OS01 for additional detail.

5. Title Score: each private passenger auto on the policy is assigned a factor based upon the Title Score. Title Score is determined at the time of new business or when the vehicle is added to the policy. Each vehicle is assigned to a group based on ownership history.

Each vehicle is assigned to a Title Score based on the following information:

1. Title Count – the number of titles on the vehicle
2. Title Flags (Branded, Stolen, Odometer, Damage, Repossession).

Please refer to rate page VP28 and rate page TS01 for additional detail.

These characteristics are derived at the time of new business or when a vehicle is added to the policy. Please refer to the Premium Determination (PD) pages for additional details.

V2. Vehicle Ownership Current

Each Private Passenger Auto on the policy is assigned factor based upon the Vehicle Ownership Current. Vehicle Ownership Current is the current vehicle ownership status of all vehicles on the policy and is defined as leased, financed, or owned. This is subject to change when vehicles are added or removed from the policy.

V3. Coverage Combination

Each Private Passenger Auto on the policy is assigned a factor based upon the Coverage Combination. Coverage Combination is defined based upon the level of coverage selected for the vehicle.

V4. Vehicle Age When Added, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added and the years owned when added.

V5. Vehicle Age When Added, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V6. Model Year

Each private passenger auto on the policy is assigned a factor based upon the Model Year. Model Year is derived at the time of new business or when a vehicle is added to the policy. It is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model.

V7. Vehicle Age When Added

Each private passenger auto on the policy is assigned a factor based upon Vehicle Age When Added. Vehicle Age When Added is derived at the time of new business or when a vehicle is added to the policy and is the difference between the Policy Effective Date and January 1 of the vehicle Model Year.

V8. Vehicle Age Difference

Each private passenger auto on the policy is assigned a factor based upon the difference between the given vehicle's age when added and the age of the newest vehicle on the policy. Once a vehicle is added, the Vehicle Age Difference does not get updated for that specific vehicle.

When a new vehicle is added, it will similarly be assigned a factor based upon the difference between the vehicle's age when added and the age of the newest vehicle on the policy.

V9. Territory

Each private passenger auto on the policy is assigned a Territory factor based upon the garaging location of the vehicle.

V10. Alternate Garaging

The Alternative Garaging factor will apply if the vehicle is garaged at a location other than the primary address listed on the policy.

V11. Minimum Years Licensed, Class

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle class and the minimum years licensed current.

V12. Minimum Years Licensed, Size

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle size and the minimum years licensed current.

V13. Vehicle Age, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle age when added and if an inexperienced operator is on the policy.

V17. RightTrack

RightTrack is a rating factor based on driving behavior that is measured by using telematics technology at the request of the insured. An insured must have a compatible smartphone and provide a valid email address.

All operators on the policy must be enrolled in RightTrack to participate in the program. Upon enrollment, the RightTrack program rating factor will be applied to all vehicles on the policy and the RightTrack Code will initially be set to 490 (refer to the Rating pages). After a 90-day driving behavior review period, a household average factor is calculated using the collected driving data for all listed operators. At renewal, the factor will replace the enrollment discount and be assigned to all vehicles on the policy. Regardless of device, the factor will persist with a vehicle for the life of the policy as long as the vehicle, or its replacement, remains on the policy. Policyholders may request to be re-evaluated once per policy term.

The RightTrack rating factor will not apply if the insured does not complete enrollment, voluntarily withdraws, or does not complete the driving behavior review period.

V18. Vehicle Age Difference, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V19. Vehicle Age Difference, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy and the years owned when added to the policy.

V20. Vehicle Age Difference, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, and if an inexperienced operator is on the policy.

V21. Rated Annualized Mileage

The Rated Annualized Mileage factor adjusts premium based on the expected miles that an automobile will be driven in the upcoming year. Rated Annualized Mileage considers odometer readings, information secured from the applicant or the insured, data obtained from a third-party vendor, and knowledge possessed by the agent or the Company.

We may periodically request updated information from the customer to confirm expected mileage. Rated Annualized Mileage may be updated based on information received from this request as well as data obtained from a third-party party vendor and knowledge possessed by the agent or the Company. If a customer receiving a discounted Rated Annualized Mileage factor fails to provide the requested information, the factor may be increased.

Rated Annualized Mileage will also be reevaluated at the request of the insured.

Section F - Other

F1. Underwriting Tier

An Underwriting Tier is assigned at the coverage level using the following risk attributes:

- Number of Vehicles
- Number of Vehicles with Full Coverage
- Original Rating Program
- At Fault Accidents
- Minimum Years Licensed
- Not At Fault Accidents
- Comprehensive Claims
- Level 1 Violations
- Level 2 Violations
- Level 3 Violation
- Level 4 Violations
- Level 5 Violations
- Medical Payments Claims
- Personal Injury Protection Claims
- Uninsured Motorist Claims
- Unlisted Operators (unlisted because operator has another policy with another carrier)
- Policy Payment History
- Prior Carrier Tenure

The incident level attributes may be re-evaluated at renewal.

F2. Fixed Expense

Fixed Expense is an additional premium that applies to the policy to cover expenses related to the policy.

Fixed Expense Premium will be added to the Compulsory Bodily Injury Premium, unless the policy is Comprehensive only, in which case the Fixed Expense Premium would be added to the Comprehensive Premium.

F3. Basic Package Capping Factor

Vehicle premium for customers who purchase the basic coverage package described in the Division of Insurance Bulletin 2009-13 will be adjusted by a basic package capping factor equal to the MAIP premium currently in effect (adjusted for the continuous coverage and low frequency discounts) divided by the Liberty premium (capped at 1.000). 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

F4. Rate Stabilization – Transition Capping

Rate stabilization - Transition Capping - will apply to policies first written in Liberty Mutual Fire Insurance Company prior to 4/21/2025. At the time of renewal, the rate stabilization factor is applied to unstabilized renewing premium to manage dislocation associated with model updates. Premium changes that result from company-initiated revisions to its rating plan, with the exception of base rate changes, are subject to rate stabilization. Customer-related or exposure changes are fully applied to the renewal premium. Rate stabilization will roll-off after the seventh year in this program.

See below for a step-by-step guide on determining the rate stabilized premium:

Step 1: System calculates Pass 1 premium using old rating factors, new base rates and new exposures/characteristics.

Step 2: System calculates Pass 2 premium using new rating factors, new base rates and new exposures/characteristics.

Step 3: Indicated Change = (Pass 2 Premium/Pass 1 Premium)-1

Step 4: Reference calculated indicated change from Step 3 in the 'Omega 3 Rate Stabilization' exhibit to map to appropriate Capped Change

Step 5: Rate Stabilization Factor = $[(1 + \text{Capped Change}) / (1 + \text{Indicated Change})]$

Step 6: Stabilized Policy Premium = Pass 2 Premium x Rate Stabilization Factor

Step 7: Total Policy Premium = Stabilized Policy Premium + Liberty Mutual Deductible Fund Premium

F5. Program Offset Multiplier

The Program Offset Multiplier can be found on rate page C99. This multiplier varies by coverage and acts as an off-balance adjustment factor to achieve a neutral premium impact commensurate with the introduction of a new program.

Section OC - Optional Coverages

OC1. Excess Electronic and Customized Equipment Coverage

This optional coverage may be written only when Comprehensive coverage is afforded on a policy. The charge for this coverage depends on the value selected. This exposure is covered by the following two endorsements: Excess Electronic Equipment Coverage and Coverage for Customizing Equipment.

Refer to the Automobile Premium Determination pages for further details.

OC2. Auto Loan/Lease Coverage (Gap Coverage)

Auto Loan/Lease (Gap) Coverage extends the Comprehensive, Collision, and Limited Collision coverages to provide coverage for the difference between the outstanding indebtedness on a loan financing purchase or a lease agreement of a new vehicle and the actual cash value of the vehicle when a total loss occurs. Gap coverage can be obtained only as the new vehicle is being added to the policy. (Gap coverage can be added to new business policies if the policyholder currently carried coverage with their prior carrier and still meets the criteria.)

1. Eligibility: This coverage may be provided only:

- A. To a vehicle that is a private passenger auto, motor home, or any other four- wheel vehicle with a load capacity of 1500 pounds or less.
- B. If the outstanding indebtedness on the loan or lease is greater than the actual cash value of the vehicle.
- C. If the "new vehicle" has not been previously titled under the motor vehicle laws of any state.

2. The charge for this coverage on a loan financing purchase or lease agreement shall be a percentage of the charge for Comprehensive and Collision coverages.

Refer to the Automobile Premium Determination pages for further details.

OC3. Antique Private Passenger Automobiles

Antique Private Passenger Automobiles are automobiles over 25 years old, or a replica of such car regardless of age, maintained primarily for use in exhibitions, club activities, parades and other functions of interest, and occasionally for other purposes.

- A. "Liability Insurance" coverages shall be subject to an minimum premium of \$20.00 per policy annually.
- B. Physical Damage Coverage: Comprehensive, Collision, and Limited Collision coverages are available. Towing and Labor coverage is also available.

Antique Private Passenger Automobiles may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details (for Antique Private Passenger Automobiles).

OC4. Unique and Unusual Private Passenger Vehicles

To insure a private passenger vehicle that has a value not contemplated by the normal Vehicle Identification Number for the vehicle, Comprehensive and/or Collision may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details. Please note that Unique and Unusual Private Passenger Vehicles use premium determination logic for Antique Private Passenger Automobiles.

OC5. Trailers

Coverage for trailers will apply as follows:

- A. "Liability Insurance" coverages afforded by the policy apply to trailers designed for use with a private passenger auto without additional charge.
- B. Physical Damage Coverage may be extended to insure the following:
 - 1. Home Trailer: A Home Trailer is a trailer designed for use with a private passenger auto or van and is permanently equipped as living quarters.
 - 2. Camper Trailer: A trailer designed for use with a private passenger automobile that expands into temporary living quarters. These trailers are collapsible and have a low profile for traveling purposes.
 - 3. Utility Trailer: A trailer designed for use with a private passenger automobile and used for transporting boats, horses, and other personal effects not for business use.
 - 4. Miscellaneous Covered Property Coverage: Coverage for direct and accidental loss to TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be provided. The deductible shall be the same as that chosen for Comprehensive coverage.

Refer to the Automobile Premium Determination pages for further details.

OC6. Camper Bodies

An automobile used to transport a camper body or similar living quarters shall be written at the applicable classification for the automobile. The "Liability Insurance" coverages afforded by the policy apply to the camper body without additional charge when the vehicle(s) used with this equipment is insured in the policy. For Comprehension and Collision coverages, the charge depends on the stated amount selected by the customer.

Refer to the Automobile Premium Determination pages for further details.

OC7. Better Car Replacement Coverage

This coverage may be written only when Comprehensive and/or Collision or Limited Collision Coverage is afforded on a policy. This exposure is covered by the Better Car Replacement endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC8. Employee Parking Guard

This coverage may be written only when Comprehensive Coverage is afforded on a policy. This exposure is covered by the Employee Parking Guard Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC9. 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. 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. To obtain the additional premium amount for this coverage, see the Liberty Mutual Deductible Fund page of the Rating Pages.

Refer to the Automobile Premium Determination pages for further details.

OC10. Original Parts Replacement Coverage

This optional coverage may be written only when the following conditions apply:

- Comprehensive and Collision or Comprehensive and Limited Collision coverages are afforded on the policy.
- Vehicle is a private passenger auto 10 years old or newer.

This exposure is covered by the Original Equipment Manufacturer Parts Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC11. Custom Coverage Level

Customers may select a “Custom Coverage” level that modifies the coverage and features of the base coverage level. A customer may purchase only one Custom Coverage level.

Basics Only: Selecting Custom Coverage level Basics Only will remove New Car Replacement coverage and Accident Forgiveness eligibility from the policy.

A Custom Coverage level factor corresponding to the level selected is used in the calculation of premiums.

Refer to the Automobile Premium Determination pages for further details.

OC12. Extended Non-Owned Coverage

- A. Liability, Medical Payments, and Personal Injury Protection coverages may be extended with respect to the use of non-owned automobiles otherwise excluded under the policy to individuals described below:
 - 1. An individual named in Item 1 of the coverage selections including a spouse if a resident of the same household, or
 - 2. A relative of the individual described above, if a resident of the same household.
- B. If automobiles are furnished for the regular use of the individual and there is no insurance afforded for the protection of the individual on a direct primary basis for Bodily Injury and Property Damage Liability insurance, the premium shall be a percentage of the premium.
- C. If automobiles are furnished for the regular use of the individual and there is primary liability coverage on the automobiles or if the automobiles are used in the business of the United States Government, the premium shall be a percentage of the premium.
- D. To obtain the applicable Extended Non-Owned coverage factor, see the Rate Pages. To calculate the premium, refer to the Premium Determination Pages.

This exposure is covered by the Use of Other Autos – Vehicles Furnished or Available for Regular Use endorsement.

OC13. RideSharing Coverage

This optional coverage is available to customers who use their vehicle to drive for a Transportation Network Company (e.g., Uber, Lyft, etc.). The endorsement will extend all policy coverages to cover the period of time when the driver is logged into a Transportation Network Platform, but has not accepted a request for transportation (Period 1).

To obtain the rate, see the RideSharing Coverage Endorsement page of the Automobile Rating Pages. To calculate the premium, refer to the Premium Determination Pages.

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Section FR - Forms

Form Name	Form Number
\$100 Glass Deductible - Comprehensive	AS 2330
Additional Policy Protection	PMKT 1249
Application for Massachusetts Motor Vehicle Insurance	AUTO 4985
Auto Loan/Lease Coverage	AS 3805
Better Car Replacement™ Coverage	AS 3799
Certificate of Automobile Insurance	AUTO 5008
Coverage for Anyone Renting an Auto to You Additional Insured - Lessor	AS 2327
Coverage for Customizing Equipment	AS 3793
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Operator Exclusion Form	AS 1003
Optional Bodily Injury to Others Exclusion	AUTO 5007
Original Equipment Manufacturer Parts Coverage	AS 3834MA
Coverage Selections	AUTO 4986
Massachusetts Renewal Form	AUTO 4988
RideSharing Coverage Endorsement - Massachusetts	AS 3920MA
Stated Amount Coverage	AS 2334
Suspension of Coverage and Reduction of Limits	AS 2335
Trust Endorsement	AS 2317
Use of Other Autos - Vehicles Furnished or Available for Regular Use	AS 2337
Waiver of Deductible	AS 2339

Section PDP - Premium Determination Pages

Total Comprehensive premium is the sum of all Comprehensive premiums by peril. Fixed Expense premium will be added to BI if Liability is afforded on the policy or Comp if the policy is Comp only.

Operator Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Operator Surcharge	O12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Operator Incidents	O14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Senior Discount	O23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Student Discounts	O26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed, Vehicles, Operators	O27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed	O37	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Operator Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

*Showing the calculation for one operator. This calculation applies to all operators on the policy.

Massachusetts
Automobile Premium Determination Pages

Operator Number	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/ LColl	Rental	Towing	Fixed Expense
1 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
2 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
3 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
4 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
5 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
6 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sum of All Final Operator Factors	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Household Average = Sum of All Final Operator Factors / Number of Operators	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Massachusetts
Automobile Premium Determination Pages

Policy Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Multi-Policy Discount	P01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Life Multi-Policy Discount	P06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Early Shopper Discount	P07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Payment Discounts	P08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Military Discount	P14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Violation Free Discount	P20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Claims Free Discount	P21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Insurance	P22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Min Base Price, Number of Vehicles, Number of Operators	P26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Base Price	P27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Digital Discounts	P28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Licensed Discount	P50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Independent Discount	P51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Property Insurance Discount	P52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Evaluation Type	P53	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Savings Plus Discount	N/A	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Household Composition	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Minimum Years Licensed Current	H06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Years Licensed Current	H07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unlisted Named Insured, Restricted Driver Indicator, Married Operator Count	H13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Number of Vehicles	H14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Inexperienced Operator, Number of Vehicles, Number of Operators	H20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Vehicle Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Base Rates	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverages and Limits	C02, C03, C04, C05, C06, C07, C09, C11, C12, C17, C18, C44, C45	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Custom Coverage Level	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Alternate Garaging	V98	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Ownership Current	V02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added	V07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Number of Vehicles, Number of Operators	V05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Years Owned When Added	V46	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverage Combination	V26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year	V06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	U01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference	V50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Minimum Years Licensed, Class	V51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x

Massachusetts
Automobile Premium Determination Pages

Minimum Years Licensed, Size	V52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age, Inexperienced Operator	V63	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Number of Vehicles, Number of Operators	V65	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Years Owned When Added	V66	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Inexperienced Operator	V86	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rated Annualized Mileage	V90	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group	V59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Massachusetts
Automobile Premium Determination Pages

Vehicle Premium	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Unstabilized Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Vehicle Core Premium = Sum of All Coverages																	

Miscellaneous Premium	Rate Page	Excess Electronics	Customizing Equipment	Camper Body
Base Rate	C13	x	x	x
Limit/Deductible Factor	C24	x	x	x
Underwriting Tier Factor - Coll	T99	x	x	x
Policy Term Factor	C60	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Miscellaneous Premium = Sum of All Coverages				

Employee Parking Guard	Rate Page	Comp
Final Unstabilized Vehicle Comp Premium		x
Employee Parking Guard	C20	x
Total Unstabilized Employee Parking Guard Premium		=

Massachusetts
Automobile Premium Determination Pages

Antique Private Passenger	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Towing	Fixed Expense
Base Rate	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Limit/Deductible Factor	C02, C03, C04, C05, C06, C07, C09, C17, C26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Factor	C25	0.35	1.35	0.35	0.35	0.35	0.35	0.35	0.35	x	x	x	x	x	x	x	x
Custom Coverage Factor	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Discount Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Antique Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Antique Private Passenger Premium = Sum of All Coverages																	

Trailer	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Base Rate	C13	x	x	x	x	x	x
Limit/Deductible Factor	C27	x	x	x	x	x	x
Vehicle Factor	C33	x	x	x	x	x	x
Custom Coverage Fctor	C35	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Trailer Premium = Sum of All Coverages							

Massachusetts
Automobile Premium Determination Pages

Extended Non-Owner Coverage	Rate Page	ENO BI	ENO PD	ENO MP
Final Unstabilized Vehicle Coverage Premium		x	x	x
Extended Non-Owner Coverage	C15	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Extended Non-Owner Premium = Sum of All Coverages				

Auto Loan/Lease	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Auto Loan/Lease Coverage (GAP Coverage)	C21	x	x
Unstabilized Premium		=	=
Total Unstabilized Auto Loan/Lease Premium = Sum of All Coverages			

Better Car Replacement Coverage	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x
Better Car Replacement Coverage	C22	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Better Car Replacement Premium = Sum of All Coverages							

Original Parts Replacement	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Original Parts Replacement Coverage	C34	x	x
Unstabilized Premium		=	=
Total Unstabilized Original Parts Replacement Premium = Sum of All Coverages			

RideSharing	Rate Page	BI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RideSharing Coverage	C36	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized RideSharing Premium = Sum of All Coverages																	

Liberty Mutual Deductible Fund	Rate Page	Liberty Mutual Deductible Fund - 6 Month Policy	Liberty Mutual Deductible Fund - 12 Month Policy
Liberty Mutual Deductible Fund	C13	x	x
		0.5	1
Total Liberty Mutual Deductible Fund Premium		=	=

Optional Coverages	
Total Unstabilized Miscellaneous Premium	+
Total Unstabilized Employee Parking Guard Premium	+
Total Unstabilized Antique Private Passenger Premium	+
Total Unstabilized Trailer Premium	+
Total Unstabilized Extended Non-Owner Premium	+
Total Unstabilized Auto Loan/Lease Premium	+
Total Unstabilized Better Car Replacement Premium	+
Total Unstabilized Original Parts Replacement Premium	+
Total Unstabilized RideSharing Premium	+
Total Unstabilized Optional Premium	=

Massachusetts
Automobile Premium Determination Pages

Total Policy Premium	
Unstabilized Vehicle 1 Core Premium	+
Unstabilized Vehicle 1 Optional Premium	+
Unstabilized Vehicle 2 Core Premium	+
Unstabilized Vehicle 2 Optional Premium	+
Unstabilized Vehicle 3 Core Premium	+
Unstabilized Vehicle 3 Optional Premium	+
Unstabilized Vehicle 4 Core Premium	+
Unstabilized Vehicle 4 Optional Premium	+
Unstabilized Vehicle 5 Core Premium	+
Unstabilized Vehicle 5 Optional Premium	+
Unstabilized Vehicle 6 Core Premium	+
Unstabilized Vehicle 6 Optional Premium	+
Unstabilized Policy Premium	=
Rate Stabilization Factor	x
Stabilized Policy Premium	=
Total Liberty Mutual Deductible Fund Premium	+
Total Policy Premium	=

Massachusetts
Automobile Premium Determination Pages

Odometer Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	OS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Odometer Score	VP27	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Title Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	TS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Title Score	P28	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Massachusetts
Automobile Premium Determination Pages

Vehicle Performance Group	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Make	VP01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Price	VP02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Length	VP03	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Max Horsepower	VP05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
EnginePower	VP06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Fuel Type	VP08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Size, Class	VP09	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Convertible	VP10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Price to Weight Ratio	VP11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Wheel Base	VP12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Horsepower to Weight Ratio	VP13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Electronic Stability	VP14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
AntiLock Brakes	VP15	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lamps	VP16	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Collision Avoidance	VP17	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lane Departure	VP18	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Blindspot	VP19	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Adaptive Cruise Control	VP20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Camera	VP21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Sensors	VP22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driver Assist	VP23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Width	VP24	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Height	VP25	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Odometer Factor	VP27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Title Factor	VP28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Aspiration	VP29	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year, Make Number, Series Number, Model Number	VP30	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group Map	VP26	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Vehicle Performance Group	V59	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Massachusetts
Automobile Rule Manual

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Section G – General Rules

G1. Application of Manual

The rates and rules in this manual are applicable to policies written by:

Liberty Mutual Fire Insurance Company

which is herein referred to as the "Company".

In this manual reference to:

- "Liability insurance" shall mean Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury.
- "Liability coverage" shall mean Bodily Injury and Property Damage Liability.
- "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- "Years Licensed" shall mean an operator's license years at policy effective date.
- "LCPBI" shall mean the lesser of current and prior Bodily Injury limit.
- "Vehicle Age" shall mean the vehicle age calculated by subtracting the vehicle's model year from the effective date year.
- "Years Owned" shall mean the owned years calculated by subtracting the vehicles last title transfer date from the effective/endorsement date year.
- "Ratable Occurrences" shall include At Fault Accidents above the Threshold and Level 1 through 5 Violations for rated drivers. Within rating (Rule O3. Operator Incident), the experience period is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business. Within tier (Rule F1. Tier), the experience period is 60 months immediately prior to the policy effective date.

This manual applies to new policy quotes for new business policies originating on or after 8/22/2022 and their subsequent renewals. 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.

G2. Eligibility

The policy shall be used to afford coverage to:

- a. Vehicles leased for six months or more or owned by an individual or a spouse or a partner as residents in the same household.
- b. Vehicles jointly owned by the same two or more relatives, other than spouses or partners, or by the same two or more resident individuals, provided coverage is limited in accordance with the applicable endorsement.

Note: A single policy will not cover vehicles eligible under both a. and b. above.

- c. A named individual who does not own an automobile. The applicable endorsement must be attached. Applies to private passenger vehicles only.

Vehicles written on this policy include Private Passenger Vehicles, Recreational Vehicles (including Travel Trailers and Motorhomes) and Collector Cars.

G3. Policy Term

Policy terms will either be semiannual (6 months) or annual (12 months). A policy may be extended, by the Company, for an additional policy term at each expiration date.

G4. Rates and Rating Information

Rates shown in this manual are for the policy term and apply per vehicle unless a rule specifically states otherwise. The information needed to determine the proper premium shall be obtained from the named insured verbally or in written form and from particular vendors of Liberty Mutual.

G5. Premium Adjustments due to Policy Changes or Cancellations

If any change is made during the policy period which results in a change in premium, the premium to be charged for the period from the date of change to the expiration date will be calculated on a pro rata basis. Return premium on cancellations will also be computed pro rata. Additional or return premium of \$3 or less will be waived.

Pro Rata Calculation:

Using standard Pro Rata Tables, obtain the decimal equivalent of the month and day of the year and prefix these factors with the calendar year for (1) the expiration date of the policy and (2) the date of the pro rata change or cancellation. The difference between the decimal equivalent for the expiration date and the date of change or cancellation represents the percentage adjustment per vehicle per coverage for a specified period of one year.

Examples:

- a. Expiration Date September 23, 2008 = 2008.729
Date of Cancellation or Change July 8, 2008 = 2008.518 Result = 0.211
- b. Expiration Date January 7, 2008 = 2008.019
Date of Cancellation or Change October 22, 2007 = 2007.808 Result = 0.211

In the above examples, in which a policy is cancelled, the return premium will be 0.211 multiplied by the annual premium on each vehicle.

G6. Whole Dollar Premium

The premium for each coverage will be rounded to the nearest whole dollar, separately for each coverage provided by the policy. In the application of this rule, a premium involving \$0.50 or more shall be rounded to the next higher whole dollar. In the case of cancellation by the company, the return premium shall be carried to the next higher whole dollar.

G7. Coverages and Limits

The 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. The 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.

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. 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. This coverage may be written only when Comprehensive coverage is afforded on the vehicle.

Part 11 - Towing and Labor

This coverage will pay for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles. This coverage may be written only when Liability coverage is afforded on a policy.

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 for applicable rates and factors.

G7A. 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.
2. 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 the 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.
3. 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.
4. 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.
5. 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.
6. 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 factor shown on the Rate Pages to the base rate.

G8. 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 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 pickups 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 RTA Form provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the 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.
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 at least one operator has SDIP Code of 99, 98 or 00 through 15 as reported by the MA Merit Rating Board (MRB).

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

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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.

Section D – Definitions

D1. Experience Period

New Business – 36 months immediately prior to the policy effective date.

Renewals/Transfers/Rewrites – 36 months ending 4 months prior to the policy anniversary/effective date.

D2. Chargeable Accidents

Accidents occurring during the experience period may be chargeable as described below:

1. At Fault Accidents Above Threshold shall be chargeable as of the date the payment for such a loss is recorded on the loss record of the insured.
 - a. If an at-fault accident involved damage to property (including property owned by the insured) in excess of \$1,000, and/or
 - b. If an at-fault accident involved bodily injury/death to persons greater than \$1,000.

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D3. Violation Definitions

Violations will be coded into the following five violation levels using the following Standard Violation Code (SVC). MRB violations will be mapped to the equivalent code.

SVC	SVC Description	Violation Level
11110	Driver Or Permanent Operator Of Vehicle Not Registered	1
11210	Registration To Be Carried In Vehicle And Displayed	1
11520	Certification Of Inspection To Be Displayed At All Times	1
12500	Permit Unauthorized Person To Drive, Generally	1
12510	Permit Unlicensed Driver To Drive	1
13110	Driver To Carry License And Display On Demand	1
13220	Violation Of Instruction Permit	1
15210	Registration/Title Withdrawn	1
21110	Owner Not To Permit Operator Of Uninsured Vehicle	1
21130	Owner Shall Return Registration If Insurance Cancellation	1
32010	Right Of Way	1
32100	Failure To Yield Unspecified, Other	1
32110	Failure To Yield Right-Of-Way At Intersection	1
32140	Vehicle Entering From Private Road/Driveway To Yield	1
32150	Failure To Yield To Emergency Vehicle	1
32160	Failure To Yield To Vehicle/Person In Highway Construction/Maint	1
33370	Improper Use Of Designated Center Lane	1
39100	Failure To Yield To Pedestrian, Generally	1
39110	Failure To Yield To Pedestrian At Signalized Intersection	1
39120	Failure To Yield To Pedestrian Unsignalized Intersection	1
39130	Failure To Exercise Due Care Toward Pedestrian	1
39140	Failure To Yield To Pedestrian While Crossing Sidewalk	1
39150	Failure Of Emergency Vehicle To Exercise Due Care Regarding Pedestrian	1
39160	Failure To Yield To Blind Pedestrian	1
41110	Motorcycle Operator To Wear Helmet	1
41120	Motorcycle Operator To Wear Eye Protection	1
61150	Defective Lamps/Emblems On Farm Equipment	1
61160	Defective Lamps Other Vehicle	1
61220	Failure To Display Lamps/Flags On Projected Load	1
61240	Headlamps Improperly Adjusted - Causing Glare	1
61250	Warning Lights To Be Displayed When Truck Stopped	1
61330	Failure To Dim Headlights For Approaching Vehicle	1
61340	Failure To Dim Headlights Follow Vehicle	1
61350	Failed To Use Proper Headlight Beam	1
61410	Additional Lighting Equipment	1
61430	School Bus To Have Special Lighting Equipment	1
62110	Defective Brake Equipment	1
63210	View Through Windshield Obstructed	1
63410	Safety Glazing Required	1
64400	Other Defective Equipment - Motorcycle	1

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64510	Other Motorcycle Equipment Violations	1
67110	Improper Towing	1
67120	Abandon Vehicle	1
67130	Deposited Nails, Glass, Etc. On Road Way	1
67140	Littering	1
68010	Unlawful Possession Of Vehicle Equipment	1
68110	Defective Exhaust System, Excessive Noise	1
68120	Excessive Noise Unspecified Cause	1
68210	Excessive Fumes/Smoke	1
82450	Failure To Pay Toll	1
82510	Drove In Prohibited Area	1
84160	Fail To Control Vehicle	1
84330	Improperly Transporting Passenger	1
85110	Snowmobile Equipment Violation	1
88110	Owner Shall Not Permit Unlawful Operator Of Vehicle	1
88210	Violation Of Conditions Of Probation	1
89010	Other Non-Moving Violations	1
89020	Speeding On Bicycle	1
89040	Non-Moving School Bus Violations	1
89210	Out-Of-State Violations Unspecified	1
11220	Vehicle Shall Display Regular Plates	2
11230	Regular Plates To Be Clearly Visible	2
11310	Vehicle Not To Be Operated Without Regular Plates	2
11510	All Vehicles To Submit To Vehicle Inspection	2
12110	Drive Without Correct License Class	2
12120	Expired License	2
12350	Failure To Comply With License Provisions	2
12380	Mutilated License	2
12520	Permit Unauthorized Minor To Drive	2
13200	Violating Conditions Of License, Generally	2
13210	Driver In Violation Of Restriction Of License	2
13230	Violation Of Provisional, Probational, Juvenile License	2
13310	Violation Of Conditions Of Employee-Related Restricted License	2
13320	Violation Of Other Operationally Restricted License	2
14110	Loss Of Consent For Minor'S License	2
15100	License Or Registration Violation-No Distinction	2
16110	Suspension Or Withdrawal, Unspecified, Other	2
16240	Court Ordered Withdrawal	2
16310	License Restriction, Problem	2
16320	License Restriction/Occupant License Issued	2
16330	Suspension Of Endorsement	2
16410	Cancellation	2
18170	Warning Letter	2
21140	Cancellation Of Insurance In Mandatory Insurance State	2
22700	Violation Resulting In Accident	2
31110	Maximum Speed Limit 30 Urban, 55 Other	2
31120	Speed Greater Than Reasonable Or Prudent	2

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31130	State Speed Zones As Noted By Signs	2
31410	Speed Limit In Const/Work Zone	2
32120	Left Turning Vehicle To Yield To Approaching Traffic	2
32130	Failure To Obey Yield Sign	2
32310	Not To Enter Intersection If Space Insufficient	2
32400	Interfere With Streetcar (Drvg Tracks, Pass, Etc	2
33230	Failure To Obey Flashing Yellow Signal	2
33240	Failure To Obey Flashing Signal	2
33250	Violation Of Turn On Red	2
33310	Failure To Obey Lane Use Control Signal	2
33350	Driver On Mountain Road To Stay Right, Etc	2
33710	Display Of Unauthorized Signs, Signals/Markings	2
33720	No Person Shall Interfere With Traffic Control Devices	2
34100	Improper Turn, General	2
34200	Position And Method Of Turning, Generally	2
34210	Improper Right Turn, Too Wide, From Wrong Lane	2
34220	Improper Left Turn, Too Wide, From Wrong Lane	2
34230	Left Turn From Lane Other Than Designated Lane	2
34400	Limitations On Turning Around, Generally	2
34410	Unsafe U-Turn	2
34420	U-Turn On Curve/Grade	2
34510	Improper Crossed Divided Highway	2
34600	Improper Turn, Other	2
35430	One-Way Roadway	2
35530	Slower Moving Vehicle To Use Right Lane	2
35540	Trucks To Keep Right	2
35610	Drive To Right Side Of Opposing Traffic	2
36100	Follow Too Closely, Generally	2
36110	Follow More Closely Than Reasonable/Prudent	2
36120	Failure To Maintain Safe Distance Between Truck For Passing	2
36130	Vehicle In Caravan Too Close To Allow Entry	2
36140	Follow Fire Truck Too Closely	2
37220	Drive Off Pavement/Road To Pass	2
37710	Failure To Give Way When Overtaken	2
41100	Motorcycle Violation, Generally	2
41300	Riders On Motorcycles, Generally	2
41310	Riders On Motorcycles Limited To Number Seats	2
41320	Riders Must Sit Astride The Seat	2
41330	Both Hands Must Be On Handlebars	2
42100	Motorcycle Violators On Road Way Laned For Traffic, Generally	2
42110	Motorcycle Prohibits From Passing Vehicle In Same Lane	2
42120	Motorcycle Prohibits From Operating Between Lanes	2
42130	May No Operator Motorcycle More Than 2 Abreast In Lane	2
42210	Person On Motorcycle May Not Attach To Another Vehicle	2
43110	Motor Vehicle May Not Deprive Motorcycle Use Of Lane	2
55350	VIOL OF VEH LAW RESULTING IN PROPERTY DAMAGE	2
61100	Defective/No Lamps, Generally	2

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61110	Defective/No Tail Lamps	2
61120	Defective/No Stop Lamps	2
61130	Defective Clearance/Side Marker Lamps	2
61140	Defective/Improper Displ Parking Lamps	2
61170	Defective Turn Signal Lamps	2
61180	Turn Signal Lamps Required	2
61190	Headlamps Required	2
61230	Failure To Use Headlights	2
61420	Restriction On Lamps	2
61510	Spot, Fog, Auxiliary Lamp Violation	2
64110	Defective Headlamp - Motorcycle	2
64120	Other Defective Lamp - Motorcycle	2
66010	Other Permit Violations	2
67150	Drop/Throw Object At Vehicle Or Road	2
68610	Use Of Radar Or Laser Detector	2
68620	Use Of Radar Jamming Device	2
68710	Other Defective Or Illegal Equipment	2
68720	Operator Without Required Equipment, Other	2
71410	Parking In Handicapped Designated Area	2
82010	Other Moving Violations	2
82120	Spinning Wheels, Excessive Acceleration, Etc	2
82130	Improper Operation Due To Physical Or Mental Disability	2
82210	Coasting Out Of Gear	2
82230	Pushed Vehicle In Dangerous Manner	2
82410	Drove Through Funeral/Moving Procession	2
82610	Unlawful Use Of Control Access Facility	2
82620	Drove Onto/From Control Access Highway Where Prohibited	2
83210	Crossing Fire Hose Without Consent	2
83310	Improper Operation Of Authorized Emergency Vehicle	2
84210	Opened Door Into Moving Traffic	2
84310	Failure To Use Restraint System	2
84320	Failure To Use Child Restraint System	2
85120	Snowmobile Not To Be Operator On Control Access Highway	2
85130	Unlawful Snowmobile Operation	2
85200	Water Craft Violations	2
89030	Moving School Bus Violation	2
89120	Other Violations - Division Of Motor Vehicle Designation	2
311AA	Speed 1-5 Over Limit	2
311AQ	Speed 1-4 Over Limit	2
11100	Regular Violation Generally	3
12011	Suspension	3
16130	Sr-22/Fin/Judg/Ins Withdrawal	3
16690	Disqualification, Generally	3
21120	Person Shall Not Drive Uninsured Vehicle	3
31100	Speeding, Generally	3
31150	Speed Limit For Trucks And Buses	3
31170	Energy Speed	3

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31310	Special Speed Limitation For Motorcycle	3
31400	Special Speed Limitations	3
31420	Special Speed Limit On Bridges	3
32170	Driver Entering From Private Road/Driveway To Stop	3
32180	Failure To Stop - Unspecified, Other	3
32210	Driver To Stop At Stop Sign And Yield Right-Of-Way	3
33110	Failure To Obey Traffic Device	3
33200	Failure To Obey Traffic Control Signal, General	3
33210	Failure To Stop At Steady Red Signal	3
33220	Failure To Obey Flashing Red Signal	3
33300	Unspecified Lane Violation	3
33330	Unsafe Lane Changing	3
33340	Failure To Obey No Lane Changing Sign	3
33360	Improper Use Of Lanes Designated By Traffic Control	3
33410	Imp Use Of Designated Car Pool Lane	3
34310	Turning In Violation Of Control Devices	3
35100	Failure To Drive Right Side, Generally	3
35110	Driver Over Center Line	3
35300	Drove On Left, Generally	3
35310	Drove On Left Approaching Hill/Curve	3
35320	Drove On Left Half Approaching Intersection/Railroad	3
35330	Drove Left Half Approaching Bridge/Tunnel Etc	3
35340	Drove On Wrong Side Of Divided Highway	3
35350	Drove On Wrong Side Of Road	3
35400	Wrong Way, Generally	3
35410	Wrong Way On One-Way Street	3
35420	Wrong Way On Rotary Intersection	3
37100	Improper Passing Unspecified, Other	3
37110	Passing Unsafely/Insufficient Sight Distance	3
37120	Passing Where Prohibited By Signs/Markings	3
37200	Passing On Right Prohibited, Generally, With Exceptions	3
37210	Passing On Right Prohibited; Unsafe Passing	3
37310	Overtook Vehicle Stopped To Allow Pedestrian Movement	3
38100	Signal Violation, General	3
38110	Failure To Signal Intention To Turn	3
38120	Improper Hand Signal Given	3
38130	Failure To Sound Horn, Mountain Road	3
38140	Signal To Be Given By Hand, Arm/Lamp	3
38150	Failure To Signal Upon Stopping	3
41340	Passenger Not To Obstruct View/Interfere With Control	3
55330	VIOL OF VEH LAW RESULTING IN INJURY	3
67210	Obstruct, Impede Or Block Traffic	3
68510	Operator Vehicle In Unsafe Condition	3
68730	Op Mv - Mobile Phone	3
68740	Texting/Emailing While Driving - 1st	3
81100	Failure To Obey Train Signal	3
81110	Failure To Obey Train Whistle	3

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81120	Failure Of Specified Vehicle To Stop At Railroad Cross	3
81130	Certain Heavy Equipment Not To Cross Railroad	3
81140	Drove Thru Railroad Crossing Gate	3
81150	Failure To Obey Signal At Railroad Grade Crossing	3
81160	Failure To Stop At Required Railroad Grade Crossing	3
82110	Improper Backing	3
82810	Drive While Vision Obstructed By Passenger	3
83110	Failure Obey Police Officer, Fireman/Other Authorized Person	3
84100	Inattention Oper	3
84110	Inattention, Careless Operator	3
84120	Improper Operation	3
84130	Unsafe, Reckless (Not Willful) Operation	3
84140	Reckless (Not Willful) Operation	3
84150	Aggressive Operation	3
88310	Violation Of Promise To Appear	3
311AB	Speed 1-9 Over Limit	3
311AC	Speed 1-10 Over Limit	3
311AD	Speed 1-14 Over Limit	3
311AE	Speed 1-15 Over Limit	3
311AF	Speed 1-19 Over Limit	3
311AH	Speed 1-25 Over Limit	3
311AM	Speed Less Than 81 In 65 Mph Zone	3
311AN	Speed 1-24 Over Limit	3
311AZ	Speed 1 Plus Over Limit	3
311BC	Speed 6-10 Over Limit	3
311BD	Speed 6-14 Over Limit	3
311BE	Speed 6-15 Over Limit	3
311BG	Speed 6-20 Over Limit	3
311CE	Speed 9-15 Over Limit	3
311DD	Speed 10-14 Over Limit	3
311DF	Speed 10-19 Over Limit	3
311DI	Speed 10-29 Over Limit	3
311DZ	Speed 10 Plus Over Limit	3
311ED	Speed 11-14 Over Limit	3
311EE	Speed 11-15 Over Limit	3
311EF	Speed Intermediate 11-19 Over Limit	3
311EG	Speed 11-20 Over Limit	3
311EZ	Speed 11 Plus Over Limit	3
311FF	Speed 15-19 Over Limit	3
311FG	Speed 15-20 Over Limit	3
311FH	Speed 15-25 Over Limit	3
311FI	Speed 15-29 Over Limit	3
311FZ	Speed 15 Plus Over Limit	3
311GF	Speed 16-18 Over Limit	3
311GG	Speed 16-20 Over Limit	3
311GH	Speed 16-25 Over Limit	3
311GN	Speed 16-24 Over Limit	3

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311GZ	Speed 16 Plus Over Limit	3
311HI	Speed 20-29 Over Limit	3
311HN	Speed 19-24 Over Limit	3
311IH	Speed 21-25 Over Limit	3
311II	Speed 21-29 Over Limit	3
311IJ	Speed 21-30 Over Limit	3
311QB	Speed 5-9 Over Limit	3
311UA	Speed 1-10 Over Limit In 35-55 Mph Zone	3
311UB	Speed 1-10 Over Limit In 40-55 Mph Zone	3
11530	Unlawful To Display False Certification Of Inspection	4
11710	Alter, Forge, Counterfeit Title, Registration, Plates	4
11720	Possession/Use Of Altered Title, Registration, Plates	4
11730	Use Of False Name/Statement To Obtain Title, Registration	4
12012	Revocation	4
12100	No Drivers License, Generally	4
12300	Unspecified License Misrepresentation, Unlawful Use Of License	4
12310	Unlawful To Lend License	4
12320	Unlawful To Display Another Persons License	4
12330	Use Of False Name/Other Statement To Obtain License	4
12340	Licensee Shall Not Permit Unlawful Use Of License	4
12370	Unlawful To Display Altered, Cancellation/Suspended/Revoked License	4
12720	False Affidavit Of Drivers License Application	4
12730	Fraudulent License Exam	4
13510	Licensee Not Entitled/Gave Wrong Info, License Canc	4
16290	Revocation, Unspecified, Other	4
21310	Failure To Meet Security Follow Accident	4
21340	False Certification	4
22110	Driver To Stop After Personal Injury Accident	4
22120	Driver In Personal Injury Accident To Render Aid And Info	4
22210	Driver To Stop After Physical Damage Accident	4
22220	Driver In Physical Damage Accident To Provide Info	4
22300	Other Failure To Report Accident	4
22310	Failure To Notify Following Disabling Accident	4
22320	Driver To File Written Accident Report Within 10 Days	4
22330	Person Shall Not Give False Information In Req Report	4
22510	Failure To Stop After Striking Unattended Vehicle	4
22520	Failure To Provide Information-Unattended Property Accident	4
22600	Failure To Stop After Accident - Unspecified	4
22610	Failure To Stop After Accident - Animal	4
31140	Maximum Limit As Altered Local Authorities	4
31160	Speed Limit In School Zone	4
31180	Speed In Excess Of 100 Mph	4
31210	Drive Too Slow As To Impede Traffic	4
31220	Speed Under Posted Minimum	4
31610	Racing Or Participating In Any Manner In Race	4
31620	Prearranged Racing	4
33510	No Veh Shall Drive Through Safety Zone	4

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37410	Passed Stopped School Bus	4
51110	Reckless Driving, Willful And Wanton Disregard	4
51120	Reckless Driving Reduced From Driving Under The Influence	4
51210	Negligent Driving	4
51220	Negligent Driving Reduced From Dui	4
51310	Driving To Endanger	4
52160	Lesser Included Offense Reduced From Dui	4
52180	Non-Conviction Alcohol Or Drug Offense	4
53240	Open Container By Passenger	4
53410	Allow Intoxicated Person To Driver	4
55340	Serious Viol Of Veh Law Resulting In Injury	4
55360	SERIOUS VIOL OF VEH LAW RESULTS IN PRP DAMAGE	4
56220	Remove/Falsify Vehicle/Engine Identification	4
56230	Receiving Stolen Vehicle	4
56240	Damaging/Tampering With Motor Vehicle	4
56310	False Or Failure To Make Theft Report	4
57110	Unauthorized Use Of Motor Vehicle	4
65100	Violation Of Transportation Of Hazardous/Explosive Material, Generally	4
65110	Vehicle Carrying Hazardous/Explosive Materials Displ Placecard	4
65120	Certain Safety Device Required For Hazardous/Explosive Cargo	4
65130	Comply With Regulations If Carrying Hazardous Material	4
82520	Drive Vehicle On Sidewalk	4
88410	False Statement, Misrepresentation, Failure To Sign, Etc	4
311HZ	Speed 20 Plus Over Limit	4
311IZ	Speed 21 Plus Over Limit	4
311JI	Speed 26-29 Over Limit	4
311JJ	Speed 26-30 Over Limit	4
311JK	Speed 26-35 Over Limit	4
311JZ	Speed 26 Plus Over Limit	4
311KZ	Speed 30 Mph In Excess	4
311LK	Speed 31-35 Over Limit	4
311LR	Speed 31-40 Over Limit	4
311LZ	Speed 31 Plus Over Limit	4
311ML	Speed 36-45 Over Limit	4
311MR	Speed 36-40 Over Limit	4
311MZ	Speed 36 Plus Over Limit	4
311NZ	Speed 46 Plus Over Limit	4
311PI	Speed 25-29 Over Limit	4
311PP	Speed 25-34 Over Limit	4
311PZ	Speed 25 Plus Over Limit	4
311RZ	Speed 40 Plus Over Limit	4
311SZ	Speed 35 Plus Over Limit	4
314JZ	Bridge Speed 26 Plus Over Limit	4
11320	Vehicle Not To Be Operated While Registration Is Suspended/Revoked	5
12030	Habitual Offender	5
12410	Driving While License Suspended/Revoked	5
12440	No Operator On Foreign License During Suspension/Revoked	5

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12450	Driving While Withdrawn For Habitual Offender-Misdemeanor	5
12460	Driving While Withdrawn For Habitual Offender-Felony	5
12610	Frequent Violator As Determined By Point System	5
12620	Habitually Reckless Or Negligent	5
12630	Frequency Of Serious Violations To Indicate Disregard	5
13410	Refusal To Submit To Chemical Test	5
13420	Notice Of Chemical Test Above Legal Limit	5
16140	Withdrawal-Failure To Comply Program/Probation	5
16150	Out Of State Withdrawal	5
16160	Accident Involvement Withdrawal	5
16170	Accumulated Offense Withdrawal	5
16210	Serious Offense (Non-Alcohol) Withdrawal	5
16220	Alcohol/Drug Withdrawal	5
16230	Habitual Offender Withdrawal	5
16260	Alcohol (Bac Above Legal Limit) Withdrawal	5
18420	Frequent Violator	5
18430	3 Convictions In One Year Flag	5
18440	Habitual Violator Flag	5
18450	Frequent Accidents Flag	5
52100	Driving Under The Influence, Generally	5
52110	Driver With Blood Alcohol Content Greater Than Legal Limit	5
52120	Dui Of Alcohol	5
52130	Dui Of Drugs	5
52140	Driver Under Combined Influence Of Alcohol And Drugs	5
52150	Driver Impaired Lesser Included Offenses To Dui	5
52170	Dui Of Substances Not Intended To Intoxicate	5
52310	Dui Resulting In Death/Injury	5
52320	Violation Of Special Alcohol Provision By Minor	5
52330	Violation Of Minor Bac Level	5
52810	Recreational Veh Dui/Bac/Refusal/Impairment	5
52820	Recreational Veh Intoxicati Causing Death/Inj	5
53210	Illegal Possession Of Alcohol/Drugs In Motor Vehicle	5
53220	Drinking While Operating Motor Vehicle	5
55110	Homicide By Vehicle, Negligent Homicide	5
55210	Involuntary Manslaughter	5
55220	Dwi Resulting In Death	5
55310	Violation Of Vehicle Law Resulting In Death	5
55320	Serious Violation Of Vehicle Law Resulting In Death	5
56110	Use Of Motor Vehicle In Commission Of Felony	5
56210	Theft Of Motor Vehicle	5
58110	Flee/Attempt To Elude Police Officer	5
58120	Flee/Attempt To Elude Police Officer - Felony	5
58210	Assault With Motor Vehicle	5

D4. Accident Forgiveness

In this rule, an "experienced operator" is defined as having at least 5 license years.

A policy qualifies for Accident Forgiveness if all of the following are true:

- Each of the policy's experienced operators has five Clean Years. Clean Years are consecutive, most recent years in which no incidents occurred.
 - o A "Clean" year for an operator is defined as a policy year in which the operator has no more than one combined Level 1 or Level 2 violations, no Level 3 through 5 violations, no accidents with a PD or Collision claim of more than \$1,000; no BI or Death Claim greater than \$1,000; and no Comprehensive Claims totaling \$1000 or more.
 - o The Clean Years of a newly-experienced operator (in the first five years of experience) will not negatively affect the policy's eligibility for Accident Forgiveness, as long as at least one of the inexperienced years is with Liberty Mutual. However, a claim by a newly-experienced operator with fewer than five Clean Years shall not be forgiven.
- At least one operator on the policy has been licensed for at least five years.
- No claim has been forgiven by Liberty Mutual during the last five years.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. (Note: Violations, including those occurring in conjunction with a forgiven claim, may still affect the Operator Incident and Operator Surcharge factor.)

Section P - Policy

P1. Payment Discounts

A policyholder can qualify for each of the following discounts:

1. Preferred Payment Discount - if the policyholder is enrolled in a plan to pay the policy premium in full or two payments, or in automatic withdrawals from a bank account or in withdrawals from paychecks from their employer, the Preferred Payment Discount applies. The discount is reevaluated at each renewal.
2. Good Payer Discount - if the policyholder has less than two late payments with the Company during the experience period, the Good Payer Discount applies. The discount is reevaluated at each renewal.

The final discount varies by Billing Method, Billing Frequency, and Number of Late Payments.

P2. Prior Insurance

The Prior Insurance factor is based upon the policy's characteristics at the time of new business.

Each policy providing coverage for a private passenger auto shall be assigned a factor based on the following risk attributes:

- Lesser of Current and Prior BI.
- Months with Prior Carrier.

Lesser of Current and Prior BI is grouped as follows:

- State Minimum = 20/40
- Low = Limit of 25/50
- Mid-Low = Limits of 35/80 or 50/100
- Mid High = Limit of 100/300
- High = Limits of 250/500 or 500/500

Months with prior carrier is the customer's tenure with a prior carrier in months.

Please refer to rate page for additional detail.

P3. Minimum Base Price, Number of Vehicles, Number of Operators

The minimum base price factor is the combination of minimum base price of all private passenger autos on the policy, number of vehicles, and number of operators at the time of purchase.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

P4. Maximum Base Price

The maximum base price is the maximum base price of all private passenger autos on the policy at the time of purchase.

P5. Early Shopper Discount

The Early Shopper Discount is based on the number of days a customer receives a Liberty Mutual Group automobile policy quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with a prior carrier whichever is greater.

This discount is subject to decrease at subsequent renewals.

P6. Newly Licensed Operator Discount

After the first renewal, a policyholder who lists on his or her policy at least one operator within one year of his/her licensure date qualifies for the Newly Licensed Discount as of the date the Newly Licensed operator is added. This policy-level discount will be removed if all Newly Licensed operators have been removed from the policy. A Newly Licensed operator who is a named insured on the policy does not qualify for this discount. Only one Newly Licensed Operator Discount will apply to a policy at any given time. This discount is subject to decrease at subsequent renewals.

P7. Newly Independent Discount

The newly independent discount will apply when one or more but not all operators are removed from a Liberty Mutual private passenger auto policy on which he/she was a listed operator for at least twelve months and who purchases a new business private passenger auto policy. Only one Newly Independent Discount will apply at any given time. This discount applies to the newly independent operator's policy. This discount is subject to decrease at subsequent renewals.

P8. Multi-Policy Discount

If a named insured holds a Homeowners, Condo, Renters, Landlord, Motorcycle or Umbrella policy with a company that is part of the Liberty Mutual Group of companies or a qualifying Liberty Mutual Partner, the Auto policy qualifies for the Multi-Policy Discount.

- If more than one of the Homeowners, Condo, Renters, and Landlord discounts apply, an Auto policy may benefit from only one of these discounts at a time.

P9. Life Multi-Policy Discount

If at least one named insured is covered by a life insurance policy from a qualifying Liberty Mutual partner in addition to their existing policy for the Liberty brand, the policy qualifies with the life multi-policy discount.

P10. Military Discount

The Military Discount will apply if at least one listed operator is active duty, honorably separated, a reservist, or retired military personnel in the U.S. Armed Forces.

P11. Claims Free Discount

The Claims Free Discount will apply to policies that meet the following criteria:

1. At least one listed operator on the policy is licensed for greater than or equal to three years.
2. All listed operators on the policy have a verifiable US driver's license.
3. No listed operators on the policy have an At-Fault Accident Above Threshold.
4. Less than 3 of the following claims with Liberty Mutual (for all listed operators combined) - Comprehensive Claims greater than \$1000 and/or Not At Fault Accidents greater than \$1000.

The experience period for incidents is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. Customers that meet the claims free eligibility requirements and have a forgiven accident will continue to receive the Claims Free Discount, provided all other eligibility requirements are maintained.

P12. Violation Free Discount

The Violation Free Discount will apply to new business or renewal policies.

The Violation Free Discount is not impacted by forgiven violations, or the first Level 1 or 2 violation. Added driving activity can affect eligibility of this discount.

If any listed operator has an unverified driver's license or foreign driver's license, this discount does not apply.

P13. Property Insurance Discount

The Property Insurance Discount will apply if the named insured has an H3 or H4 or H6 property insurance policy with Liberty Mutual or any other carrier.

P14. Digital Discounts

1. A policyholder qualifies for one or the other, but not both, of the below discounts if they meet their corresponding eligibility criteria:
 - a. The Online Quote Discount is applicable if the policyholder quotes through Liberty Mutual's online channel or a Personal Lines distribution agreement partners online channel but does not purchase through the online channel and may be applied under other circumstances related to servicing the policy. The discount will apply to new business policies and their subsequent renewals.
 - b. The Online Purchase Discount is applicable if the policyholder purchases through Liberty Mutual's online channel or a qualified digital partnership channel, or may be applied under other circumstances related to servicing the policy where online purchase may be unavailable. The discount will apply to new business policies and their subsequent renewals.
2. Paperless Discount - The policyholder provides and maintains a valid email address, and selects to receive policy documents electronically. New and renewal policies can receive this discount and it will apply for the duration the policy is paperless.

P15. Group Savings Plus Discount

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating associated the rate otherwise applicable shall be reduced by the approved deviation percentages.

P16. Policy Evaluation Type

Each policy is assigned a factor based upon the policy's evaluation type.

- A- New Business
- B- Transfer policy from another state to current rating state
- C- Previously insured as part of another household
- D- Non-pay Rewrite
- E- Any Other Rewrite Reason

Section O - Operator

O1. Years Licensed

Years Licensed shall mean an operator's license years at policy effective date.

O2. Years Licensed, Vehicles, Operators

Each operator on the policy is assigned a factor based upon the combination of operator's Current Years Licensed, the number of private passenger automobiles with Liability Coverage, and number of operators on the policy.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

O3. Operator Incident

Each operator is assigned an Operator Incident factor based upon the combination of total Ratable Occurrences and surchargable At-Fault Accidents incurred during the experience period, and years licensed when added.

O4. Operator Surcharge

Each operator is assigned an Operator Surcharge factor based on the combination of the following:

- **Financial Responsibility:** If a certificate of insurance is filed on a risk to comply with the requirements of an automobile financial responsibility law, a surcharge will apply to the operator(s) requiring the certificate.

Note: If the filing is required to provide evidence of financial responsibility for owned automobiles and for the operation of non-owned automobiles, Extended Non-Owned Liability Coverage shall be afforded and the surcharge applied to the premium. If the filing is required for an individual insured in a Named Non-Owners policy, the surcharge shall be applied to the premium for the policy.

- **Unverified Driving Record:** A surcharge will apply to any operator with a U.S. state driver's license or a D.C. driver's license whose driving record cannot be verified by the licensing state's licensing authority. The surcharge does not apply to operators currently licensed less than six months. The surcharge will be removed if a valid motor vehicle record (MVR) is received during the policy term.
- **Violations:** A surcharge may apply to any operator with a chargeable violations that occurred during the experience period.

O5. Student Discounts

An operator who is licensed less than 10 years qualifies for the Student Discount as long as the operator meets one or both of the following requirements:

1. Student Away At School.

- a. Not the owner of a vehicle.
- b. A resident student at a school, college, or educational institution over 100 road miles from the place of residential address on the policy.
- c. Without regular access to a vehicle.

2. Good Student

- a. The operator is a full-time high school, college, or university student, and
- b. Is ranked among the upper 20% of the class scholastically; or
- c. In schools using letter grades, has 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
- d. In schools using numerical grade points, such as 4, 3, 2 and 1 points, has an average of at least 3 points for all subjects combined; or
- e. Is included in the "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement; or
- f. In the case of home schooling, presents one of the following options:
 - (1) A standardized form certified by an approved third-party organization showing evidence of b or c above; or
 - (2) Evidence of scoring in the upper twentieth percentile on an annual, national, standardized exam.

O7. Senior Discount

Operators aged 65 or older shall receive the Senior Discount.

O8. Household Averaging

Household average factors vary by coverage and apply to each vehicle's rate. The household average factor is computed by dividing the sum of all of the final operator factors by coverage by the number of operators.

Section H - Household Composition

H1. Minimum Years Licensed Current

The minimum years licensed current is the minimum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H2. Maximum Years Licensed Current

The maximum years licensed current is the maximum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H3. Inexperienced Operator, Number of Vehicles, Number of Operators

Each policy is assigned a factor based upon the combination of the presence of an inexperienced operator, the number of private passenger automobiles with Liability Coverage, and the number of operators.

An Inexperienced Operator is an operator licensed for less than 6 years. The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

H4. Unlisted Named Insured, Restricted Driver Indicator

Each policy is assigned a factor based upon the combination of the presence of an unlisted named insured and the presence of a restricted driver.

A restricted driver is any driver that is indicated on the Operator Exclusion Form.

H5. Number of Vehicles

Each policy is assigned a factor based upon the total number of vehicles on the policy.

Section V - Vehicle

V1. Vehicle Performance Group

Each Private Passenger Auto on the policy is assigned a Vehicle Performance Group. Vehicle Performance Group is made up of a combination of any of the following criteria:

1. Vehicle Characteristics including horsepower, aspiration, base price, size, class, make, length, width, engine power, convertible, price to weight ratio, wheelbase, horsepower to weight ratio, and height, series number, model number, model year.
2. Vehicle safety features including anti-lock brakes, electronic stability control, adaptive headlights, daytime running lights, collision avoidance, lane departure, blindspot, adaptive cruise control, parking camera, parking sensor, and driver assistance.
3. Vehicle equipped with an engine that runs on a qualifying fuel type.
4. Odometer Score: each private passenger auto on the policy is assigned a factor based upon the Odometer Score. Odometer Score is determined at the time of new business or when the vehicle is added to the policy.

Each vehicle is assigned to an Odometer Score based on the following information:

1. Years Since Titled (When Added).
2. Annual Mileage (When Added).
3. Odometer Read Count Over Prior 12 Months (When Added).

Please refer to rate page VP27 and rate page OS01 for additional detail.

5. Title Score: each private passenger auto on the policy is assigned a factor based upon the Title Score. Title Score is determined at the time of new business or when the vehicle is added to the policy. Each vehicle is assigned to a group based on ownership history.

Each vehicle is assigned to a Title Score based on the following information:

1. Title Count – the number of titles on the vehicle
2. Title Flags (Branded, Stolen, Odometer, Damage, Repossession).

Please refer to rate page VP28 and rate page TS01 for additional detail.

These characteristics are derived at the time of new business or when a vehicle is added to the policy. Please refer to the Premium Determination (PD) pages for additional details.

V2. Vehicle Ownership Current

Each Private Passenger Auto on the policy is assigned factor based upon the Vehicle Ownership Current. Vehicle Ownership Current is the current vehicle ownership status of all vehicles on the policy and is defined as leased, financed, or owned. This is subject to change when vehicles are added or removed from the policy.

V3. Coverage Combination

Each Private Passenger Auto on the policy is assigned a factor based upon the Coverage Combination. Coverage Combination is defined based upon the level of coverage selected for the vehicle.

V4. Vehicle Age When Added, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added and the years owned when added.

V5. Vehicle Age When Added, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V6. Model Year

Each private passenger auto on the policy is assigned a factor based upon the Model Year. Model Year is derived at the time of new business or when a vehicle is added to the policy. It is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model.

V7. Vehicle Age When Added

Each private passenger auto on the policy is assigned a factor based upon Vehicle Age When Added. Vehicle Age When Added is derived at the time of new business or when a vehicle is added to the policy and is the difference between the Policy Effective Date and January 1 of the vehicle Model Year.

V8. Vehicle Age Difference

Each private passenger auto on the policy is assigned a factor based upon the difference between the given vehicles age when added and the age of the newest vehicle on the policy.

V9. Territory

Each private passenger auto on the policy is assigned a Territory factor based upon the garaging location of the vehicle.

V10. Alternate Garaging

The Alternative Garaging factor will apply if the vehicle is garaged at a location other than the primary address listed on the policy.

V11. Minimum Years Licensed, Class

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle class and the minimum years licensed current.

V12. Minimum Years Licensed, Size

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle size and the minimum years licensed current.

V13. Vehicle Age, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle age when added and if an inexperienced operator is on the policy.

V17. RightTrack

RightTrack is a rating factor based on driving behavior that is measured by using telematics technology at the request of the insured. An insured must have a compatible smartphone and provide a valid email address.

All operators on the policy must be enrolled in RightTrack to participate in the program. Upon enrollment, the RightTrack program rating factor will be applied to all vehicles on the policy and the RightTrack Code will initially be set to 490 (refer to the Rating pages). After a 90-day driving behavior review period, a household average factor is calculated using the collected driving data for all listed operators. At renewal, the factor will replace the enrollment discount and be assigned to all vehicles on the policy. Regardless of device, the factor will persist with a vehicle for the life of the policy as long as the vehicle, or its replacement, remains on the policy. Policyholders may request to be re-evaluated once per policy term.

The RightTrack rating factor will not apply if the insured does not complete enrollment, voluntarily withdraws, or does not complete the driving behavior review period.

V18. Vehicle Age Difference, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V19. Vehicle Age Difference, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy and the years owned when added to the policy.

V20. Vehicle Age Difference, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, and if an inexperienced operator is on the policy.

V21. Driving Score

Driving Score is a variable rating factor based on past driving behavior.

If an applicant participates in a driving-data sharing program with their connected car, and Liberty Mutual has determined that the program provides at least 90 days of driving data, a policy will be subject to this rating factor. Driving scores are generated from observed trips, which are defined as the recorded segments between an ignition on and off status.

The rating factor assigned will persist for the life of the policy while the vehicle remains on the policy.

V22. Rated Annualized Mileage

The Rated Annualized Mileage factor adjusts premium based on the expected miles that an automobile will be driven in the upcoming year. Rated Annualized Mileage considers odometer readings, information secured from the applicant or the insured, data obtained from a third-party vendor, and knowledge possessed by the agent or the Company.

We may periodically request updated information from the customer to confirm expected mileage. Rated Annualized Mileage may be updated based on information received from this request as well as data obtained from a third-party party vendor and knowledge possessed by the agent or the Company. If a customer receiving a discounted Rated Annualized Mileage factor fails to provide the requested information, the factor may be increased.

Rated Annualized Mileage will also be reevaluated at the request of the insured.

V23. Usage Based Insurance Ecosystem

Usage Based Insurance Ecosystem is a variable rating factor applied to vehicles that have received factors from both the RightTrack and Driving Score programs. The Usage Based Insurance Ecosystem factor allows insureds to be rated on multiple usage-based programs concurrently without double counting.

Section F - Other

F1. Underwriting Tier

An Underwriting Tier is assigned at the coverage level using the following risk attributes:

- Number of Vehicles
- Number of Vehicles with Full Coverage
- Original Rating Program
- At Fault Accidents
- Minimum Years Licensed
- Not At Fault Accidents
- Comprehensive Claims
- Level 1 Violations
- Level 2 Violations
- Level 3 Violation
- Level 4 Violations
- Level 5 Violations
- Medical Payments Claims
- Personal Injury Protection Claims
- Uninsured Motorist Claims
- Unlisted Operators (unlisted because operator has another policy with another carrier)
- Policy Payment History
- Prior Carrier Tenure

The incident level attributes may be re-evaluated at renewal.

F2. Fixed Expense

Fixed Expense is an additional premium that applies to the policy to cover expenses related to the policy.

Fixed Expense Premium will be added to the Compulsory Bodily Injury Premium, unless the policy is Comprehensive only, in which case the Fixed Expense Premium would be added to the Comprehensive Premium.

F3. Basic Package Capping Factor

Vehicle premium for customers who purchase the basic coverage package described in the Division of Insurance Bulletin 2009-13 will be adjusted by a basic package capping factor equal to the MAIP premium currently in effect (adjusted for the continuous coverage and low frequency discounts) divided by the Liberty premium (capped at 1.000). 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

F4. Rate Stabilization – Transition Capping

Rate stabilization - Transition Capping - will apply to policies first written in Liberty Mutual Fire Insurance Company prior to 4/21/2025. At the time of renewal, the rate stabilization factor is applied to unstabilized renewing premium to manage dislocation associated with model updates. Premium changes that result from company-initiated revisions to its rating plan, with the exception of base rate changes, are subject to rate stabilization. Customer-related or exposure changes are fully applied to the renewal premium. Rate stabilization will roll-off after the seventh year in this program.

See below for a step-by-step guide on determining the rate stabilized premium:

Step 1: System calculates Pass 1 premium using old rating factors, new base rates and new exposures/characteristics.

Step 2: System calculates Pass 2 premium using new rating factors, new base rates and new exposures/characteristics.

Step 3: Indicated Change = (Pass 2 Premium/Pass 1 Premium)-1

Step 4: Reference calculated indicated change from Step 3 in the 'Omega 3 Rate Stabilization' exhibit to map to appropriate Capped Change

Step 5: Rate Stabilization Factor = $[(1 + \text{Capped Change}) / (1 + \text{Indicated Change})]$

Step 6: Stabilized Policy Premium = Pass 2 Premium x Rate Stabilization Factor

Step 7: Total Policy Premium = Stabilized Policy Premium + Liberty Mutual Deductible Fund Premium

F5. Program Offset Multiplier

The Program Offset Multiplier can be found on rate page C99. This multiplier varies by coverage and acts as an off-balance adjustment factor to achieve a neutral premium impact commensurate with the introduction of a new program.

Section OC - Optional Coverages

OC1. Excess Electronic and Customized Equipment Coverage

This optional coverage may be written only when Comprehensive coverage is afforded on a policy. The charge for this coverage depends on the value selected. This exposure is covered by the following two endorsements: Excess Electronic Equipment Coverage and Coverage for Customizing Equipment.

Refer to the Automobile Premium Determination pages for further details.

OC2. Auto Loan/Lease Coverage (Gap Coverage)

Auto Loan/Lease (Gap) Coverage extends the Comprehensive, Collision, and Limited Collision coverages to provide coverage for the difference between the outstanding indebtedness on a loan financing purchase or a lease agreement of a new vehicle and the actual cash value of the vehicle when a total loss occurs. Gap coverage can be obtained only as the new vehicle is being added to the policy. (Gap coverage can be added to new business policies if the policyholder currently carried coverage with their prior carrier and still meets the criteria.)

1. Eligibility: This coverage may be provided only:

- A. To a vehicle that is a private passenger auto, motor home, or any other four- wheel vehicle with a load capacity of 1500 pounds or less.
- B. If the outstanding indebtedness on the loan or lease is greater than the actual cash value of the vehicle.
- C. If the "new vehicle" has not been previously titled under the motor vehicle laws of any state.

2. The charge for this coverage on a loan financing purchase or lease agreement shall be a percentage of the charge for Comprehensive and Collision coverages.

Refer to the Automobile Premium Determination pages for further details.

OC3. Antique Private Passenger Automobiles

Antique Private Passenger Automobiles are automobiles over 25 years old, or a replica of such car regardless of age, maintained primarily for use in exhibitions, club activities, parades and other functions of interest, and occasionally for other purposes.

- A. "Liability Insurance" coverages shall be subject to an minimum premium of \$20.00 per policy annually.
- B. Physical Damage Coverage: Comprehensive, Collision, and Limited Collision coverages are available. Towing and Labor coverage is also available.

Antique Private Passenger Automobiles may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details (for Antique Private Passenger Automobiles).

OC4. Unique and Unusual Private Passenger Vehicles

To insure a private passenger vehicle that has a value not contemplated by the normal Vehicle Identification Number for the vehicle, Comprehensive and/or Collision may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details. Please note that Unique and Unusual Private Passenger Vehicles use premium determination logic for Antique Private Passenger Automobiles.

OC5. Trailers

Coverage for trailers will apply as follows:

- A. "Liability Insurance" coverages afforded by the policy apply to trailers designed for use with a private passenger auto without additional charge.
- B. Physical Damage Coverage may be extended to insure the following:
 - 1. Home Trailer: A Home Trailer is a trailer designed for use with a private passenger auto or van and is permanently equipped as living quarters.
 - 2. Camper Trailer: A trailer designed for use with a private passenger automobile that expands into temporary living quarters. These trailers are collapsible and have a low profile for traveling purposes.
 - 3. Utility Trailer: A trailer designed for use with a private passenger automobile and used for transporting boats, horses, and other personal effects not for business use.
 - 4. Miscellaneous Covered Property Coverage: Coverage for direct and accidental loss to TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be provided. The deductible shall be the same as that chosen for Comprehensive coverage.

Refer to the Automobile Premium Determination pages for further details.

OC6. Camper Bodies

An automobile used to transport a camper body or similar living quarters shall be written at the applicable classification for the automobile. The "Liability Insurance" coverages afforded by the policy apply to the camper body without additional charge when the vehicle(s) used with this equipment is insured in the policy. For Comprehension and Collision coverages, the charge depends on the stated amount selected by the customer.

Refer to the Automobile Premium Determination pages for further details.

OC7. Better Car Replacement Coverage

This coverage may be written only when Comprehensive and/or Collision or Limited Collision Coverage is afforded on a policy. This exposure is covered by the Better Car Replacement endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC8. Employee Parking Guard

This coverage may be written only when Comprehensive Coverage is afforded on a policy. This exposure is covered by the Employee Parking Guard Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC9. 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. 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. To obtain the additional premium amount for this coverage, see the Liberty Mutual Deductible Fund page of the Rating Pages.

Refer to the Automobile Premium Determination pages for further details.

OC10. Original Parts Replacement Coverage

This optional coverage may be written only when the following conditions apply:

- Comprehensive and Collision or Comprehensive and Limited Collision coverages are afforded on the policy.
- Vehicle is a private passenger auto 10 years old or newer.

This exposure is covered by the Original Equipment Manufacturer Parts Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC11. Custom Coverage Level

Customers may select a “Custom Coverage” level that modifies the coverage and features of the base coverage level. A customer may purchase only one Custom Coverage level.

Basics Only: Selecting Custom Coverage level Basics Only will remove New Car Replacement coverage and Accident Forgiveness eligibility from the policy.

A Custom Coverage level factor corresponding to the level selected is used in the calculation of premiums.

Refer to the Automobile Premium Determination pages for further details.

OC12. Extended Non-Owned Coverage

- A. Liability, Medical Payments, and Personal Injury Protection coverages may be extended with respect to the use of non-owned automobiles otherwise excluded under the policy to individuals described below:
 - 1. An individual named in Item 1 of the coverage selections including a spouse if a resident of the same household, or
 - 2. A relative of the individual described above, if a resident of the same household.
- B. If automobiles are furnished for the regular use of the individual and there is no insurance afforded for the protection of the individual on a direct primary basis for Bodily Injury and Property Damage Liability insurance, the premium shall be a percentage of the premium.
- C. If automobiles are furnished for the regular use of the individual and there is primary liability coverage on the automobiles or if the automobiles are used in the business of the United States Government, the premium shall be a percentage of the premium.
- D. To obtain the applicable Extended Non-Owned coverage factor, see the Rate Pages. To calculate the premium, refer to the Premium Determination Pages.

This exposure is covered by the Use of Other Autos – Vehicles Furnished or Available for Regular Use endorsement.

OC13. RideSharing Coverage

This optional coverage is available to customers who use their vehicle to drive for a Transportation Network Company (e.g., Uber, Lyft, etc.). The endorsement will extend all policy coverages to cover the period of time when the driver is logged into a Transportation Network Platform, but has not accepted a request for transportation (Period 1).

To obtain the rate, see the RideSharing Coverage Endorsement page of the Automobile Rating Pages. To calculate the premium, refer to the Premium Determination Pages.

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Section FR - Forms

Form Name	Form Number
\$100 Glass Deductible - Comprehensive	AS 2330
Additional Policy Protection	PMKT 1249
Application for Massachusetts Motor Vehicle Insurance	AUTO 4985
Auto Loan/Lease Coverage	AS 3805
Better Car Replacement™ Coverage	AS 3799
Certificate of Automobile Insurance	AUTO 5008
Coverage for Anyone Renting an Auto to You Additional Insured - Lessor	AS 2327
Coverage for Customizing Equipment	AS 3793
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Operator Exclusion Form	AS 1003
Optional Bodily Injury to Others Exclusion	AUTO 5007
Original Equipment Manufacturer Parts Coverage	AS 3834MA
Coverage Selections	AUTO 4986
Massachusetts Renewal Form	AUTO 4988
RideSharing Coverage Endorsement - Massachusetts	AS 3920MA
Stated Amount Coverage	AS 2334
Suspension of Coverage and Reduction of Limits	AS 2335
Trust Endorsement	AS 2317
Use of Other Autos - Vehicles Furnished or Available for Regular Use	AS 2337
Waiver of Deductible	AS 2339

Section PDP - Premium Determination Pages

Total Comprehensive premium is the sum of all Comprehensive premiums by peril. Fixed Expense premium will be added to BI if Liability is afforded on the policy or Comp if the policy is Comp only.

Operator Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Operator Surcharge	O12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Operator Incidents	O14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Senior Discount	O23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Student Discounts	O26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed, Vehicles, Operators	O27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed	O37	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Operator Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

*Showing the calculation for one operator. This calculation applies to all operators on the policy.

Massachusetts
Automobile Premium Determination Pages

Operator Number	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
1 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
2 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
3 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
4 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
5 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
6 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sum of All Final Operator Factors	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Household Average = Sum of All Final Operator Factors / Number of Operators	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Massachusetts
Automobile Premium Determination Pages

Policy Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Multi-Policy Discount	P01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Life Multi-Policy Discount	P06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Early Shopper Discount	P07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Payment Discounts	P08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Military Discount	P14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Violation Free Discount	P20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Claims Free Discount	P21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Insurance	P22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Min Base Price, Number of Vehicles, Number of Operators	P26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Base Price	P27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Digital Discounts	P28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Licensed Discount	P50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Independent Discount	P51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Property Insurance Discount	P52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Evaluation Type	P53	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Savings Plus Discount	N/A	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Household Composition	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Minimum Years Licensed Current	H06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Years Licensed Current	H07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unlisted Named Insured, Restricted Driver Indicator, Married Operator Count	H13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Number of Vehicles	H14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Inexperienced Operator, Number of Vehicles, Number of Operators	H20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Vehicle Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Base Rates	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverages and Limits	C02, C03, C04, C05, C06, C07, C09, C11, C12, C17, C18, C44, C45	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Custom Coverage Level	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Alternate Garaging	V98	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Ownership Current	V02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added	V07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Number of Vehicles, Number of Operators	V05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Years Owned When Added	V46	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverage Combination	V26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year	V06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	U01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driving Score	U10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Usage Based Insurance Ecosystem	U11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference	V50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Minimum Years Licensed, Class	V51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x

Massachusetts
Automobile Premium Determination Pages

Minimum Years Licensed, Size	V52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age, Inexperienced Operator	V63	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Number of Vehicles, Number of Operators	V65	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Years Owned When Added	V66	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Inexperienced Operator	V86	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rated Annualized Mileage	V90	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group	V59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Massachusetts
Automobile Premium Determination Pages

Vehicle Premium	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Unstabilized Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Vehicle Core Premium = Sum of All Coverages																	

Miscellaneous Premium	Rate Page	Excess Electronics	Customizing Equipment	Camper Body
Base Rate	C13	x	x	x
Limit/Deductible Factor	C24	x	x	x
Underwriting Tier Factor - Coll	T99	x	x	x
Policy Term Factor	C60	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Miscellaneous Premium = Sum of All Coverages				

Employee Parking Guard	Rate Page	Comp
Final Unstabilized Vehicle Comp Premium		x
Employee Parking Guard	C20	x
Total Unstabilized Employee Parking Guard Premium		=

Massachusetts
Automobile Premium Determination Pages

Antique Private Passenger	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Towing	Fixed Expense
Base Rate	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Limit/Deductible Factor	C02, C03, C04, C05, C06, C07, C09, C17, C26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Factor	C25	0.35	1.35	0.35	0.35	0.35	0.35	0.35	0.35	x	x	x	x	x	x	x	x
Custom Coverage Factor	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Discount Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Antique Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Antique Private Passenger Premium = Sum of All Coverages																	

Trailer	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Base Rate	C13	x	x	x	x	x	x
Limit/Deductible Factor	C27	x	x	x	x	x	x
Vehicle Factor	C33	x	x	x	x	x	x
Custom Coverage Fctor	C35	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Trailer Premium = Sum of All Coverages							

Massachusetts
Automobile Premium Determination Pages

Extended Non-Owner Coverage	Rate Page	ENO BI	ENO PD	ENO MP
Final Unstabilized Vehicle Coverage Premium		x	x	x
Extended Non-Owner Coverage	C15	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Extended Non-Owner Premium = Sum of All Coverages				

Auto Loan/Lease	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Auto Loan/Lease Coverage (GAP Coverage)	C21	x	x
Unstabilized Premium		=	=
Total Unstabilized Auto Loan/Lease Premium = Sum of All Coverages			

Better Car Replacement Coverage	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x
Better Car Replacement Coverage	C22	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Better Car Replacement Premium = Sum of All Coverages							

Original Parts Replacement	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Original Parts Replacement Coverage	C34	x	x
Unstabilized Premium		=	=
Total Unstabilized Original Parts Replacement Premium = Sum of All Coverages			

RideSharing	Rate Page	BI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RideSharing Coverage	C36	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized RideSharing Premium = Sum of All Coverages																	

Liberty Mutual Deductible Fund	Rate Page	Liberty Mutual Deductible Fund - 6 Month Policy	Liberty Mutual Deductible Fund - 12 Month Policy
Liberty Mutual Deductible Fund	C13	x	x
		0.5	1
Total Liberty Mutual Deductible Fund Premium		=	=

Optional Coverages	
Total Unstabilized Miscellaneous Premium	+
Total Unstabilized Employee Parking Guard Premium	+
Total Unstabilized Antique Private Passenger Premium	+
Total Unstabilized Trailer Premium	+
Total Unstabilized Extended Non-Owner Premium	+
Total Unstabilized Auto Loan/Lease Premium	+
Total Unstabilized Better Car Replacement Premium	+
Total Unstabilized Original Parts Replacement Premium	+
Total Unstabilized RideSharing Premium	+
Total Unstabilized Optional Premium	=

Total Policy Premium	
Unstabilized Vehicle 1 Core Premium	+
Unstabilized Vehicle 1 Optional Premium	+
Unstabilized Vehicle 2 Core Premium	+
Unstabilized Vehicle 2 Optional Premium	+
Unstabilized Vehicle 3 Core Premium	+
Unstabilized Vehicle 3 Optional Premium	+
Unstabilized Vehicle 4 Core Premium	+
Unstabilized Vehicle 4 Optional Premium	+
Unstabilized Vehicle 5 Core Premium	+
Unstabilized Vehicle 5 Optional Premium	+
Unstabilized Vehicle 6 Core Premium	+
Unstabilized Vehicle 6 Optional Premium	+
Unstabilized Policy Premium	=
Rate Stabilization Factor	x
Stabilized Policy Premium	=
Total Liberty Mutual Deductible Fund Premium	+
Total Policy Premium	=

Massachusetts
Automobile Premium Determination Pages

Odometer Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	OS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Odometer Score	VP27	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Title Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	TS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Title Score	P28	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Massachusetts
Automobile Premium Determination Pages

Vehicle Performance Group	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Make	VP01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Price	VP02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Length	VP03	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Max Horsepower	VP05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
EnginePower	VP06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Fuel Type	VP08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Size, Class	VP09	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Convertible	VP10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Price to Weight Ratio	VP11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Wheel Base	VP12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Horsepower to Weight Ratio	VP13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Electronic Stability	VP14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
AntiLock Brakes	VP15	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lamps	VP16	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Collision Avoidance	VP17	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lane Departure	VP18	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Blindspot	VP19	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Adaptive Cruise Control	VP20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Camera	VP21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Sensors	VP22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driver Assist	VP23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Width	VP24	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Height	VP25	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Odometer Factor	VP27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Title Factor	VP28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Aspiration	VP29	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year, Make Number, Series Number, Model Number	VP30	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group Map	VP26	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Vehicle Performance Group	V59	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Massachusetts
Automobile Rule Manual

Rule	Rule Number	Rate Page Number
Section G - General Rules	G	
Application of Manual	G1	
Eligibility	G2	
Policy Term	G3	
Rates and Rating Information	G4	
Premium Adjustments due to Policy Changes or Cancellations	G5	
Whole Dollar Premium	G6	
Coverages and Limits	G7	C02, C03, C04, C05, C06, C07, C09, C11, C12, C17, C18, C44, C45
Personal Injury Protection - Deductible Form	G7A	
Pre-Insurance Inspection Program	G8	
Section D - Definitions	D	
Experience Period	D1	
Chargeable Accidents	D2	
Violation Definitions	D3	
Accident Forgiveness	D4	
Section P - Policy	P	
Payment Discounts	P1	P08
Prior Insurance	P2	P22
Minimum Base Price, Number of Vehicles, Number of Operators	P3	P26
Maximum Base Price	P4	P27
Early Shopper Discount	P5	P07
Newly Licensed Operator Discount	P6	P50
Newly Independent Discount	P7	P51
Multi-Policy Discount	P8	P01
Life Multi-Policy Discount	P9	P06
Military Discount	P10	P14
Claims Free Discount	P11	P21
Violation Free Discount	P12	P20
Property Insurance Discount	P13	P52
Digital Discounts	P14	P28
Group Savings Plus Discount	P15	
Policy Evaluation Type	P16	P53
Section O - Operator	O	
Years Licensed	O1	O37
Years Licensed, Vehicles, Operators	O2	O27
Operator Incident	O3	O14
Operator Surcharge	O4	O12

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Automobile Rule Manual

Student Discounts	O5	O26
Senior Discount	O7	O23
Household Averaging	O8	
Section H - Household	H	
Minimum Years Licensed Current	H1	H06
Maximum Years Licensed Current	H2	H07
Inexperienced Operator, Number of Vehicles, Number of Operators	H3	H20
Unlisted Named Insured, Restricted Driver Indicator	H4	H13
Number of Vehicles	H5	H14
Section V - Vehicle	V	
Vehicle Performance Group	V1	V59
Vehicle Ownership Current	V2	V02
Coverage Combination	V3	V26
Vehicle Age When Added, Years Owned When Added	V4	V46
Vehicle Age When Added, Number of Vehicles, Number of Operators	V5	V05
Model Year	V6	V06
Vehicle Age When Added	V7	V07
Vehicle Age Difference	V8	V50
Territory	V9	V99
Alternate Garaging	V10	V98
Minimum Years Licensed, Class	V11	V51
Minimum Years Licensed, Size	V12	V52
Vehicle Age, Inexperienced Operator	V13	V63
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Vehicle Age Difference, Number of Vehicles, Number of Operators	V18	V65
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Section G – General Rules

G1. Application of Manual

The rates and rules in this manual are applicable to policies written by:

Liberty Mutual Fire Insurance Company

which is herein referred to as the "Company".

In this manual reference to:

- "Liability insurance" shall mean Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury.
- "Liability coverage" shall mean Bodily Injury and Property Damage Liability.
- "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- "Years Licensed" shall mean an operator's license years at policy effective date.
- "LCPBI" shall mean the lesser of current and prior Bodily Injury limit.
- "Vehicle Age" shall mean the vehicle age calculated by subtracting the vehicle's model year from the effective date year.
- "Years Owned" shall mean the owned years calculated by subtracting the vehicles last title transfer date from the effective/endorsement date year.
- "Ratable Occurrences" shall include At Fault Accidents above the Threshold and Level 1 through 5 Violations for rated drivers. Within rating (Rule O3. Operator Incident), the experience period is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business. Within tier (Rule F1. Tier), the experience period is 60 months immediately prior to the policy effective date.

This manual applies to new policy quotes for new business policies originating on or after 8/22/2022 and their subsequent renewals. 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.

G2. Eligibility

The policy shall be used to afford coverage to:

- a. Vehicles leased for six months or more or owned by an individual or a spouse or a partner as residents in the same household.
- b. Vehicles jointly owned by the same two or more relatives, other than spouses or partners, or by the same two or more resident individuals, provided coverage is limited in accordance with the applicable endorsement.

Note: A single policy will not cover vehicles eligible under both a. and b. above.

- c. A named individual who does not own an automobile. The applicable endorsement must be attached. Applies to private passenger vehicles only.

Vehicles written on this policy include Private Passenger Vehicles, Recreational Vehicles (including Travel Trailers and Motorhomes) and Collector Cars.

G3. Policy Term

Policy terms will either be semiannual (6 months) or annual (12 months). A policy may be extended, by the Company, for an additional policy term at each expiration date.

G4. Rates and Rating Information

Rates shown in this manual are for the policy term and apply per vehicle unless a rule specifically states otherwise. The information needed to determine the proper premium shall be obtained from the named insured verbally or in written form and from particular vendors of Liberty Mutual.

G5. Premium Adjustments due to Policy Changes or Cancellations

If any change is made during the policy period which results in a change in premium, the premium to be charged for the period from the date of change to the expiration date will be calculated on a pro rata basis. Return premium on cancellations will also be computed pro rata. Additional or return premium of \$3 or less will be waived.

Pro Rata Calculation:

Using standard Pro Rata Tables, obtain the decimal equivalent of the month and day of the year and prefix these factors with the calendar year for (1) the expiration date of the policy and (2) the date of the pro rata change or cancellation. The difference between the decimal equivalent for the expiration date and the date of change or cancellation represents the percentage adjustment per vehicle per coverage for a specified period of one year.

Examples:

- a. Expiration Date September 23, 2008 = 2008.729
Date of Cancellation or Change July 8, 2008 = 2008.518 Result = 0.211
- b. Expiration Date January 7, 2008 = 2008.019
Date of Cancellation or Change October 22, 2007 = 2007.808 Result = 0.211

In the above examples, in which a policy is cancelled, the return premium will be 0.211 multiplied by the annual premium on each vehicle.

G6. Whole Dollar Premium

The premium for each coverage will be rounded to the nearest whole dollar, separately for each coverage provided by the policy. In the application of this rule, a premium involving \$0.50 or more shall be rounded to the next higher whole dollar. In the case of cancellation by the company, the return premium shall be carried to the next higher whole dollar.

G7. Coverages and Limits

The 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. The 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.

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. 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. This coverage may be written only when Comprehensive coverage is afforded on the vehicle.

Part 11 - Towing and Labor

This coverage will pay for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles. This coverage may be written only when Liability coverage is afforded on a policy.

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 for applicable rates and factors.

G7A. 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.
2. 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 the 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.
3. 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.
4. 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.
5. 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.
6. 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 factor shown on the Rate Pages to the base rate.

G8. 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 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 pickups 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 RTA Form provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the 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.
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 at least one operator has SDIP Code of 99, 98 or 00 through 15 as reported by the MA Merit Rating Board (MRB).

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

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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.

Section D – Definitions

D1. Experience Period

New Business – 36 months immediately prior to the policy effective date.

Renewals/Transfers/Rewrites – 36 months ending 4 months prior to the policy anniversary/effective date.

D2. Chargeable Accidents

Accidents occurring during the experience period may be chargeable as described below:

1. At Fault Accidents Above Threshold shall be chargeable as of the date the payment for such a loss is recorded on the loss record of the insured.
 - a. If an at-fault accident involved damage to property (including property owned by the insured) in excess of \$1,000, and/or
 - b. If an at-fault accident involved bodily injury/death to persons greater than \$1,000.

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D3. Violation Definitions

Violations will be coded into the following five violation levels using the following Standard Violation Code (SVC). MRB violations will be mapped to the equivalent code.

SVC	SVC Description	Violation Level
11110	Driver Or Permanent Operator Of Vehicle Not Registered	1
11210	Registration To Be Carried In Vehicle And Displayed	1
11520	Certification Of Inspection To Be Displayed At All Times	1
12500	Permit Unauthorized Person To Drive, Generally	1
12510	Permit Unlicensed Driver To Drive	1
13110	Driver To Carry License And Display On Demand	1
13220	Violation Of Instruction Permit	1
15210	Registration/Title Withdrawn	1
21110	Owner Not To Permit Operator Of Uninsured Vehicle	1
21130	Owner Shall Return Registration If Insurance Cancellation	1
32010	Right Of Way	1
32100	Failure To Yield Unspecified, Other	1
32110	Failure To Yield Right-Of-Way At Intersection	1
32140	Vehicle Entering From Private Road/Driveway To Yield	1
32150	Failure To Yield To Emergency Vehicle	1
32160	Failure To Yield To Vehicle/Person In Highway Construction/Maint	1
33370	Improper Use Of Designated Center Lane	1
39100	Failure To Yield To Pedestrian, Generally	1
39110	Failure To Yield To Pedestrian At Signalized Intersection	1
39120	Failure To Yield To Pedestrian Unsignalized Intersection	1
39130	Failure To Exercise Due Care Toward Pedestrian	1
39140	Failure To Yield To Pedestrian While Crossing Sidewalk	1
39150	Failure Of Emergency Vehicle To Exercise Due Care Regarding Pedestrian	1
39160	Failure To Yield To Blind Pedestrian	1
41110	Motorcycle Operator To Wear Helmet	1
41120	Motorcycle Operator To Wear Eye Protection	1
61150	Defective Lamps/Emblems On Farm Equipment	1
61160	Defective Lamps Other Vehicle	1
61220	Failure To Display Lamps/Flags On Projected Load	1
61240	Headlamps Improperly Adjusted - Causing Glare	1
61250	Warning Lights To Be Displayed When Truck Stopped	1
61330	Failure To Dim Headlights For Approaching Vehicle	1
61340	Failure To Dim Headlights Follow Vehicle	1
61350	Failed To Use Proper Headlight Beam	1
61410	Additional Lighting Equipment	1
61430	School Bus To Have Special Lighting Equipment	1
62110	Defective Brake Equipment	1
63210	View Through Windshield Obstructed	1
63410	Safety Glazing Required	1
64400	Other Defective Equipment - Motorcycle	1

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64510	Other Motorcycle Equipment Violations	1
67110	Improper Towing	1
67120	Abandon Vehicle	1
67130	Deposited Nails, Glass, Etc. On Road Way	1
67140	Littering	1
68010	Unlawful Possession Of Vehicle Equipment	1
68110	Defective Exhaust System, Excessive Noise	1
68120	Excessive Noise Unspecified Cause	1
68210	Excessive Fumes/Smoke	1
82450	Failure To Pay Toll	1
82510	Drove In Prohibited Area	1
84160	Fail To Control Vehicle	1
84330	Improperly Transporting Passenger	1
85110	Snowmobile Equipment Violation	1
88110	Owner Shall Not Permit Unlawful Operator Of Vehicle	1
88210	Violation Of Conditions Of Probation	1
89010	Other Non-Moving Violations	1
89020	Speeding On Bicycle	1
89040	Non-Moving School Bus Violations	1
89210	Out-Of-State Violations Unspecified	1
11220	Vehicle Shall Display Regular Plates	2
11230	Regular Plates To Be Clearly Visible	2
11310	Vehicle Not To Be Operated Without Regular Plates	2
11510	All Vehicles To Submit To Vehicle Inspection	2
12110	Drive Without Correct License Class	2
12120	Expired License	2
12350	Failure To Comply With License Provisions	2
12380	Mutilated License	2
12520	Permit Unauthorized Minor To Drive	2
13200	Violating Conditions Of License, Generally	2
13210	Driver In Violation Of Restriction Of License	2
13230	Violation Of Provisional, Probational, Juvenile License	2
13310	Violation Of Conditions Of Employee-Related Restricted License	2
13320	Violation Of Other Operationally Restricted License	2
14110	Loss Of Consent For Minor'S License	2
15100	License Or Registration Violation-No Distinction	2
16110	Suspension Or Withdrawal, Unspecified, Other	2
16240	Court Ordered Withdrawal	2
16310	License Restriction, Problem	2
16320	License Restriction/Occupant License Issued	2
16330	Suspension Of Endorsement	2
16410	Cancellation	2
18170	Warning Letter	2
21140	Cancellation Of Insurance In Mandatory Insurance State	2
22700	Violation Resulting In Accident	2
31110	Maximum Speed Limit 30 Urban, 55 Other	2
31120	Speed Greater Than Reasonable Or Prudent	2

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31130	State Speed Zones As Noted By Signs	2
31410	Speed Limit In Const/Work Zone	2
32120	Left Turning Vehicle To Yield To Approaching Traffic	2
32130	Failure To Obey Yield Sign	2
32310	Not To Enter Intersection If Space Insufficient	2
32400	Interfere With Streetcar (Drvg Tracks, Pass, Etc	2
33230	Failure To Obey Flashing Yellow Signal	2
33240	Failure To Obey Flashing Signal	2
33250	Violation Of Turn On Red	2
33310	Failure To Obey Lane Use Control Signal	2
33350	Driver On Mountain Road To Stay Right, Etc	2
33710	Display Of Unauthorized Signs, Signals/Markings	2
33720	No Person Shall Interfere With Traffic Control Devices	2
34100	Improper Turn, General	2
34200	Position And Method Of Turning, Generally	2
34210	Improper Right Turn, Too Wide, From Wrong Lane	2
34220	Improper Left Turn, Too Wide, From Wrong Lane	2
34230	Left Turn From Lane Other Than Designated Lane	2
34400	Limitations On Turning Around, Generally	2
34410	Unsafe U-Turn	2
34420	U-Turn On Curve/Grade	2
34510	Improper Crossed Divided Highway	2
34600	Improper Turn, Other	2
35430	One-Way Roadway	2
35530	Slower Moving Vehicle To Use Right Lane	2
35540	Trucks To Keep Right	2
35610	Drive To Right Side Of Opposing Traffic	2
36100	Follow Too Closely, Generally	2
36110	Follow More Closely Than Reasonable/Prudent	2
36120	Failure To Maintain Safe Distance Between Truck For Passing	2
36130	Vehicle In Caravan Too Close To Allow Entry	2
36140	Follow Fire Truck Too Closely	2
37220	Drive Off Pavement/Road To Pass	2
37710	Failure To Give Way When Overtaken	2
41100	Motorcycle Violation, Generally	2
41300	Riders On Motorcycles, Generally	2
41310	Riders On Motorcycles Limited To Number Seats	2
41320	Riders Must Sit Astride The Seat	2
41330	Both Hands Must Be On Handlebars	2
42100	Motorcycle Violators On Road Way Laned For Traffic, Generally	2
42110	Motorcycle Prohibits From Passing Vehicle In Same Lane	2
42120	Motorcycle Prohibits From Operating Between Lanes	2
42130	May No Operator Motorcycle More Than 2 Abreast In Lane	2
42210	Person On Motorcycle May Not Attach To Another Vehicle	2
43110	Motor Vehicle May Not Deprive Motorcycle Use Of Lane	2
55350	VIOL OF VEH LAW RESULTING IN PROPERTY DAMAGE	2
61100	Defective/No Lamps, Generally	2

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61110	Defective/No Tail Lamps	2
61120	Defective/No Stop Lamps	2
61130	Defective Clearance/Side Marker Lamps	2
61140	Defective/Improper Displ Parking Lamps	2
61170	Defective Turn Signal Lamps	2
61180	Turn Signal Lamps Required	2
61190	Headlamps Required	2
61230	Failure To Use Headlights	2
61420	Restriction On Lamps	2
61510	Spot, Fog, Auxiliary Lamp Violation	2
64110	Defective Headlamp - Motorcycle	2
64120	Other Defective Lamp - Motorcycle	2
66010	Other Permit Violations	2
67150	Drop/Throw Object At Vehicle Or Road	2
68610	Use Of Radar Or Laser Detector	2
68620	Use Of Radar Jamming Device	2
68710	Other Defective Or Illegal Equipment	2
68720	Operator Without Required Equipment, Other	2
71410	Parking In Handicapped Designated Area	2
82010	Other Moving Violations	2
82120	Spinning Wheels, Excessive Acceleration, Etc	2
82130	Improper Operation Due To Physical Or Mental Disability	2
82210	Coasting Out Of Gear	2
82230	Pushed Vehicle In Dangerous Manner	2
82410	Drove Through Funeral/Moving Procession	2
82610	Unlawful Use Of Control Access Facility	2
82620	Drove Onto/From Control Access Highway Where Prohibited	2
83210	Crossing Fire Hose Without Consent	2
83310	Improper Operation Of Authorized Emergency Vehicle	2
84210	Opened Door Into Moving Traffic	2
84310	Failure To Use Restraint System	2
84320	Failure To Use Child Restraint System	2
85120	Snowmobile Not To Be Operator On Control Access Highway	2
85130	Unlawful Snowmobile Operation	2
85200	Water Craft Violations	2
89030	Moving School Bus Violation	2
89120	Other Violations - Division Of Motor Vehicle Designation	2
311AA	Speed 1-5 Over Limit	2
311AQ	Speed 1-4 Over Limit	2
11100	Regular Violation Generally	3
12011	Suspension	3
16130	Sr-22/Fin/Judg/Ins Withdrawal	3
16690	Disqualification, Generally	3
21120	Person Shall Not Drive Uninsured Vehicle	3
31100	Speeding, Generally	3
31150	Speed Limit For Trucks And Buses	3
31170	Energy Speed	3

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31310	Special Speed Limitation For Motorcycle	3
31400	Special Speed Limitations	3
31420	Special Speed Limit On Bridges	3
32170	Driver Entering From Private Road/Driveway To Stop	3
32180	Failure To Stop - Unspecified, Other	3
32210	Driver To Stop At Stop Sign And Yield Right-Of-Way	3
33110	Failure To Obey Traffic Device	3
33200	Failure To Obey Traffic Control Signal, General	3
33210	Failure To Stop At Steady Red Signal	3
33220	Failure To Obey Flashing Red Signal	3
33300	Unspecified Lane Violation	3
33330	Unsafe Lane Changing	3
33340	Failure To Obey No Lane Changing Sign	3
33360	Improper Use Of Lanes Designated By Traffic Control	3
33410	Imp Use Of Designated Car Pool Lane	3
34310	Turning In Violation Of Control Devices	3
35100	Failure To Drive Right Side, Generally	3
35110	Driver Over Center Line	3
35300	Drove On Left, Generally	3
35310	Drove On Left Approaching Hill/Curve	3
35320	Drove On Left Half Approaching Intersection/Railroad	3
35330	Drove Left Half Approaching Bridge/Tunnel Etc	3
35340	Drove On Wrong Side Of Divided Highway	3
35350	Drove On Wrong Side Of Road	3
35400	Wrong Way, Generally	3
35410	Wrong Way On One-Way Street	3
35420	Wrong Way On Rotary Intersection	3
37100	Improper Passing Unspecified, Other	3
37110	Passing Unsafely/Insufficient Sight Distance	3
37120	Passing Where Prohibited By Signs/Markings	3
37200	Passing On Right Prohibited, Generally, With Exceptions	3
37210	Passing On Right Prohibited; Unsafe Passing	3
37310	Overtook Vehicle Stopped To Allow Pedestrian Movement	3
38100	Signal Violation, General	3
38110	Failure To Signal Intention To Turn	3
38120	Improper Hand Signal Given	3
38130	Failure To Sound Horn, Mountain Road	3
38140	Signal To Be Given By Hand, Arm/Lamp	3
38150	Failure To Signal Upon Stopping	3
41340	Passenger Not To Obstruct View/Interfere With Control	3
55330	VIOL OF VEH LAW RESULTING IN INJURY	3
67210	Obstruct, Impede Or Block Traffic	3
68510	Operator Vehicle In Unsafe Condition	3
68730	Op Mv - Mobile Phone	3
68740	Texting/Emailing While Driving - 1st	3
81100	Failure To Obey Train Signal	3
81110	Failure To Obey Train Whistle	3

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81120	Failure Of Specified Vehicle To Stop At Railroad Cross	3
81130	Certain Heavy Equipment Not To Cross Railroad	3
81140	Drove Thru Railroad Crossing Gate	3
81150	Failure To Obey Signal At Railroad Grade Crossing	3
81160	Failure To Stop At Required Railroad Grade Crossing	3
82110	Improper Backing	3
82810	Drive While Vision Obstructed By Passenger	3
83110	Failure Obey Police Officer, Fireman/Other Authorized Person	3
84100	Inattention Oper	3
84110	Inattention, Careless Operator	3
84120	Improper Operation	3
84130	Unsafe, Reckless (Not Willful) Operation	3
84140	Reckless (Not Willful) Operation	3
84150	Aggressive Operation	3
88310	Violation Of Promise To Appear	3
311AB	Speed 1-9 Over Limit	3
311AC	Speed 1-10 Over Limit	3
311AD	Speed 1-14 Over Limit	3
311AE	Speed 1-15 Over Limit	3
311AF	Speed 1-19 Over Limit	3
311AH	Speed 1-25 Over Limit	3
311AM	Speed Less Than 81 In 65 Mph Zone	3
311AN	Speed 1-24 Over Limit	3
311AZ	Speed 1 Plus Over Limit	3
311BC	Speed 6-10 Over Limit	3
311BD	Speed 6-14 Over Limit	3
311BE	Speed 6-15 Over Limit	3
311BG	Speed 6-20 Over Limit	3
311CE	Speed 9-15 Over Limit	3
311DD	Speed 10-14 Over Limit	3
311DF	Speed 10-19 Over Limit	3
311DI	Speed 10-29 Over Limit	3
311DZ	Speed 10 Plus Over Limit	3
311ED	Speed 11-14 Over Limit	3
311EE	Speed 11-15 Over Limit	3
311EF	Speed Intermediate 11-19 Over Limit	3
311EG	Speed 11-20 Over Limit	3
311EZ	Speed 11 Plus Over Limit	3
311FF	Speed 15-19 Over Limit	3
311FG	Speed 15-20 Over Limit	3
311FH	Speed 15-25 Over Limit	3
311FI	Speed 15-29 Over Limit	3
311FZ	Speed 15 Plus Over Limit	3
311GF	Speed 16-18 Over Limit	3
311GG	Speed 16-20 Over Limit	3
311GH	Speed 16-25 Over Limit	3
311GN	Speed 16-24 Over Limit	3

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D4. Accident Forgiveness

In this rule, an "experienced operator" is defined as having at least 5 license years.

A policy qualifies for Accident Forgiveness if all of the following are true:

- Each of the policy's experienced operators has five Clean Years. Clean Years are consecutive, most recent years in which no incidents occurred.
 - o A "Clean" year for an operator is defined as a policy year in which the operator has no more than one combined Level 1 or Level 2 violations, no Level 3 through 5 violations, no accidents with a PD or Collision claim of more than \$1,000; no BI or Death Claim greater than \$1,000; and no Comprehensive Claims totaling \$1000 or more.
 - o The Clean Years of a newly-experienced operator (in the first five years of experience) will not negatively affect the policy's eligibility for Accident Forgiveness, as long as at least one of the inexperienced years is with Liberty Mutual. However, a claim by a newly-experienced operator with fewer than five Clean Years shall not be forgiven.
- At least one operator on the policy has been licensed for at least five years.
- No claim has been forgiven by Liberty Mutual during the last five years.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. (Note: Violations, including those occurring in conjunction with a forgiven claim, may still affect the Operator Incident and Operator Surcharge factor.)

Section P - Policy

P1. Payment Discounts

A policyholder can qualify for each of the following discounts:

1. Preferred Payment Discount - if the policyholder is enrolled in a plan to pay the policy premium in full or two payments, or in automatic withdrawals from a bank account or in withdrawals from paychecks from their employer, the Preferred Payment Discount applies. The discount is reevaluated at each renewal.
2. Good Payer Discount - if the policyholder has less than two late payments with the Company during the experience period, the Good Payer Discount applies. The discount is reevaluated at each renewal.

The final discount varies by Billing Method, Billing Frequency, and Number of Late Payments.

P2. Prior Insurance

The Prior Insurance factor is based upon the policy's characteristics at the time of new business.

Each policy providing coverage for a private passenger auto shall be assigned a factor based on the following risk attributes:

- Lesser of Current and Prior BI.
- Months with Prior Carrier.

Lesser of Current and Prior BI is grouped as follows:

- State Minimum = 20/40
- Low = Limit of 25/50
- Mid-Low = Limits of 35/80 or 50/100
- Mid High = Limit of 100/300
- High = Limits of 250/500 or 500/500

Months with prior carrier is the customer's tenure with a prior carrier in months.

Please refer to rate page for additional detail.

P3. Minimum Base Price, Number of Vehicles, Number of Operators

The minimum base price factor is the combination of minimum base price of all private passenger autos on the policy, number of vehicles, and number of operators at the time of purchase.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

P4. Maximum Base Price

The maximum base price is the maximum base price of all private passenger autos on the policy at the time of purchase.

P5. Early Shopper Discount

The Early Shopper Discount is based on the number of days a customer receives a Liberty Mutual Group automobile policy quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with a prior carrier whichever is greater.

This discount is subject to decrease at subsequent renewals.

P6. Newly Licensed Operator Discount

After the first renewal, a policyholder who lists on his or her policy at least one operator within one year of his/her licensure date qualifies for the Newly Licensed Discount as of the date the Newly Licensed operator is added. This policy-level discount will be removed if all Newly Licensed operators have been removed from the policy. A Newly Licensed operator who is a named insured on the policy does not qualify for this discount. Only one Newly Licensed Operator Discount will apply to a policy at any given time. This discount is subject to decrease at subsequent renewals.

P7. Newly Independent Discount

The newly independent discount will apply when one or more but not all operators are removed from a Liberty Mutual private passenger auto policy on which he/she was a listed operator for at least twelve months and who purchases a new business private passenger auto policy. Only one Newly Independent Discount will apply at any given time. This discount applies to the newly independent operator's policy. This discount is subject to decrease at subsequent renewals.

P8. Multi-Policy Discount

If a named insured holds a Homeowners, Condo, Renters, Landlord, Motorcycle or Umbrella policy with a company that is part of the Liberty Mutual Group of companies or a qualifying Liberty Mutual Partner, the Auto policy qualifies for the Multi-Policy Discount.

- If more than one of the Homeowners, Condo, Renters, and Landlord discounts apply, an Auto policy may benefit from only one of these discounts at a time.

P9. Life Multi-Policy Discount

If at least one named insured is covered by a life insurance policy from a qualifying Liberty Mutual partner in addition to their existing policy for the Liberty brand, the policy qualifies with the life multi-policy discount.

P10. Military Discount

The Military Discount will apply if at least one listed operator is active duty, honorably separated, a reservist, or retired military personnel in the U.S. Armed Forces.

P11. Claims Free Discount

The Claims Free Discount will apply to policies that meet the following criteria:

1. At least one listed operator on the policy is licensed for greater than or equal to three years.
2. All listed operators on the policy have a verifiable US driver's license.
3. No listed operators on the policy have an At-Fault Accident Above Threshold.
4. Less than 3 of the following claims with Liberty Mutual (for all listed operators combined) - Comprehensive Claims greater than \$1000 and/or Not At Fault Accidents greater than \$1000.

The experience period for incidents is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. Customers that meet the claims free eligibility requirements and have a forgiven accident will continue to receive the Claims Free Discount, provided all other eligibility requirements are maintained.

P12. Violation Free Discount

The Violation Free Discount will apply to new business or renewal policies.

The Violation Free Discount is not impacted by forgiven violations, or the first Level 1 or 2 violation. Added driving activity can affect eligibility of this discount.

If any listed operator has an unverified driver's license or foreign driver's license, this discount does not apply.

P13. Property Insurance Discount

The Property Insurance Discount will apply if the named insured has an H3 or H4 or H6 property insurance policy with Liberty Mutual or any other carrier.

P14. Digital Discounts

1. A policyholder qualifies for one or the other, but not both, of the below discounts if they meet their corresponding eligibility criteria:
 - a. The Online Quote Discount is applicable if the policyholder quotes through Liberty Mutual's online channel or a Personal Lines distribution agreement partners online channel but does not purchase through the online channel and may be applied under other circumstances related to servicing the policy. The discount will apply to new business policies and their subsequent renewals.
 - b. The Online Purchase Discount is applicable if the policyholder purchases through Liberty Mutual's online channel or a qualified digital partnership channel, or may be applied under other circumstances related to servicing the policy where online purchase may be unavailable. The discount will apply to new business policies and their subsequent renewals.
2. Paperless Discount - The policyholder provides and maintains a valid email address, and selects to receive policy documents electronically. New and renewal policies can receive this discount and it will apply for the duration the policy is paperless.

P15. Group Savings Plus Discount

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating associated the rate otherwise applicable shall be reduced by the approved deviation percentages.

P16. Policy Evaluation Type

Each policy is assigned a factor based upon the policy's evaluation type.

- A- New Business
- B- Transfer policy from another state to current rating state
- C- Previously insured as part of another household
- D- Non-pay Rewrite
- E- Any Other Rewrite Reason

Section O - Operator

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O1. Years Licensed

Years Licensed shall mean an operator's license years at policy effective date.

O2. Years Licensed, Vehicles, Operators

Each operator on the policy is assigned a factor based upon the combination of operator's Current Years Licensed, the number of private passenger automobiles with Liability Coverage, and number of operators on the policy.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

O3. Operator Incident

Each operator is assigned an Operator Incident factor based upon the combination of total Ratable Occurrences and surchargable At-Fault Accidents incurred during the experience period, and years licensed when added.

O4. Operator Surcharge

Each operator is assigned an Operator Surcharge factor based on the combination of the following:

- **Financial Responsibility:** If a certificate of insurance is filed on a risk to comply with the requirements of an automobile financial responsibility law, a surcharge will apply to the operator(s) requiring the certificate.

Note: If the filing is required to provide evidence of financial responsibility for owned automobiles and for the operation of non-owned automobiles, Extended Non-Owned Liability Coverage shall be afforded and the surcharge applied to the premium. If the filing is required for an individual insured in a Named Non-Owners policy, the surcharge shall be applied to the premium for the policy.

- **Unverified Driving Record:** A surcharge will apply to any operator with a U.S. state driver's license or a D.C. driver's license whose driving record cannot be verified by the licensing state's licensing authority. The surcharge does not apply to operators currently licensed less than six months. The surcharge will be removed if a valid motor vehicle record (MVR) is received during the policy term.
- **Violations:** A surcharge may apply to any operator with a chargeable violations that occurred during the experience period.

O5. Student Discounts

An operator who is licensed less than 10 years qualifies for the Student Discount as long as the operator meets one or both of the following requirements:

1. Student Away At School.

- a. Not the owner of a vehicle.
- b. A resident student at a school, college, or educational institution over 100 road miles from the place of residential address on the policy.
- c. Without regular access to a vehicle.

2. Good Student

- a. The operator is a full-time high school, college, or university student, and
- b. Is ranked among the upper 20% of the class scholastically; or
- c. In schools using letter grades, has 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
- d. In schools using numerical grade points, such as 4, 3, 2 and 1 points, has an average of at least 3 points for all subjects combined; or
- e. Is included in the "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement; or
- f. In the case of home schooling, presents one of the following options:
 - (1) A standardized form certified by an approved third-party organization showing evidence of b or c above; or
 - (2) Evidence of scoring in the upper twentieth percentile on an annual, national, standardized exam.

O7. Senior Discount

Operators aged 65 or older shall receive the Senior Discount.

O8. Household Averaging

Household average factors vary by coverage and apply to each vehicle's rate. The household average factor is computed by dividing the sum of all of the final operator factors by coverage by the number of operators.

Section H - Household Composition

H1. Minimum Years Licensed Current

The minimum years licensed current is the minimum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H2. Maximum Years Licensed Current

The maximum years licensed current is the maximum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H3. Inexperienced Operator, Number of Vehicles, Number of Operators

Each policy is assigned a factor based upon the combination of the presence of an inexperienced operator, the number of private passenger automobiles with Liability Coverage, and the number of operators.

An Inexperienced Operator is an operator licensed for less than 6 years. The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

H4. Unlisted Named Insured, Restricted Driver Indicator

Each policy is assigned a factor based upon the combination of the presence of an unlisted named insured and the presence of a restricted driver.

A restricted driver is any driver that is indicated on the Operator Exclusion Form.

H5. Number of Vehicles

Each policy is assigned a factor based upon the total number of vehicles on the policy.

Section V - Vehicle

V1. Vehicle Performance Group

Each Private Passenger Auto on the policy is assigned a Vehicle Performance Group. Vehicle Performance Group is made up of a combination of any of the following criteria:

1. Vehicle Characteristics including horsepower, aspiration, base price, size, class, make, length, width, engine power, convertible, price to weight ratio, wheelbase, horsepower to weight ratio, and height, series number, model number, model year.
2. Vehicle safety features including anti-lock brakes, electronic stability control, adaptive headlights, daytime running lights, collision avoidance, lane departure, blindspot, adaptive cruise control, parking camera, parking sensor, and driver assistance.
3. Vehicle equipped with an engine that runs on a qualifying fuel type.
4. Odometer Score: each private passenger auto on the policy is assigned a factor based upon the Odometer Score. Odometer Score is determined at the time of new business or when the vehicle is added to the policy.

Each vehicle is assigned to an Odometer Score based on the following information:

1. Years Since Titled (When Added).
2. Annual Mileage (When Added).
3. Odometer Read Count Over Prior 12 Months (When Added).

Please refer to rate page VP27 and rate page OS01 for additional detail.

5. Title Score: each private passenger auto on the policy is assigned a factor based upon the Title Score. Title Score is determined at the time of new business or when the vehicle is added to the policy. Each vehicle is assigned to a group based on ownership history.

Each vehicle is assigned to a Title Score based on the following information:

1. Title Count – the number of titles on the vehicle
2. Title Flags (Branded, Stolen, Odometer, Damage, Repossession).

Please refer to rate page VP28 and rate page TS01 for additional detail.

These characteristics are derived at the time of new business or when a vehicle is added to the policy. Please refer to the Premium Determination (PD) pages for additional details.

V2. Vehicle Ownership Current

Each Private Passenger Auto on the policy is assigned factor based upon the Vehicle Ownership Current. Vehicle Ownership Current is the current vehicle ownership status of all vehicles on the policy and is defined as leased, financed, or owned. This is subject to change when vehicles are added or removed from the policy.

V3. Coverage Combination

Each Private Passenger Auto on the policy is assigned a factor based upon the Coverage Combination. Coverage Combination is defined based upon the level of coverage selected for the vehicle.

V4. Vehicle Age When Added, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added and the years owned when added.

V5. Vehicle Age When Added, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V6. Model Year

Each private passenger auto on the policy is assigned a factor based upon the Model Year. Model Year is derived at the time of new business or when a vehicle is added to the policy. It is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model.

V7. Vehicle Age When Added

Each private passenger auto on the policy is assigned a factor based upon Vehicle Age When Added. Vehicle Age When Added is derived at the time of new business or when a vehicle is added to the policy and is the difference between the Policy Effective Date and January 1 of the vehicle Model Year.

V8. Vehicle Age Difference

Each private passenger auto on the policy is assigned a factor based upon the difference between the given vehicle's age when added and the age of the newest vehicle on the policy. Once a vehicle is added, the Vehicle Age Difference does not get updated for that specific vehicle.

When a new vehicle is added, it will similarly be assigned a factor based upon the difference between the vehicle's age when added and the age of the newest vehicle on the policy.

V9. Territory

Each private passenger auto on the policy is assigned a Territory factor based upon the garaging location of the vehicle.

V10. Alternate Garaging

The Alternative Garaging factor will apply if the vehicle is garaged at a location other than the primary address listed on the policy.

V11. Minimum Years Licensed, Class

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle class and the minimum years licensed current.

V12. Minimum Years Licensed, Size

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle size and the minimum years licensed current.

V13. Vehicle Age, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle age when added and if an inexperienced operator is on the policy.

V17. RightTrack

RightTrack is a rating factor based on driving behavior that is measured by using telematics technology at the request of the insured. An insured must have a compatible smartphone and provide a valid email address.

All operators on the policy must be enrolled in RightTrack to participate in the program. Upon enrollment, the RightTrack program rating factor will be applied to all vehicles on the policy and the RightTrack Code will initially be set to 490 (refer to the Rating pages). After a 90-day driving behavior review period, a household average factor is calculated using the collected driving data for all listed operators. At renewal, the factor will replace the enrollment discount and be assigned to all vehicles on the policy. Regardless of device, the factor will persist with a vehicle for the life of the policy as long as the vehicle, or its replacement, remains on the policy. Policyholders may request to be re-evaluated once per policy term.

The RightTrack rating factor will not apply if the insured does not complete enrollment, voluntarily withdraws, or does not complete the driving behavior review period.

V18. Vehicle Age Difference, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V19. Vehicle Age Difference, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy and the years owned when added to the policy.

V20. Vehicle Age Difference, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, and if an inexperienced operator is on the policy.

V21. Driving Score

Driving Score is a variable rating factor based on past driving behavior.

If an applicant participates in a driving-data sharing program with their connected car, and Liberty Mutual has determined that the program provides at least 90 days of driving data, a policy will be subject to this rating factor. Driving scores are generated from observed trips, which are defined as the recorded segments between an ignition on and off status.

The rating factor assigned will persist for the life of the policy while the vehicle remains on the policy.

V22. Rated Annualized Mileage

The Rated Annualized Mileage factor adjusts premium based on the expected miles that an automobile will be driven in the upcoming year. Rated Annualized Mileage considers odometer readings, information secured from the applicant or the insured, data obtained from a third-party vendor, and knowledge possessed by the agent or the Company.

We may periodically request updated information from the customer to confirm expected mileage. Rated Annualized Mileage may be updated based on information received from this request as well as data obtained from a third-party party vendor and knowledge possessed by the agent or the Company. If a customer receiving a discounted Rated Annualized Mileage factor fails to provide the requested information, the factor may be increased.

Rated Annualized Mileage will also be reevaluated at the request of the insured.

V23. Usage Based Insurance Ecosystem

Usage Based Insurance Ecosystem is a variable rating factor applied to vehicles that have received factors from both the RightTrack and Driving Score programs. The Usage Based Insurance Ecosystem factor allows insureds to be rated on multiple usage-based programs concurrently without double counting.

Section F - Other

F1. Underwriting Tier

An Underwriting Tier is assigned at the coverage level using the following risk attributes:

- Number of Vehicles
- Number of Vehicles with Full Coverage
- Original Rating Program
- At Fault Accidents
- Minimum Years Licensed
- Not At Fault Accidents
- Comprehensive Claims
- Level 1 Violations
- Level 2 Violations
- Level 3 Violation
- Level 4 Violations
- Level 5 Violations
- Medical Payments Claims
- Personal Injury Protection Claims
- Uninsured Motorist Claims
- Unlisted Operators (unlisted because operator has another policy with another carrier)
- Policy Payment History
- Prior Carrier Tenure

The incident level attributes may be re-evaluated at renewal.

F2. Fixed Expense

Fixed Expense is an additional premium that applies to the policy to cover expenses related to the policy.

Fixed Expense Premium will be added to the Compulsory Bodily Injury Premium, unless the policy is Comprehensive only, in which case the Fixed Expense Premium would be added to the Comprehensive Premium.

F3. Basic Package Capping Factor

Vehicle premium for customers who purchase the basic coverage package described in the Division of Insurance Bulletin 2009-13 will be adjusted by a basic package capping factor equal to the MAIP premium currently in effect (adjusted for the continuous coverage and low frequency discounts) divided by the Liberty premium (capped at 1.000). 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

F4. Rate Stabilization – Transition Capping

Rate stabilization - Transition Capping - will apply to policies first written in Liberty Mutual Fire Insurance Company prior to 4/21/2025. At the time of renewal, the rate stabilization factor is applied to unstabilized renewing premium to manage dislocation associated with model updates. Premium changes that result from company-initiated revisions to its rating plan, with the exception of base rate changes, are subject to rate stabilization. Customer-related or exposure changes are fully applied to the renewal premium. Rate stabilization will roll-off after the seventh year in this program.

See below for a step-by-step guide on determining the rate stabilized premium:

Step 1: System calculates Pass 1 premium using old rating factors, new base rates and new exposures/characteristics.

Step 2: System calculates Pass 2 premium using new rating factors, new base rates and new exposures/characteristics.

Step 3: Indicated Change = (Pass 2 Premium/Pass 1 Premium)-1

Step 4: Reference calculated indicated change from Step 3 in the 'Omega 3 Rate Stabilization' exhibit to map to appropriate Capped Change

Step 5: Rate Stabilization Factor = $[(1 + \text{Capped Change}) / (1 + \text{Indicated Change})]$

Step 6: Stabilized Policy Premium = Pass 2 Premium x Rate Stabilization Factor

Step 7: Total Policy Premium = Stabilized Policy Premium + Liberty Mutual Deductible Fund Premium

F5. Program Offset Multiplier

The Program Offset Multiplier can be found on rate page C99. This multiplier varies by coverage and acts as an off-balance adjustment factor to achieve a neutral premium impact commensurate with the introduction of a new program.

Section OC - Optional Coverages

OC1. Excess Electronic and Customized Equipment Coverage

This optional coverage may be written only when Comprehensive coverage is afforded on a policy. The charge for this coverage depends on the value selected. This exposure is covered by the following two endorsements: Excess Electronic Equipment Coverage and Coverage for Customizing Equipment.

Refer to the Automobile Premium Determination pages for further details.

OC2. Auto Loan/Lease Coverage (Gap Coverage)

Auto Loan/Lease (Gap) Coverage extends the Comprehensive, Collision, and Limited Collision coverages to provide coverage for the difference between the outstanding indebtedness on a loan financing purchase or a lease agreement of a new vehicle and the actual cash value of the vehicle when a total loss occurs. Gap coverage can be obtained only as the new vehicle is being added to the policy. (Gap coverage can be added to new business policies if the policyholder currently carried coverage with their prior carrier and still meets the criteria.)

1. Eligibility: This coverage may be provided only:

- A. To a vehicle that is a private passenger auto, motor home, or any other four-wheel vehicle with a load capacity of 1500 pounds or less.
- B. If the outstanding indebtedness on the loan or lease is greater than the actual cash value of the vehicle.
- C. If the "new vehicle" has not been previously titled under the motor vehicle laws of any state.

2. The charge for this coverage on a loan financing purchase or lease agreement shall be a percentage of the charge for Comprehensive and Collision coverages.

Refer to the Automobile Premium Determination pages for further details.

OC3. Antique Private Passenger Automobiles

Antique Private Passenger Automobiles are automobiles over 25 years old, or a replica of such car regardless of age, maintained primarily for use in exhibitions, club activities, parades and other functions of interest, and occasionally for other purposes.

- A. "Liability Insurance" coverages shall be subject to an minimum premium of \$20.00 per policy annually.
- B. Physical Damage Coverage: Comprehensive, Collision, and Limited Collision coverages are available. Towing and Labor coverage is also available.

Antique Private Passenger Automobiles may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details (for Antique Private Passenger Automobiles).

OC4. Unique and Unusual Private Passenger Vehicles

To insure a private passenger vehicle that has a value not contemplated by the normal Vehicle Identification Number for the vehicle, Comprehensive and/or Collision may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details. Please note that Unique and Unusual Private Passenger Vehicles use premium determination logic for Antique Private Passenger Automobiles.

OC5. Trailers

Coverage for trailers will apply as follows:

- A. "Liability Insurance" coverages afforded by the policy apply to trailers designed for use with a private passenger auto without additional charge.
- B. Physical Damage Coverage may be extended to insure the following:
 - 1. Home Trailer: A Home Trailer is a trailer designed for use with a private passenger auto or van and is permanently equipped as living quarters.
 - 2. Camper Trailer: A trailer designed for use with a private passenger automobile that expands into temporary living quarters. These trailers are collapsible and have a low profile for traveling purposes.
 - 3. Utility Trailer: A trailer designed for use with a private passenger automobile and used for transporting boats, horses, and other personal effects not for business use.
 - 4. Miscellaneous Covered Property Coverage: Coverage for direct and accidental loss to TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be provided. The deductible shall be the same as that chosen for Comprehensive coverage.

Refer to the Automobile Premium Determination pages for further details.

OC6. Camper Bodies

An automobile used to transport a camper body or similar living quarters shall be written at the applicable classification for the automobile. The "Liability Insurance" coverages afforded by the policy apply to the camper body without additional charge when the vehicle(s) used with this equipment is insured in the policy. For Comprehension and Collision coverages, the charge depends on the stated amount selected by the customer.

Refer to the Automobile Premium Determination pages for further details.

OC7. Better Car Replacement Coverage

This coverage may be written only when Comprehensive and/or Collision or Limited Collision Coverage is afforded on a policy. This exposure is covered by the Better Car Replacement endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC8. Employee Parking Guard

This coverage may be written only when Comprehensive Coverage is afforded on a policy. This exposure is covered by the Employee Parking Guard Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC9. 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. 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. To obtain the additional premium amount for this coverage, see the Liberty Mutual Deductible Fund page of the Rating Pages.

Refer to the Automobile Premium Determination pages for further details.

OC10. Original Parts Replacement Coverage

This optional coverage may be written only when the following conditions apply:

- Comprehensive and Collision or Comprehensive and Limited Collision coverages are afforded on the policy.
- Vehicle is a private passenger auto 10 years old or newer.

This exposure is covered by the Original Equipment Manufacturer Parts Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC11. Custom Coverage Level

Customers may select a “Custom Coverage” level that modifies the coverage and features of the base coverage level. A customer may purchase only one Custom Coverage level.

Basics Only: Selecting Custom Coverage level Basics Only will remove New Car Replacement coverage and Accident Forgiveness eligibility from the policy.

A Custom Coverage level factor corresponding to the level selected is used in the calculation of premiums.

Refer to the Automobile Premium Determination pages for further details.

OC12. Extended Non-Owned Coverage

- A. Liability, Medical Payments, and Personal Injury Protection coverages may be extended with respect to the use of non-owned automobiles otherwise excluded under the policy to individuals described below:
 - 1. An individual named in Item 1 of the coverage selections including a spouse if a resident of the same household, or
 - 2. A relative of the individual described above, if a resident of the same household.
- B. If automobiles are furnished for the regular use of the individual and there is no insurance afforded for the protection of the individual on a direct primary basis for Bodily Injury and Property Damage Liability insurance, the premium shall be a percentage of the premium.
- C. If automobiles are furnished for the regular use of the individual and there is primary liability coverage on the automobiles or if the automobiles are used in the business of the United States Government, the premium shall be a percentage of the premium.
- D. To obtain the applicable Extended Non-Owned coverage factor, see the Rate Pages. To calculate the premium, refer to the Premium Determination Pages.

This exposure is covered by the Use of Other Autos – Vehicles Furnished or Available for Regular Use endorsement.

OC13. RideSharing Coverage

This optional coverage is available to customers who use their vehicle to drive for a Transportation Network Company (e.g., Uber, Lyft, etc.). The endorsement will extend all policy coverages to cover the period of time when the driver is logged into a Transportation Network Platform, but has not accepted a request for transportation (Period 1).

To obtain the rate, see the RideSharing Coverage Endorsement page of the Automobile Rating Pages. To calculate the premium, refer to the Premium Determination Pages.

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Section FR - Forms

Form Name	Form Number
\$100 Glass Deductible - Comprehensive	AS 2330
Additional Policy Protection	PMKT 1249
Application for Massachusetts Motor Vehicle Insurance	AUTO 4985
Auto Loan/Lease Coverage	AS 3805
Better Car Replacement™ Coverage	AS 3799
Certificate of Automobile Insurance	AUTO 5008
Coverage for Anyone Renting an Auto to You Additional Insured - Lessor	AS 2327
Coverage for Customizing Equipment	AS 3793
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Operator Exclusion Form	AS 1003
Optional Bodily Injury to Others Exclusion	AUTO 5007
Original Equipment Manufacturer Parts Coverage	AS 3834MA
Coverage Selections	AUTO 4986
Massachusetts Renewal Form	AUTO 4988
RideSharing Coverage Endorsement - Massachusetts	AS 3920MA
Stated Amount Coverage	AS 2334
Suspension of Coverage and Reduction of Limits	AS 2335
Trust Endorsement	AS 2317
Use of Other Autos - Vehicles Furnished or Available for Regular Use	AS 2337
Waiver of Deductible	AS 2339

Section PDP - Premium Determination Pages

Total Comprehensive premium is the sum of all Comprehensive premiums by peril. Fixed Expense premium will be added to BI if Liability is afforded on the policy or Comp if the policy is Comp only.

Operator Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Operator Surcharge	O12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Operator Incidents	O14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Senior Discount	O23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Student Discounts	O26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed, Vehicles, Operators	O27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed	O37	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Operator Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

*Showing the calculation for one operator. This calculation applies to all operators on the policy.

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Automobile Premium Determination Pages

Operator Number	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/ LColl	Rental	Towing	Fixed Expense
1 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
2 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
3 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
4 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
5 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
6 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sum of All Final Operator Factors	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Household Average = Sum of All Final Operator Factors / Number of Operators	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Massachusetts
Automobile Premium Determination Pages

Policy Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Multi-Policy Discount	P01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Life Multi-Policy Discount	P06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Early Shopper Discount	P07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Payment Discounts	P08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Military Discount	P14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Violation Free Discount	P20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Claims Free Discount	P21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Insurance	P22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Min Base Price, Number of Vehicles, Number of Operators	P26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Base Price	P27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Digital Discounts	P28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Licensed Discount	P50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Independent Discount	P51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Property Insurance Discount	P52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Evaluation Type	P53	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Savings Plus Discount	N/A	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Household Composition	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Minimum Years Licensed Current	H06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Years Licensed Current	H07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unlisted Named Insured, Restricted Driver Indicator, Married Operator Count	H13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Number of Vehicles	H14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Inexperienced Operator, Number of Vehicles, Number of Operators	H20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Vehicle Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Base Rates	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverages and Limits	C02, C03, C04, C05, C06, C07, C09, C11, C12, C17, C18, C44, C45	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Custom Coverage Level	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Alternate Garaging	V98	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Ownership Current	V02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added	V07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Number of Vehicles, Number of Operators	V05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Years Owned When Added	V46	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverage Combination	V26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year	V06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	U01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driving Score	U10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Usage Based Insurance Ecosystem	U11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference	V50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Minimum Years Licensed, Class	V51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x

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Minimum Years Licensed, Size	V52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age, Inexperienced Operator	V63	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Number of Vehicles, Number of Operators	V65	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Years Owned When Added	V66	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Inexperienced Operator	V86	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rated Annualized Mileage	V90	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group	V59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

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Vehicle Premium	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Unstabilized Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Vehicle Core Premium = Sum of All Coverages																	

Miscellaneous Premium	Rate Page	Excess Electronics	Customizing Equipment	Camper Body
Base Rate	C13	x	x	x
Limit/Deductible Factor	C24	x	x	x
Underwriting Tier Factor - Coll	T99	x	x	x
Policy Term Factor	C60	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Miscellaneous Premium = Sum of All Coverages				

Employee Parking Guard	Rate Page	Comp
Final Unstabilized Vehicle Comp Premium		x
Employee Parking Guard	C20	x
Total Unstabilized Employee Parking Guard Premium		=

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Antique Private Passenger	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Towing	Fixed Expense
Base Rate	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Limit/Deductible Factor	C02, C03, C04, C05, C06, C07, C09, C17, C26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Factor	C25	0.35	1.35	0.35	0.35	0.35	0.35	0.35	0.35	x	x	x	x	x	x	x	x
Custom Coverage Factor	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Discount Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Antique Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Antique Private Passenger Premium = Sum of All Coverages																	

Trailer	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Base Rate	C13	x	x	x	x	x	x
Limit/Deductible Factor	C27	x	x	x	x	x	x
Vehicle Factor	C33	x	x	x	x	x	x
Custom Coverage Fctor	C35	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Trailer Premium = Sum of All Coverages							

Extended Non-Owner Coverage	Rate Page	ENO BI	ENO PD	ENO MP
Final Unstabilized Vehicle Coverage Premium		x	x	x
Extended Non-Owner Coverage	C15	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Extended Non-Owner Premium = Sum of All Coverages				

Auto Loan/Lease	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Auto Loan/Lease Coverage (GAP Coverage)	C21	x	x
Unstabilized Premium		=	=
Total Unstabilized Auto Loan/Lease Premium = Sum of All Coverages			

Better Car Replacement Coverage	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x
Better Car Replacement Coverage	C22	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Better Car Replacement Premium = Sum of All Coverages							

Original Parts Replacement	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Original Parts Replacement Coverage	C34	x	x
Unstabilized Premium		=	=
Total Unstabilized Original Parts Replacement Premium = Sum of All Coverages			

RideSharing	Rate Page	BI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RideSharing Coverage	C36	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized RideSharing Premium = Sum of All Coverages																	

Liberty Mutual Deductible Fund	Rate Page	Liberty Mutual Deductible Fund - 6 Month Policy	Liberty Mutual Deductible Fund - 12 Month Policy
Liberty Mutual Deductible Fund	C13	x	x
		0.5	1
Total Liberty Mutual Deductible Fund Premium		=	=

Optional Coverages	
Total Unstabilized Miscellaneous Premium	+
Total Unstabilized Employee Parking Guard Premium	+
Total Unstabilized Antique Private Passenger Premium	+
Total Unstabilized Trailer Premium	+
Total Unstabilized Extended Non-Owner Premium	+
Total Unstabilized Auto Loan/Lease Premium	+
Total Unstabilized Better Car Replacement Premium	+
Total Unstabilized Original Parts Replacement Premium	+
Total Unstabilized RideSharing Premium	+
Total Unstabilized Optional Premium	=

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Total Policy Premium	
Unstabilized Vehicle 1 Core Premium	+
Unstabilized Vehicle 1 Optional Premium	+
Unstabilized Vehicle 2 Core Premium	+
Unstabilized Vehicle 2 Optional Premium	+
Unstabilized Vehicle 3 Core Premium	+
Unstabilized Vehicle 3 Optional Premium	+
Unstabilized Vehicle 4 Core Premium	+
Unstabilized Vehicle 4 Optional Premium	+
Unstabilized Vehicle 5 Core Premium	+
Unstabilized Vehicle 5 Optional Premium	+
Unstabilized Vehicle 6 Core Premium	+
Unstabilized Vehicle 6 Optional Premium	+
Unstabilized Policy Premium	=
Rate Stabilization Factor	x
Stabilized Policy Premium	=
Total Liberty Mutual Deductible Fund Premium	+
Total Policy Premium	=

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Odometer Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	OS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Odometer Score	VP27	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Title Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	TS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Title Score	P28	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

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Automobile Premium Determination Pages

Vehicle Performance Group	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Make	VP01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Price	VP02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Length	VP03	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Max Horsepower	VP05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
EnginePower	VP06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Fuel Type	VP08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Size, Class	VP09	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Convertible	VP10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Price to Weight Ratio	VP11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Wheel Base	VP12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Horsepower to Weight Ratio	VP13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Electronic Stability	VP14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
AntiLock Brakes	VP15	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lamps	VP16	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Collision Avoidance	VP17	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lane Departure	VP18	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Blindspot	VP19	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Adaptive Cruise Control	VP20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Camera	VP21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Sensors	VP22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driver Assist	VP23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Width	VP24	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Height	VP25	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Odometer Factor	VP27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Title Factor	VP28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Aspiration	VP29	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year, Make Number, Series Number, Model Number	VP30	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group Map	VP26	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Vehicle Performance Group	V59	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

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PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



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Section G – General Rules

G1. Application of Manual

The rates and rules in this manual are applicable to policies written by:

Liberty Mutual Fire Insurance Company

which is herein referred to as the "Company".

In this manual reference to:

- "Liability insurance" shall mean Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury.
- "Liability coverage" shall mean Bodily Injury and Property Damage Liability.
- "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- "Years Licensed" shall mean an operator's license years at policy effective date.
- "LCPBI" shall mean the lesser of current and prior Bodily Injury limit.
- "Vehicle Age" shall mean the vehicle age calculated by subtracting the vehicle's model year from the effective date year.
- "Years Owned" shall mean the owned years calculated by subtracting the vehicles last title transfer date from the effective/endorsement date year.
- "Ratable Occurrences" shall include At Fault Accidents above the Threshold and Level 1 through 5 Violations for rated drivers. Within rating (Rule O3. Operator Incident), the experience period is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business. Within tier (Rule F1. Tier), the experience period is 60 months immediately prior to the policy effective date.

This manual applies to new policy quotes for new business policies originating on or after 8/22/2022 and their subsequent renewals. 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.

G2. Eligibility

The policy shall be used to afford coverage to:

- a. Vehicles leased for six months or more or owned by an individual or a spouse or a partner as residents in the same household.
- b. Vehicles jointly owned by the same two or more relatives, other than spouses or partners, or by the same two or more resident individuals, provided coverage is limited in accordance with the applicable endorsement.

Note: A single policy will not cover vehicles eligible under both a. and b. above.

- c. A named individual who does not own an automobile. The applicable endorsement must be attached. Applies to private passenger vehicles only.

Vehicles written on this policy include Private Passenger Vehicles, Recreational Vehicles (including Travel Trailers and Motorhomes) and Collector Cars.

G3. Policy Term

Policy terms will either be semiannual (6 months) or annual (12 months). A policy may be extended, by the Company, for an additional policy term at each expiration date.

G4. Rates and Rating Information

Rates shown in this manual are for the policy term and apply per vehicle unless a rule specifically states otherwise. The information needed to determine the proper premium shall be obtained from the named insured verbally or in written form and from particular vendors of Liberty Mutual.

G5. Premium Adjustments due to Policy Changes or Cancellations

If any change is made during the policy period which results in a change in premium, the premium to be charged for the period from the date of change to the expiration date will be calculated on a pro rata basis. Return premium on cancellations will also be computed pro rata. Additional or return premium of \$3 or less will be waived.

Pro Rata Calculation:

Using standard Pro Rata Tables, obtain the decimal equivalent of the month and day of the year and prefix these factors with the calendar year for (1) the expiration date of the policy and (2) the date of the pro rata change or cancellation. The difference between the decimal equivalent for the expiration date and the date of change or cancellation represents the percentage adjustment per vehicle per coverage for a specified period of one year.

Examples:

- a. Expiration Date September 23, 2008 = 2008.729
Date of Cancellation or Change July 8, 2008 = 2008.518 Result = 0.211
- b. Expiration Date January 7, 2008 = 2008.019
Date of Cancellation or Change October 22, 2007 = 2007.808 Result = 0.211

In the above examples, in which a policy is cancelled, the return premium will be 0.211 multiplied by the annual premium on each vehicle.

G6. Whole Dollar Premium

The premium for each coverage will be rounded to the nearest whole dollar, separately for each coverage provided by the policy. In the application of this rule, a premium involving \$0.50 or more shall be rounded to the next higher whole dollar. In the case of cancellation by the company, the return premium shall be carried to the next higher whole dollar.

G7. Coverages and Limits

The 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. The 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.

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. 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. This coverage may be written only when Comprehensive coverage is afforded on the vehicle.

Part 11 - Towing and Labor

This coverage will pay for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles. This coverage may be written only when Liability coverage is afforded on a policy.

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 for applicable rates and factors.

G7A. 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.
2. 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 the 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.
3. 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.
4. 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.
5. 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.
6. 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 factor shown on the Rate Pages to the base rate.

G8. 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 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 pickups 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 RTA Form provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the 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.
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 at least one operator has SDIP Code of 99, 98 or 00 through 15 as reported by the MA Merit Rating Board (MRB).

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

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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.

Section D – Definitions

D1. Experience Period

New Business – 36 months immediately prior to the policy effective date.

Renewals/Transfers/Rewrites – 36 months ending 4 months prior to the policy anniversary/effective date.

D2. Chargeable Accidents

Accidents occurring during the experience period may be chargeable as described below:

1. At Fault Accidents Above Threshold shall be chargeable as of the date the payment for such a loss is recorded on the loss record of the insured.
 - a. If an at-fault accident involved damage to property (including property owned by the insured) in excess of \$1,000, and/or
 - b. If an at-fault accident involved bodily injury/death to persons greater than \$1,000.

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D3. Violation Definitions

Violations will be coded into the following five violation levels using the following Standard Violation Code (SVC). MRB violations will be mapped to the equivalent code.

SVC	SVC Description	Violation Level
11110	Driver Or Permanent Operator Of Vehicle Not Registered	1
11210	Registration To Be Carried In Vehicle And Displayed	1
11520	Certification Of Inspection To Be Displayed At All Times	1
12500	Permit Unauthorized Person To Drive, Generally	1
12510	Permit Unlicensed Driver To Drive	1
13110	Driver To Carry License And Display On Demand	1
13220	Violation Of Instruction Permit	1
15210	Registration/Title Withdrawn	1
21110	Owner Not To Permit Operator Of Uninsured Vehicle	1
21130	Owner Shall Return Registration If Insurance Cancellation	1
32010	Right Of Way	1
32100	Failure To Yield Unspecified, Other	1
32110	Failure To Yield Right-Of-Way At Intersection	1
32140	Vehicle Entering From Private Road/Driveway To Yield	1
32150	Failure To Yield To Emergency Vehicle	1
32160	Failure To Yield To Vehicle/Person In Highway Construction/Maint	1
33370	Improper Use Of Designated Center Lane	1
39100	Failure To Yield To Pedestrian, Generally	1
39110	Failure To Yield To Pedestrian At Signalized Intersection	1
39120	Failure To Yield To Pedestrian Unsignalized Intersection	1
39130	Failure To Exercise Due Care Toward Pedestrian	1
39140	Failure To Yield To Pedestrian While Crossing Sidewalk	1
39150	Failure Of Emergency Vehicle To Exercise Due Care Regarding Pedestrian	1
39160	Failure To Yield To Blind Pedestrian	1
41110	Motorcycle Operator To Wear Helmet	1
41120	Motorcycle Operator To Wear Eye Protection	1
61150	Defective Lamps/Emblems On Farm Equipment	1
61160	Defective Lamps Other Vehicle	1
61220	Failure To Display Lamps/Flags On Projected Load	1
61240	Headlamps Improperly Adjusted - Causing Glare	1
61250	Warning Lights To Be Displayed When Truck Stopped	1
61330	Failure To Dim Headlights For Approaching Vehicle	1
61340	Failure To Dim Headlights Follow Vehicle	1
61350	Failed To Use Proper Headlight Beam	1
61410	Additional Lighting Equipment	1
61430	School Bus To Have Special Lighting Equipment	1
62110	Defective Brake Equipment	1
63210	View Through Windshield Obstructed	1
63410	Safety Glazing Required	1
64400	Other Defective Equipment - Motorcycle	1

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64510	Other Motorcycle Equipment Violations	1
67110	Improper Towing	1
67120	Abandon Vehicle	1
67130	Deposited Nails, Glass, Etc. On Road Way	1
67140	Littering	1
68010	Unlawful Possession Of Vehicle Equipment	1
68110	Defective Exhaust System, Excessive Noise	1
68120	Excessive Noise Unspecified Cause	1
68210	Excessive Fumes/Smoke	1
82450	Failure To Pay Toll	1
82510	Drove In Prohibited Area	1
84160	Fail To Control Vehicle	1
84330	Improperly Transporting Passenger	1
85110	Snowmobile Equipment Violation	1
88110	Owner Shall Not Permit Unlawful Operator Of Vehicle	1
88210	Violation Of Conditions Of Probation	1
89010	Other Non-Moving Violations	1
89020	Speeding On Bicycle	1
89040	Non-Moving School Bus Violations	1
89210	Out-Of-State Violations Unspecified	1
11220	Vehicle Shall Display Regular Plates	2
11230	Regular Plates To Be Clearly Visible	2
11310	Vehicle Not To Be Operated Without Regular Plates	2
11510	All Vehicles To Submit To Vehicle Inspection	2
12110	Drive Without Correct License Class	2
12120	Expired License	2
12350	Failure To Comply With License Provisions	2
12380	Mutilated License	2
12520	Permit Unauthorized Minor To Drive	2
13200	Violating Conditions Of License, Generally	2
13210	Driver In Violation Of Restriction Of License	2
13230	Violation Of Provisional, Probational, Juvenile License	2
13310	Violation Of Conditions Of Employee-Related Restricted License	2
13320	Violation Of Other Operationally Restricted License	2
14110	Loss Of Consent For Minor'S License	2
15100	License Or Registration Violation-No Distinction	2
16110	Suspension Or Withdrawal, Unspecified, Other	2
16240	Court Ordered Withdrawal	2
16310	License Restriction, Problem	2
16320	License Restriction/Occupant License Issued	2
16330	Suspension Of Endorsement	2
16410	Cancellation	2
18170	Warning Letter	2
21140	Cancellation Of Insurance In Mandatory Insurance State	2
22700	Violation Resulting In Accident	2
31110	Maximum Speed Limit 30 Urban, 55 Other	2
31120	Speed Greater Than Reasonable Or Prudent	2

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31130	State Speed Zones As Noted By Signs	2
31410	Speed Limit In Const/Work Zone	2
32120	Left Turning Vehicle To Yield To Approaching Traffic	2
32130	Failure To Obey Yield Sign	2
32310	Not To Enter Intersection If Space Insufficient	2
32400	Interfere With Streetcar (Drvg Tracks, Pass, Etc	2
33230	Failure To Obey Flashing Yellow Signal	2
33240	Failure To Obey Flashing Signal	2
33250	Violation Of Turn On Red	2
33310	Failure To Obey Lane Use Control Signal	2
33350	Driver On Mountain Road To Stay Right, Etc	2
33710	Display Of Unauthorized Signs, Signals/Markings	2
33720	No Person Shall Interfere With Traffic Control Devices	2
34100	Improper Turn, General	2
34200	Position And Method Of Turning, Generally	2
34210	Improper Right Turn, Too Wide, From Wrong Lane	2
34220	Improper Left Turn, Too Wide, From Wrong Lane	2
34230	Left Turn From Lane Other Than Designated Lane	2
34400	Limitations On Turning Around, Generally	2
34410	Unsafe U-Turn	2
34420	U-Turn On Curve/Grade	2
34510	Improper Crossed Divided Highway	2
34600	Improper Turn, Other	2
35430	One-Way Roadway	2
35530	Slower Moving Vehicle To Use Right Lane	2
35540	Trucks To Keep Right	2
35610	Drive To Right Side Of Opposing Traffic	2
36100	Follow Too Closely, Generally	2
36110	Follow More Closely Than Reasonable/Prudent	2
36120	Failure To Maintain Safe Distance Between Truck For Passing	2
36130	Vehicle In Caravan Too Close To Allow Entry	2
36140	Follow Fire Truck Too Closely	2
37220	Drive Off Pavement/Road To Pass	2
37710	Failure To Give Way When Overtaken	2
41100	Motorcycle Violation, Generally	2
41300	Riders On Motorcycles, Generally	2
41310	Riders On Motorcycles Limited To Number Seats	2
41320	Riders Must Sit Astride The Seat	2
41330	Both Hands Must Be On Handlebars	2
42100	Motorcycle Violators On Road Way Laned For Traffic, Generally	2
42110	Motorcycle Prohibits From Passing Vehicle In Same Lane	2
42120	Motorcycle Prohibits From Operating Between Lanes	2
42130	May No Operator Motorcycle More Than 2 Abreast In Lane	2
42210	Person On Motorcycle May Not Attach To Another Vehicle	2
43110	Motor Vehicle May Not Deprive Motorcycle Use Of Lane	2
55350	VIOL OF VEH LAW RESULTING IN PROPERTY DAMAGE	2
61100	Defective/No Lamps, Generally	2

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D4. Accident Forgiveness

In this rule, an "experienced operator" is defined as having at least 5 license years.

A policy qualifies for Accident Forgiveness if all of the following are true:

- Each of the policy's experienced operators has five Clean Years. Clean Years are consecutive, most recent years in which no incidents occurred.
 - o A "Clean" year for an operator is defined as a policy year in which the operator has no more than one combined Level 1 or Level 2 violations, no Level 3 through 5 violations, no accidents with a PD or Collision claim of more than \$1,000; no BI or Death Claim greater than \$1,000; and no Comprehensive Claims totaling \$1000 or more.
 - o The Clean Years of a newly-experienced operator (in the first five years of experience) will not negatively affect the policy's eligibility for Accident Forgiveness, as long as at least one of the inexperienced years is with Liberty Mutual. However, a claim by a newly-experienced operator with fewer than five Clean Years shall not be forgiven.
- At least one operator on the policy has been licensed for at least five years.
- No claim has been forgiven by Liberty Mutual during the last five years.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. (Note: Violations, including those occurring in conjunction with a forgiven claim, may still affect the Operator Incident and Operator Surcharge factor.)

Section P - Policy

P1. Payment Discounts

A policyholder can qualify for each of the following discounts:

1. Preferred Payment Discount - if the policyholder is enrolled in a plan to pay the policy premium in full or two payments, or in automatic withdrawals from a bank account or in withdrawals from paychecks from their employer, the Preferred Payment Discount applies. The discount is reevaluated at each renewal.
2. Good Payer Discount - if the policyholder has less than two late payments with the Company during the experience period, the Good Payer Discount applies. The discount is reevaluated at each renewal.

The final discount varies by Billing Method, Billing Frequency, and Number of Late Payments.

P2. Prior Insurance

The Prior Insurance factor is based upon the policy's characteristics at the time of new business.

Each policy providing coverage for a private passenger auto shall be assigned a factor based on the following risk attributes:

- Lesser of Current and Prior BI.
- Months with Prior Carrier.

Lesser of Current and Prior BI is grouped as follows:

- State Minimum = 20/40
- Low = Limit of 25/50
- Mid-Low = Limits of 35/80 or 50/100
- Mid High = Limit of 100/300
- High = Limits of 250/500 or 500/500

Months with prior carrier is the customer's tenure with a prior carrier in months.

Please refer to rate page for additional detail.

P3. Minimum Base Price, Number of Vehicles, Number of Operators

The minimum base price factor is the combination of minimum base price of all private passenger autos on the policy, number of vehicles, and number of operators at the time of purchase.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

P4. Maximum Base Price

The maximum base price is the maximum base price of all private passenger autos on the policy at the time of purchase.

P5. Early Shopper Discount

The Early Shopper Discount is based on the number of days a customer receives a Liberty Mutual Group automobile policy quote prior to (1) the effective date of the policy; or (2) the anticipated expiration date of the customer's policy with a prior carrier whichever is greater.

This discount is subject to decrease at subsequent renewals.

P6. Newly Licensed Operator Discount

After the first renewal, a policyholder who lists on his or her policy at least one operator within one year of his/her licensure date qualifies for the Newly Licensed Discount as of the date the Newly Licensed operator is added. This policy-level discount will be removed if all Newly Licensed operators have been removed from the policy. A Newly Licensed operator who is a named insured on the policy does not qualify for this discount. Only one Newly Licensed Operator Discount will apply to a policy at any given time. This discount is subject to decrease at subsequent renewals.

P7. Newly Independent Discount

The newly independent discount will apply when one or more but not all operators are removed from a Liberty Mutual private passenger auto policy on which he/she was a listed operator for at least twelve months and who purchases a new business private passenger auto policy. Only one Newly Independent Discount will apply at any given time. This discount applies to the newly independent operator's policy. This discount is subject to decrease at subsequent renewals.

P8. Multi-Policy Discount

If a named insured holds a Homeowners, Condo, Renters, Landlord, Motorcycle or Umbrella policy with a company that is part of the Liberty Mutual Group of companies or a qualifying Liberty Mutual Partner, the Auto policy qualifies for the Multi-Policy Discount.

- If more than one of the Homeowners, Condo, Renters, and Landlord discounts apply, an Auto policy may benefit from only one of these discounts at a time.

P9. Life Multi-Policy Discount

If at least one named insured is covered by a life insurance policy from a qualifying Liberty Mutual partner in addition to their existing policy for the Liberty brand, the policy qualifies with the life multi-policy discount.

P10. Military Discount

The Military Discount will apply if at least one listed operator is active duty, honorably separated, a reservist, or retired military personnel in the U.S. Armed Forces.

P11. Claims Free Discount

The Claims Free Discount will apply to policies that meet the following criteria:

1. At least one listed operator on the policy is licensed for greater than or equal to three years.
2. All listed operators on the policy have a verifiable US driver's license.
3. No listed operators on the policy have an At-Fault Accident Above Threshold.
4. Less than 3 of the following claims with Liberty Mutual (for all listed operators combined) - Comprehensive Claims greater than \$1000 and/or Not At Fault Accidents greater than \$1000.

The experience period for incidents is 36 months immediately prior to the policy effective date for new business and 36 months ending 4 months prior to the policy anniversary date for renewal business.

For a policy with Accident Forgiveness, the first chargeable accident will be forgiven if the operator at the time of the claim has been licensed for at least five full years. No more than one accident per policy will be forgiven in each five-year period. Customers that meet the claims free eligibility requirements and have a forgiven accident will continue to receive the Claims Free Discount, provided all other eligibility requirements are maintained.

P12. Violation Free Discount

The Violation Free Discount will apply to new business or renewal policies.

The Violation Free Discount is not impacted by forgiven violations, or the first Level 1 or 2 violation. Added driving activity can affect eligibility of this discount.

If any listed operator has an unverified driver's license or foreign driver's license, this discount does not apply.

P13. Property Insurance Discount

The Property Insurance Discount will apply if the named insured has an H3 or H4 or H6 property insurance policy with Liberty Mutual or any other carrier.

P14. Digital Discounts

1. A policyholder qualifies for one or the other, but not both, of the below discounts if they meet their corresponding eligibility criteria:
 - a. The Online Quote Discount is applicable if the policyholder quotes through Liberty Mutual's online channel or a Personal Lines distribution agreement partners online channel but does not purchase through the online channel and may be applied under other circumstances related to servicing the policy. The discount will apply to new business policies and their subsequent renewals.
 - b. The Online Purchase Discount is applicable if the policyholder purchases through Liberty Mutual's online channel or a qualified digital partnership channel, or may be applied under other circumstances related to servicing the policy where online purchase may be unavailable. The discount will apply to new business policies and their subsequent renewals.
2. Paperless Discount - The policyholder provides and maintains a valid email address, and selects to receive policy documents electronically. New and renewal policies can receive this discount and it will apply for the duration the policy is paperless.

P15. Group Savings Plus Discount

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating associated the rate otherwise applicable shall be reduced by the approved deviation percentages.

P16. Policy Evaluation Type

Each policy is assigned a factor based upon the policy's evaluation type.

- A- New Business
- B- Transfer policy from another state to current rating state
- C- Previously insured as part of another household
- D- Non-pay Rewrite
- E- Any Other Rewrite Reason

Section O - Operator

O1. Years Licensed

Years Licensed shall mean an operator's license years at policy effective date.

O2. Years Licensed, Vehicles, Operators

Each operator on the policy is assigned a factor based upon the combination of operator's Current Years Licensed, the number of private passenger automobiles with Liability Coverage, and number of operators on the policy.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

O3. Operator Incident

Each operator is assigned an Operator Incident factor based upon the combination of total Ratable Occurrences and surchargable At-Fault Accidents incurred during the experience period, and years licensed when added.

O4. Operator Surcharge

Each operator is assigned an Operator Surcharge factor based on the combination of the following:

- **Financial Responsibility:** If a certificate of insurance is filed on a risk to comply with the requirements of an automobile financial responsibility law, a surcharge will apply to the operator(s) requiring the certificate.

Note: If the filing is required to provide evidence of financial responsibility for owned automobiles and for the operation of non-owned automobiles, Extended Non-Owned Liability Coverage shall be afforded and the surcharge applied to the premium. If the filing is required for an individual insured in a Named Non-Owners policy, the surcharge shall be applied to the premium for the policy.

- **Unverified Driving Record:** A surcharge will apply to any operator with a U.S. state driver's license or a D.C. driver's license whose driving record cannot be verified by the licensing state's licensing authority. The surcharge does not apply to operators currently licensed less than six months. The surcharge will be removed if a valid motor vehicle record (MVR) is received during the policy term.
- **Violations:** A surcharge may apply to any operator with a chargeable violations that occurred during the experience period.

O5. Student Discounts

An operator who is licensed less than 10 years qualifies for the Student Discount as long as the operator meets one or both of the following requirements:

1. Student Away At School.

- a. Not the owner of a vehicle.
- b. A resident student at a school, college, or educational institution over 100 road miles from the place of residential address on the policy.
- c. Without regular access to a vehicle.

2. Good Student

- a. The operator is a full-time high school, college, or university student, and
- b. Is ranked among the upper 20% of the class scholastically; or
- c. In schools using letter grades, has 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
- d. In schools using numerical grade points, such as 4, 3, 2 and 1 points, has an average of at least 3 points for all subjects combined; or
- e. Is included in the "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement; or
- f. In the case of home schooling, presents one of the following options:
 - (1) A standardized form certified by an approved third-party organization showing evidence of b or c above; or
 - (2) Evidence of scoring in the upper twentieth percentile on an annual, national, standardized exam.

O7. Senior Discount

Operators aged 65 or older shall receive the Senior Discount.

O8. Household Averaging

Household average factors vary by coverage and apply to each vehicle's rate. The household average factor is computed by dividing the sum of all of the final operator factors by coverage by the number of operators.

Section H - Household Composition

H1. Minimum Years Licensed Current

The minimum years licensed current is the minimum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H2. Maximum Years Licensed Current

The maximum years licensed current is the maximum current years licensed of all operators on the policy. This is subject to change when operators are added or removed from the policy.

H3. Inexperienced Operator, Number of Vehicles, Number of Operators

Each policy is assigned a factor based upon the combination of the presence of an inexperienced operator, the number of private passenger automobiles with Liability Coverage, and the number of operators.

An Inexperienced Operator is an operator licensed for less than 6 years. The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

H4. Unlisted Named Insured, Restricted Driver Indicator

Each policy is assigned a factor based upon the combination of the presence of an unlisted named insured and the presence of a restricted driver.

A restricted driver is any driver that is indicated on the Operator Exclusion Form.

H5. Number of Vehicles

Each policy is assigned a factor based upon the total number of vehicles on the policy.

Section V - Vehicle

V1. Vehicle Performance Group

Each Private Passenger Auto on the policy is assigned a Vehicle Performance Group. Vehicle Performance Group is made up of a combination of any of the following criteria:

1. Vehicle Characteristics including horsepower, aspiration, base price, size, class, make, length, width, engine power, convertible, price to weight ratio, wheelbase, horsepower to weight ratio, and height, series number, model number, model year.
2. Vehicle safety features including anti-lock brakes, electronic stability control, adaptive headlights, daytime running lights, collision avoidance, lane departure, blindspot, adaptive cruise control, parking camera, parking sensor, and driver assistance.
3. Vehicle equipped with an engine that runs on a qualifying fuel type.
4. Odometer Score: each private passenger auto on the policy is assigned a factor based upon the Odometer Score. Odometer Score is determined at the time of new business or when the vehicle is added to the policy.

Each vehicle is assigned to an Odometer Score based on the following information:

1. Years Since Titled (When Added).
2. Annual Mileage (When Added).
3. Odometer Read Count Over Prior 12 Months (When Added).

Please refer to rate page VP27 and rate page OS01 for additional detail.

5. Title Score: each private passenger auto on the policy is assigned a factor based upon the Title Score. Title Score is determined at the time of new business or when the vehicle is added to the policy. Each vehicle is assigned to a group based on ownership history.

Each vehicle is assigned to a Title Score based on the following information:

1. Title Count – the number of titles on the vehicle
 2. Title Flags (Branded, Stolen, Odometer, Damage, Repossession).
- Please refer to rate page VP28 and rate page TS01 for additional detail.

These characteristics are derived at the time of new business or when a vehicle is added to the policy. Please refer to the Premium Determination (PD) pages for additional details.

V2. Vehicle Ownership Current

Each Private Passenger Auto on the policy is assigned factor based upon the Vehicle Ownership Current. Vehicle Ownership Current is the current vehicle ownership status of all vehicles on the policy and is defined as leased, financed, or owned. This is subject to change when vehicles are added or removed from the policy.

V3. Coverage Combination

Each Private Passenger Auto on the policy is assigned a factor based upon the Coverage Combination. Coverage Combination is defined based upon the level of coverage selected for the vehicle.

V4. Vehicle Age When Added, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added and the years owned when added.

V5. Vehicle Age When Added, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the vehicle age when added, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V6. Model Year

Each private passenger auto on the policy is assigned a factor based upon the Model Year. Model Year is derived at the time of new business or when a vehicle is added to the policy. It is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model.

V7. Vehicle Age When Added

Each private passenger auto on the policy is assigned a factor based upon Vehicle Age When Added. Vehicle Age When Added is derived at the time of new business or when a vehicle is added to the policy and is the difference between the Policy Effective Date and January 1 of the vehicle Model Year.

V8. Vehicle Age Difference

Each private passenger auto on the policy is assigned a factor based upon the difference between the given vehicle's age when added and the age of the newest vehicle on the policy. Once a vehicle is added, the Vehicle Age Difference does not get updated for that specific vehicle.

When a new vehicle is added, it will similarly be assigned a factor based upon the difference between the vehicle's age when added and the age of the newest vehicle on the policy.

V9. Territory

Each private passenger auto on the policy is assigned a Territory factor based upon the garaging location of the vehicle.

V10. Alternate Garaging

The Alternative Garaging factor will apply if the vehicle is garaged at a location other than the primary address listed on the policy.

V11. Minimum Years Licensed, Class

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle class and the minimum years licensed current.

V12. Minimum Years Licensed, Size

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle size and the minimum years licensed current.

V13. Vehicle Age, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of vehicle age when added and if an inexperienced operator is on the policy.

V17. RightTrack

RightTrack is a rating factor based on driving behavior that is measured by using telematics technology at the request of the insured. An insured must have a compatible smartphone and provide a valid email address.

All operators on the policy must be enrolled in RightTrack to participate in the program. Upon enrollment, the RightTrack program rating factor will be applied to all vehicles on the policy and the RightTrack Code will initially be set to 490 (refer to the Rating pages). After a 90-day driving behavior review period, a household average factor is calculated using the collected driving data for all listed operators. At renewal, the factor will replace the enrollment discount and be assigned to all vehicles on the policy. Regardless of device, the factor will persist with a vehicle for the life of the policy as long as the vehicle, or its replacement, remains on the policy. Policyholders may request to be re-evaluated once per policy term.

The RightTrack rating factor will not apply if the insured does not complete enrollment, voluntarily withdraws, or does not complete the driving behavior review period.

V18. Vehicle Age Difference, Number of Vehicles, Number of Operators

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, the number of private passenger automobiles with Liability Coverage, and the number of operators.

The calculation for the number of operators includes the total number of operators listed on the policy. This count excludes 'Excluded Operators' as identified on the signed 'Excluded Operator Form' (AS 1003MA 01 22) and operators with permits who are not listed on the policy.

V19. Vehicle Age Difference, Years Owned When Added

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy and the years owned when added to the policy.

V20. Vehicle Age Difference, Inexperienced Operator

Each private passenger auto on the policy is assigned a factor based upon the combination of the difference in vehicle age between the given vehicle and the newest vehicle on the policy, and if an inexperienced operator is on the policy.

V21. Rated Annualized Mileage

The Rated Annualized Mileage factor adjusts premium based on the expected miles that an automobile will be driven in the upcoming year. Rated Annualized Mileage considers odometer readings, information secured from the applicant or the insured, data obtained from a third-party vendor, and knowledge possessed by the agent or the Company.

We may periodically request updated information from the customer to confirm expected mileage. Rated Annualized Mileage may be updated based on information received from this request as well as data obtained from a third-party party vendor and knowledge possessed by the agent or the Company. If a customer receiving a discounted Rated Annualized Mileage factor fails to provide the requested information, the factor may be increased.

Rated Annualized Mileage will also be reevaluated at the request of the insured.

Section F - Other

F1. Underwriting Tier

An Underwriting Tier is assigned at the coverage level using the following risk attributes:

- Number of Vehicles
- Number of Vehicles with Full Coverage
- Original Rating Program
- At Fault Accidents
- Minimum Years Licensed
- Not At Fault Accidents
- Comprehensive Claims
- Level 1 Violations
- Level 2 Violations
- Level 3 Violation
- Level 4 Violations
- Level 5 Violations
- Medical Payments Claims
- Personal Injury Protection Claims
- Uninsured Motorist Claims
- Unlisted Operators (unlisted because operator has another policy with another carrier)
- Policy Payment History
- Prior Carrier Tenure

The incident level attributes may be re-evaluated at renewal.

F2. Fixed Expense

Fixed Expense is an additional premium that applies to the policy to cover expenses related to the policy.

Fixed Expense Premium will be added to the Compulsory Bodily Injury Premium, unless the policy is Comprehensive only, in which case the Fixed Expense Premium would be added to the Comprehensive Premium.

F3. Basic Package Capping Factor

Vehicle premium for customers who purchase the basic coverage package described in the Division of Insurance Bulletin 2009-13 will be adjusted by a basic package capping factor equal to the MAIP premium currently in effect (adjusted for the continuous coverage and low frequency discounts) divided by the Liberty premium (capped at 1.000). 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

F4. Rate Stabilization – Transition Capping

Rate stabilization - Transition Capping - will apply to policies first written in Liberty Mutual Fire Insurance Company prior to 4/21/2025. At the time of renewal, the rate stabilization factor is applied to unstabilized renewing premium to manage dislocation associated with model updates. Premium changes that result from company-initiated revisions to its rating plan, with the exception of base rate changes, are subject to rate stabilization. Customer-related or exposure changes are fully applied to the renewal premium. Rate stabilization will roll-off after the seventh year in this program.

See below for a step-by-step guide on determining the rate stabilized premium:

Step 1: System calculates Pass 1 premium using old rating factors, new base rates and new exposures/characteristics.

Step 2: System calculates Pass 2 premium using new rating factors, new base rates and new exposures/characteristics.

Step 3: Indicated Change = (Pass 2 Premium/Pass 1 Premium)-1.

Step 4: Reference calculated indicated change from Step 3 in the 'Omega 3 Rate Stabilization' exhibit to map to appropriate Capped Change.

Step 5: Rate Stabilization Factor = $[(1 + \text{Capped Change}) / (1 + \text{Indicated Change})]$.

Step 6: Stabilized Policy Premium = Pass 2 Premium x Rate Stabilization Factor.

Step 7: Total Policy Premium = Stabilized Policy Premium + Liberty Mutual Deductible Fund Premium.

F5. Program Offset Multiplier

The Program Offset Multiplier can be found on rate page C99. This multiplier varies by coverage and acts as an off-balance adjustment factor to achieve a neutral premium impact commensurate with the introduction of a new program.

Section OC - Optional Coverages

OC1. Excess Electronic and Customized Equipment Coverage

This optional coverage may be written only when Comprehensive coverage is afforded on a policy. The charge for this coverage depends on the value selected. This exposure is covered by the following two endorsements: Excess Electronic Equipment Coverage and Coverage for Customizing Equipment.

Refer to the Automobile Premium Determination pages for further details.

OC2. Auto Loan/Lease Coverage (Gap Coverage)

Auto Loan/Lease (Gap) Coverage extends the Comprehensive, Collision, and Limited Collision coverages to provide coverage for the difference between the outstanding indebtedness on a loan financing purchase or a lease agreement of a new vehicle and the actual cash value of the vehicle when a total loss occurs. Gap coverage can be obtained only as the new vehicle is being added to the policy. (Gap coverage can be added to new business policies if the policyholder currently carried coverage with their prior carrier and still meets the criteria.)

1. Eligibility: This coverage may be provided only:
 - A. To a vehicle that is a private passenger auto, motor home, or any other four-wheel vehicle with a load capacity of 1500 pounds or less.
 - B. If the outstanding indebtedness on the loan or lease is greater than the actual cash value of the vehicle.
 - C. If the "new vehicle" has not been previously titled under the motor vehicle laws of any state.
2. The charge for this coverage on a loan financing purchase or lease agreement shall be a percentage of the charge for Comprehensive and Collision coverages.

Refer to the Automobile Premium Determination pages for further details.

OC3. Antique Private Passenger Automobiles

Antique Private Passenger Automobiles are automobiles over 25 years old, or a replica of such car regardless of age, maintained primarily for use in exhibitions, club activities, parades and other functions of interest, and occasionally for other purposes.

- A. "Liability Insurance" coverages shall be subject to an minimum premium of \$20.00 per policy annually.
- B. Physical Damage Coverage: Comprehensive, Collision, and Limited Collision coverages are available. Towing and Labor coverage is also available.

Antique Private Passenger Automobiles may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details (for Antique Private Passenger Automobiles).

OC4. Unique and Unusual Private Passenger Vehicles

To insure a private passenger vehicle that has a value not contemplated by the normal Vehicle Identification Number for the vehicle, Comprehensive and/or Collision may be written on a Stated Amount basis by attaching the Stated Amount Endorsement.

Refer to the Automobile Premium Determination pages for further details. Please note that Unique and Unusual Private Passenger Vehicles use premium determination logic for Antique Private Passenger Automobiles.

OC5. Trailers

Coverage for trailers will apply as follows:

- A. "Liability Insurance" coverages afforded by the policy apply to trailers designed for use with a private passenger auto without additional charge.
- B. Physical Damage Coverage may be extended to insure the following:
 - 1. Home Trailer: A Home Trailer is a trailer designed for use with a private passenger auto or van and is permanently equipped as living quarters.
 - 2. Camper Trailer: A trailer designed for use with a private passenger automobile that expands into temporary living quarters. These trailers are collapsible and have a low profile for traveling purposes.
 - 3. Utility Trailer: A trailer designed for use with a private passenger automobile and used for transporting boats, horses, and other personal effects not for business use.
 - 4. Miscellaneous Covered Property Coverage: Coverage for direct and accidental loss to TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be provided. The deductible shall be the same as that chosen for Comprehensive coverage.

Refer to the Automobile Premium Determination pages for further details.

OC6. Camper Bodies

An automobile used to transport a camper body or similar living quarters shall be written at the applicable classification for the automobile. The "Liability Insurance" coverages afforded by the policy apply to the camper body without additional charge when the vehicle(s) used with this equipment is insured in the policy. For Comprehension and Collision coverages, the charge depends on the stated amount selected by the customer.

Refer to the Automobile Premium Determination pages for further details.

OC7. Better Car Replacement Coverage

This coverage may be written only when Comprehensive and/or Collision or Limited Collision Coverage is afforded on a policy. This exposure is covered by the Better Car Replacement endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC8. Employee Parking Guard

This coverage may be written only when Comprehensive Coverage is afforded on a policy. This exposure is covered by the Employee Parking Guard Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC9. 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. 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. To obtain the additional premium amount for this coverage, see the Liberty Mutual Deductible Fund page of the Rating Pages.

Refer to the Automobile Premium Determination pages for further details.

OC10. Original Parts Replacement Coverage

This optional coverage may be written only when the following conditions apply:

- Comprehensive and Collision or Comprehensive and Limited Collision coverages are afforded on the policy.
- Vehicle is a private passenger auto 10 years old or newer.

This exposure is covered by the Original Equipment Manufacturer Parts Coverage endorsement.

Refer to the Automobile Premium Determination pages for further details.

OC11. Custom Coverage Level

Customers may select a “Custom Coverage” level that modifies the coverage and features of the base coverage level. A customer may purchase only one Custom Coverage level.

Basics Only: Selecting Custom Coverage level Basics Only will remove New Car Replacement coverage and Accident Forgiveness eligibility from the policy.

A Custom Coverage level factor corresponding to the level selected is used in the calculation of premiums.

Refer to the Automobile Premium Determination pages for further details.

OC12. Extended Non-Owner Coverage

- A. Liability, Medical Payments, and Personal Injury Protection coverages may be extended with respect to the use of non-owned automobiles otherwise excluded under the policy to individuals described below:
 - 1. An individual named in Item 1 of the coverage selections including a spouse if a resident of the same household, or
 - 2. A relative of the individual described above, if a resident of the same household.
- B. If automobiles are furnished for the regular use of the individual and there is no insurance afforded for the protection of the individual on a direct primary basis for Bodily Injury and Property Damage Liability insurance, the premium shall be a percentage of the premium.
- C. If automobiles are furnished for the regular use of the individual and there is primary liability coverage on the automobiles or if the automobiles are used in the business of the United States Government, the premium shall be a percentage of the premium.
- D. To obtain the applicable Extended Non-Owned coverage factor, see the Rate Pages. To calculate the premium, refer to the Premium Determination Pages.

This exposure is covered by the Use of Other Autos – Vehicles Furnished or Available for Regular Use endorsement.

OC13. RideSharing Coverage

This optional coverage is available to customers who use their vehicle to drive for a Transportation Network Company (e.g., Uber, Lyft, etc.). The endorsement will extend all policy coverages to cover the period of time when the driver is logged into a Transportation Network Platform, but has not accepted a request for transportation (Period 1).

To obtain the rate, see the RideSharing Coverage Endorsement page of the Automobile Rating Pages. To calculate the premium, refer to the Premium Determination Pages.

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Section FR - Forms

Form Name	Form Number
\$100 Glass Deductible - Comprehensive	AS 2330
Additional Policy Protection	PMKT 1249
Application for Massachusetts Motor Vehicle Insurance	AUTO 4985
Auto Loan/Lease Coverage	AS 3805
Better Car Replacement™ Coverage	AS 3799
Certificate of Automobile Insurance	AUTO 5008
Coverage for Anyone Renting an Auto to You Additional Insured - Lessor	AS 2327
Coverage for Customizing Equipment	AS 3793
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Operator Exclusion Form	AS 1003
Optional Bodily Injury to Others Exclusion	AUTO 5007
Original Equipment Manufacturer Parts Coverage	AS 3834MA
Coverage Selections	AUTO 4986
Massachusetts Renewal Form	AUTO 4988
RideSharing Coverage Endorsement - Massachusetts	AS 3920MA
Stated Amount Coverage	AS 2334
Suspension of Coverage and Reduction of Limits	AS 2335
Trust Endorsement	AS 2317
Use of Other Autos - Vehicles Furnished or Available for Regular Use	AS 2337
Waiver of Deductible	AS 2339

Section PDP - Premium Determination Pages

Total Comprehensive premium is the sum of all Comprehensive premiums by peril. Fixed Expense premium will be added to BI if Liability is afforded on the policy or Comp if the policy is Comp only.

Operator Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Operator Surcharge	O12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Operator Incidents	O14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Senior Discount	O23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Student Discounts	O26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed, Vehicles, Operators	O27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed	O37	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Operator Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

*Showing the calculation for one operator. This calculation applies to all operators on the policy.

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Operator Number	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/ LColl	Rental	Towing	Fixed Expense
1 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
2 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
3 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
4 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
5 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
6 Final Operator Factors	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sum of All Final Operator Factors	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Household Average = Sum of All Final Operator Factors / Number of Operators	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

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Policy Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Multi-Policy Discount	P01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Life Multi-Policy Discount	P06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Early Shopper Discount	P07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Payment Discounts	P08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Military Discount	P14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Violation Free Discount	P20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Claims Free Discount	P21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Insurance	P22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Min Base Price, Number of Vehicles, Number of Operators	P26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Base Price	P27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Digital Discounts	P28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Licensed Discount	P50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Newly Independent Discount	P51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Property Insurance Discount	P52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Evaluation Type	P53	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Savings Plus Discount	N/A	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Household Composition	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Minimum Years Licensed Current	H06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Maximum Years Licensed Current	H07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unlisted Named Insured, Restricted Driver Indicator, Married Operator Count	H13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Number of Vehicles	H14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Inexperienced Operator, Number of Vehicles, Number of Operators	H20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

Vehicle Factor	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Base Rates	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverages and Limits	C02, C03, C04, C05, C06, C07, C09, C11, C12, C17, C18, C44, C45	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Custom Coverage Level	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Alternate Garaging	V98	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Ownership Current	V02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added	V07	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Number of Vehicles, Number of Operators	V05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age When Added, Years Owned When Added	V46	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Coverage Combination	V26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year	V06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	U01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference	V50	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Minimum Years Licensed, Class	V51	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x

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Minimum Years Licensed, Size	V52	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age, Inexperienced Operator	V63	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Number of Vehicles, Number of Operators	V65	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Years Owned When Added	V66	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Age Difference, Inexperienced Operator	V86	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rated Annualized Mileage	V90	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group	V59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

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Vehicle Premium	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Policy Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Initial Vehicle Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Unstabilized Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Vehicle Core Premium = Sum of All Coverages																	

Miscellaneous Premium	Rate Page	Excess Electronics	Customizing Equipment	Camper Body
Base Rate	C13	x	x	x
Limit/Deductible Factor	C24	x	x	x
Underwriting Tier Factor - Coll	T99	x	x	x
Policy Term Factor	C60	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Miscellaneous Premium = Sum of All Coverages				

Employee Parking Guard	Rate Page	Comp
Final Unstabilized Vehicle Comp Premium		x
Employee Parking Guard	C20	x
Total Unstabilized Employee Parking Guard Premium		=

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Antique Private Passenger	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Towing	Fixed Expense
Base Rate	C01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Limit/Deductible Factor	C02, C03, C04, C05, C06, C07, C09, C17, C26	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Factor	C25	0.35	1.35	0.35	0.35	0.35	0.35	0.35	0.35	x	x	x	x	x	x	x	x
Custom Coverage Factor	C35	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Program Offset Multiplier	C99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Average Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Composition Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Discount Factor		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	V99	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Antique Vehicle Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized Antique Private Passenger Premium = Sum of All Coverages																	

Trailer	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Base Rate	C13	x	x	x	x	x	x
Limit/Deductible Factor	C27	x	x	x	x	x	x
Vehicle Factor	C33	x	x	x	x	x	x
Custom Coverage Fctor	C35	x	x	x	x	x	x
Final Underwriting Tier Factor	T99	x	x	x	x	x	x
Policy Term Factor	C59	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Trailer Premium = Sum of All Coverages							

Massachusetts
Automobile Premium Determination Pages

Extended Non-Owner Coverage	Rate Page	ENO BI	ENO PD	ENO MP
Final Unstabilized Vehicle Coverage Premium		x	x	x
Extended Non-Owner Coverage	C15	x	x	x
Unstabilized Premium		=	=	=
Total Unstabilized Extended Non-Owner Premium = Sum of All Coverages				

Auto Loan/Lease	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Auto Loan/Lease Coverage (GAP Coverage)	C21	x	x
Unstabilized Premium		=	=
Total Unstabilized Auto Loan/Lease Premium = Sum of All Coverages			

Better Car Replacement Coverage	Rate Page	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x
Better Car Replacement Coverage	C22	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=
Total Unstabilized Better Car Replacement Premium = Sum of All Coverages							

Original Parts Replacement	Rate Page	Comp	Coll
Final Unstabilized Vehicle Coverage Premium		x	x
Original Parts Replacement Coverage	C34	x	x
Unstabilized Premium		=	=
Total Unstabilized Original Parts Replacement Premium = Sum of All Coverages			

RideSharing	Rate Page	BI	PD	MP	PIP	UMBI	UMPD	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Final Unstabilized Vehicle Coverage Premium		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RideSharing Coverage	C36	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unstabilized Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Total Unstabilized RideSharing Premium = Sum of All Coverages																	

Liberty Mutual Deductible Fund	Rate Page	Liberty Mutual Deductible Fund - 6 Month Policy	Liberty Mutual Deductible Fund - 12 Month Policy
Liberty Mutual Deductible Fund	C13	x	x
		0.5	1
Total Liberty Mutual Deductible Fund Premium		=	=

Optional Coverages	
Total Unstabilized Miscellaneous Premium	+
Total Unstabilized Employee Parking Guard Premium	+
Total Unstabilized Antique Private Passenger Premium	+
Total Unstabilized Trailer Premium	+
Total Unstabilized Extended Non-Owner Premium	+
Total Unstabilized Auto Loan/Lease Premium	+
Total Unstabilized Better Car Replacement Premium	+
Total Unstabilized Original Parts Replacement Premium	+
Total Unstabilized RideSharing Premium	+
Total Unstabilized Optional Premium	=

Massachusetts
Automobile Premium Determination Pages

Total Policy Premium	
Unstabilized Vehicle 1 Core Premium	+
Unstabilized Vehicle 1 Optional Premium	+
Unstabilized Vehicle 2 Core Premium	+
Unstabilized Vehicle 2 Optional Premium	+
Unstabilized Vehicle 3 Core Premium	+
Unstabilized Vehicle 3 Optional Premium	+
Unstabilized Vehicle 4 Core Premium	+
Unstabilized Vehicle 4 Optional Premium	+
Unstabilized Vehicle 5 Core Premium	+
Unstabilized Vehicle 5 Optional Premium	+
Unstabilized Vehicle 6 Core Premium	+
Unstabilized Vehicle 6 Optional Premium	+
Unstabilized Policy Premium	=
Rate Stabilization Factor	x
Stabilized Policy Premium	=
Total Liberty Mutual Deductible Fund Premium	+
Total Policy Premium	=

Massachusetts
Automobile Premium Determination Pages

Odometer Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	OS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Odometer Score	VP27	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Title Score	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
	TS01	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Title Score	P28	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

Massachusetts
Automobile Premium Determination Pages

Vehicle Performance Group	Rate Page	CBI	OPBI	PD	MP	PIP	UMBI	UIMBI	Comp Glass	Comp Theft	Comp Weather	Comp Fire	Comp Animal	Coll/LColl	Rental	Towing	Fixed Expense
Make	VP01	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Price	VP02	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Length	VP03	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Max Horsepower	VP05	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
EnginePower	VP06	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Fuel Type	VP08	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Size, Class	VP09	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Convertible	VP10	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Price to Weight Ratio	VP11	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Wheel Base	VP12	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Horsepower to Weight Ratio	VP13	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Electronic Stability	VP14	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
AntiLock Brakes	VP15	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lamps	VP16	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Collision Avoidance	VP17	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Lane Departure	VP18	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Blindspot	VP19	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Adaptive Cruise Control	VP20	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Camera	VP21	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Parking Sensors	VP22	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Driver Assist	VP23	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Width	VP24	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Height	VP25	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Odometer Factor	VP27	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Title Factor	VP28	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Aspiration	VP29	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Model Year, Make Number, Series Number, Model Number	VP30	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Performance Group Map	VP26	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map	Map
Vehicle Performance Group	V59	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup	Lookup

**Liberty Mutual Fire Insurance Company
Massachusetts Auto Rating Manual**

RightTrack Code	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
530	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.000000
529	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.000000
528	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.280000	1.000000
527	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.270000	1.000000
526	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.000000
525	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.000000
524	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.000000
523	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.000000
522	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.000000
521	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.210000	1.000000
520	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.000000
519	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.190000	1.000000
518	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.000000
517	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.000000
516	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.000000
515	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.000000
514	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.000000
513	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.000000
512	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.000000
511	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.000000
510	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.100000	1.000000
509	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.000000
508	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.000000
507	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.000000
506	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.000000
505	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.050000	1.000000
504	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.040000	1.000000
503	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.030000	1.000000
502	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.020000	1.000000
501	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.000000
500	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
499	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	1.000000
498	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	1.000000
497	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	1.000000
496	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	0.960000	1.000000
495	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	1.000000
494	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	1.000000
493	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	1.000000
492	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	1.000000
491	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	0.910000	1.000000
490	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	1.000000
489	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	1.000000
488	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	1.000000
487	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	0.870000	1.000000
486	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	1.000000
485	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	0.850000	1.000000
484	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	0.840000	1.000000
483	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	1.000000
482	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	0.820000	1.000000
481	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	0.810000	1.000000
480	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	1.000000
479	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	0.790000	1.000000
478	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	0.780000	1.000000
477	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	0.770000	1.000000
476	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	0.760000	1.000000
475	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	0.750000	1.000000
474	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	0.740000	1.000000
473	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	0.730000	1.000000
472	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	0.720000	1.000000
471	0.710000	0.710000	0.710000	0.71000											

Liberty Mutual Fire Insurance Company
Massachusetts Auto Rating Manual

RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
470	4000	1.426000	1.426000	1.426000	1.426000	1.426000	1.426000	1.426000	1.426000
470	4600	1.437000	1.437000	1.437000	1.437000	1.437000	1.437000	1.437000	1.437000
470	5100	1.422000	1.422000	1.422000	1.422000	1.422000	1.422000	1.422000	1.422000
470	5500	1.407000	1.407000	1.407000	1.407000	1.407000	1.407000	1.407000	1.407000
470	5800	1.393000	1.393000	1.393000	1.393000	1.393000	1.393000	1.393000	1.393000
470	6200	1.378000	1.378000	1.378000	1.378000	1.378000	1.378000	1.378000	1.378000
470	6500	1.363000	1.363000	1.363000	1.363000	1.363000	1.363000	1.363000	1.363000
470	6800	1.348000	1.348000	1.348000	1.348000	1.348000	1.348000	1.348000	1.348000
470	7000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000
470	7300	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000
470	7500	1.304000	1.304000	1.304000	1.304000	1.304000	1.304000	1.304000	1.304000
470	7700	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000
470	7900	1.275000	1.275000	1.275000	1.275000	1.275000	1.275000	1.275000	1.275000
470	8100	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000
470	8300	1.245000	1.245000	1.245000	1.245000	1.245000	1.245000	1.245000	1.245000
470	9600	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000
470	9700	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000
470	9900	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000
470	10100	1.187000	1.187000	1.187000	1.187000	1.187000	1.187000	1.187000	1.187000
470	10300	1.172000	1.172000	1.172000	1.172000	1.172000	1.172000	1.172000	1.172000
470	10500	1.157000	1.157000	1.157000	1.157000	1.157000	1.157000	1.157000	1.157000
470	10800	1.142000	1.142000	1.142000	1.142000	1.142000	1.142000	1.142000	1.142000
470	11000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000
470	11300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000
470	11700	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000
470	12100	1.084000	1.084000	1.084000	1.084000	1.084000	1.084000	1.084000	1.084000
470	12600	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000
470	13400	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000
470	14600	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000
470	16700	1.025000	1.025000	1.025000	1.025000	1.025000	1.025000	1.025000	1.025000
470	99900	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000
473	4000	1.358000	1.358000	1.358000	1.358000	1.358000	1.358000	1.358000	1.358000
473	4600	1.372000	1.372000	1.372000	1.372000	1.372000	1.372000	1.372000	1.372000
473	5100	1.385000	1.385000	1.385000	1.385000	1.385000	1.385000	1.385000	1.385000
473	5500	1.398000	1.398000	1.398000	1.398000	1.398000	1.398000	1.398000	1.398000
473	5800	1.386000	1.386000	1.386000	1.386000	1.386000	1.386000	1.386000	1.386000
473	6200	1.373000	1.373000	1.373000	1.373000	1.373000	1.373000	1.373000	1.373000
473	6500	1.359000	1.359000	1.359000	1.359000	1.359000	1.359000	1.359000	1.359000
473	6800	1.346000	1.346000	1.346000	1.346000	1.346000	1.346000	1.346000	1.346000
473	7000	1.333000	1.333000	1.333000	1.333000	1.333000	1.333000	1.333000	1.333000
473	7300	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000
473	7500	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000
473	7700	1.293000	1.293000	1.293000	1.293000	1.293000	1.293000	1.293000	1.293000
473	7900	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000
473	8100	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000
473	8300	1.253000	1.253000	1.253000	1.253000	1.253000	1.253000	1.253000	1.253000
473	9600	1.239000	1.239000	1.239000	1.239000	1.239000	1.239000	1.239000	1.239000
473	9700	1.226000	1.226000	1.226000	1.226000	1.226000	1.226000	1.226000	1.226000
473	9900	1.213000	1.213000	1.213000	1.213000	1.213000	1.213000	1.213000	1.213000
473	10100	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000
473	10300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000
473	10500	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000
473	10800	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000
473	11000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000

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470	4000	1.426000	1.426000	1.426000	1.426000	1.426000	1.426000	1.000000
470	4600	1.437000	1.437000	1.437000	1.437000	1.437000	1.437000	1.000000
470	5100	1.422000	1.422000	1.422000	1.422000	1.422000	1.422000	1.000000
470	5500	1.407000	1.407000	1.407000	1.407000	1.407000	1.407000	1.000000
470	5800	1.393000	1.393000	1.393000	1.393000	1.393000	1.393000	1.000000
470	6200	1.378000	1.378000	1.378000	1.378000	1.378000	1.378000	1.000000
470	6500	1.363000	1.363000	1.363000	1.363000	1.363000	1.363000	1.000000
470	6800	1.348000	1.348000	1.348000	1.348000	1.348000	1.348000	1.000000
470	7000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.000000
470	7300	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.000000
470	7500	1.304000	1.304000	1.304000	1.304000	1.304000	1.304000	1.000000
470	7700	1.290000	1.290000	1.290000	1.290000	1.290000	1.290000	1.000000
470	7900	1.275000	1.275000	1.275000	1.275000	1.275000	1.275000	1.000000
470	8100	1.260000	1.260000	1.260000	1.260000	1.260000	1.260000	1.000000
470	8300	1.245000	1.245000	1.245000	1.245000	1.245000	1.245000	1.000000
470	9600	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.000000
470	9700	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.000000
470	9900	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.000000
470	10100	1.187000	1.187000	1.187000	1.187000	1.187000	1.187000	1.000000
470	10300	1.172000	1.172000	1.172000	1.172000	1.172000	1.172000	1.000000
470	10500	1.157000	1.157000	1.157000	1.157000	1.157000	1.157000	1.000000
470	10800	1.142000	1.142000	1.142000	1.142000	1.142000	1.142000	1.000000
470	11000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.000000
470	11300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.000000
470	11700	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.000000
470	12100	1.084000	1.084000	1.084000	1.084000	1.084000	1.084000	1.000000
470	12600	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.000000
470	13400	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.000000
470	14600	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.000000
470	16700	1.025000	1.025000	1.025000	1.025000	1.025000	1.025000	1.000000
470	99900	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.000000
473	4000	1.358000	1.358000	1.358000	1.358000	1.358000	1.358000	1.000000
473	4600	1.372000	1.372000	1.372000	1.372000	1.372000	1.372000	1.000000
473	5100	1.385000	1.385000	1.385000	1.385000	1.385000	1.385000	1.000000
473	5500	1.398000	1.398000	1.398000	1.398000	1.398000	1.398000	1.000000
473	5800	1.386000	1.386000	1.386000	1.386000	1.386000	1.386000	1.000000
473	6200	1.373000	1.373000	1.373000	1.373000	1.373000	1.373000	1.000000
473	6500	1.359000	1.359000	1.359000	1.359000	1.359000	1.359000	1.000000
473	6800	1.346000	1.346000	1.346000	1.346000	1.346000	1.346000	1.000000
473	7000	1.333000	1.333000	1.333000	1.333000	1.333000	1.333000	1.000000
473	7300	1.319000	1.319000	1.319000	1.319000	1.319000	1.319000	1.000000
473	7500	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.000000
473	7700	1.293000	1.293000	1.293000	1.293000	1.293000	1.293000	1.000000
473	7900	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.000000
473	8100	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.000000
473	8300	1.253000	1.253000	1.253000	1.253000	1.253000	1.253000	1.000000
473	9600	1.239000	1.239000	1.239000	1.239000	1.239000	1.239000	1.000000
473	9700	1.226000	1.226000	1.226000	1.226000	1.226000	1.226000	1.000000
473	9900	1.213000	1.213000	1.213000	1.213000	1.213000	1.213000	1.000000
473	10100	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.000000
473	10300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.000000
473	10500	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.000000
473	10800	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.000000
473	11000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.000000

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473	11300	1.132000	1.132000	1.132000	1.132000	1.132000	1.132000	1.132000	1.132000
473	11700	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000
473	12100	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000
473	12600	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000
473	13400	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000
473	14600	1.066000	1.066000	1.066000	1.066000	1.066000	1.066000	1.066000	1.066000
473	16700	1.052000	1.052000	1.052000	1.052000	1.052000	1.052000	1.052000	1.052000
473	99900	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000
476	4000	1.284000	1.284000	1.284000	1.284000	1.284000	1.284000	1.284000	1.284000
476	4600	1.295000	1.295000	1.295000	1.295000	1.295000	1.295000	1.295000	1.295000
476	5100	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000
476	5500	1.318000	1.318000	1.318000	1.318000	1.318000	1.318000	1.318000	1.318000
476	5800	1.329000	1.329000	1.329000	1.329000	1.329000	1.329000	1.329000	1.329000
476	6200	1.341000	1.341000	1.341000	1.341000	1.341000	1.341000	1.341000	1.341000
476	6500	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000
476	6800	1.323000	1.323000	1.323000	1.323000	1.323000	1.323000	1.323000	1.323000
476	7000	1.312000	1.312000	1.312000	1.312000	1.312000	1.312000	1.312000	1.312000
476	7300	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000
476	7500	1.289000	1.289000	1.289000	1.289000	1.289000	1.289000	1.289000	1.289000
476	7700	1.277000	1.277000	1.277000	1.277000	1.277000	1.277000	1.277000	1.277000
476	7900	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000
476	8100	1.254000	1.254000	1.254000	1.254000	1.254000	1.254000	1.254000	1.254000
476	8300	1.243000	1.243000	1.243000	1.243000	1.243000	1.243000	1.243000	1.243000
476	9600	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000
476	9700	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000
476	9900	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000
476	10100	1.197000	1.197000	1.197000	1.197000	1.197000	1.197000	1.197000	1.197000
476	10300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000
476	10500	1.174000	1.174000	1.174000	1.174000	1.174000	1.174000	1.174000	1.174000
476	10800	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000
476	11000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000
476	11300	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000
476	11700	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000
476	12100	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000
476	12600	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000
476	13400	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000
476	14600	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000
476	16700	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000
476	99900	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000
479	4000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000
479	4600	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000
479	5100	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000
479	5500	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000
479	5800	1.259000	1.259000	1.259000	1.259000	1.259000	1.259000	1.259000	1.259000
479	6200	1.269000	1.269000	1.269000	1.269000	1.269000	1.269000	1.269000	1.269000
479	6500	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000
479	6800	1.288000	1.288000	1.288000	1.288000	1.288000	1.288000	1.288000	1.288000
479	7000	1.286000	1.286000	1.286000	1.286000	1.286000	1.286000	1.286000	1.286000
479	7300	1.276000	1.276000	1.276000	1.276000	1.276000	1.276000	1.276000	1.276000
479	7500	1.267000	1.267000	1.267000	1.267000	1.267000	1.267000	1.267000	1.267000
479	7700	1.257000	1.257000	1.257000	1.257000	1.257000	1.257000	1.257000	1.257000
479	7900	1.247000	1.247000	1.247000	1.247000	1.247000	1.247000	1.247000	1.247000
479	8100	1.238000	1.238000	1.238000	1.238000	1.238000	1.238000	1.238000	1.238000
479	8300	1.228000	1.228000	1.228000	1.228000	1.228000	1.228000	1.228000	1.228000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
473	11300	1.132000	1.132000	1.132000	1.132000	1.132000	1.132000	1.000000
473	11700	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.000000
473	12100	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.000000
473	12600	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.000000
473	13400	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.000000
473	14600	1.066000	1.066000	1.066000	1.066000	1.066000	1.066000	1.000000
473	16700	1.052000	1.052000	1.052000	1.052000	1.052000	1.052000	1.000000
473	99900	1.039000	1.039000	1.039000	1.039000	1.039000	1.039000	1.000000
476	4000	1.284000	1.284000	1.284000	1.284000	1.284000	1.284000	1.000000
476	4600	1.295000	1.295000	1.295000	1.295000	1.295000	1.295000	1.000000
476	5100	1.306000	1.306000	1.306000	1.306000	1.306000	1.306000	1.000000
476	5500	1.318000	1.318000	1.318000	1.318000	1.318000	1.318000	1.000000
476	5800	1.329000	1.329000	1.329000	1.329000	1.329000	1.329000	1.000000
476	6200	1.341000	1.341000	1.341000	1.341000	1.341000	1.341000	1.000000
476	6500	1.334000	1.334000	1.334000	1.334000	1.334000	1.334000	1.000000
476	6800	1.323000	1.323000	1.323000	1.323000	1.323000	1.323000	1.000000
476	7000	1.312000	1.312000	1.312000	1.312000	1.312000	1.312000	1.000000
476	7300	1.300000	1.300000	1.300000	1.300000	1.300000	1.300000	1.000000
476	7500	1.289000	1.289000	1.289000	1.289000	1.289000	1.289000	1.000000
476	7700	1.277000	1.277000	1.277000	1.277000	1.277000	1.277000	1.000000
476	7900	1.266000	1.266000	1.266000	1.266000	1.266000	1.266000	1.000000
476	8100	1.254000	1.254000	1.254000	1.254000	1.254000	1.254000	1.000000
476	8300	1.243000	1.243000	1.243000	1.243000	1.243000	1.243000	1.000000
476	9600	1.231000	1.231000	1.231000	1.231000	1.231000	1.231000	1.000000
476	9700	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.000000
476	9900	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.000000
476	10100	1.197000	1.197000	1.197000	1.197000	1.197000	1.197000	1.000000
476	10300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.000000
476	10500	1.174000	1.174000	1.174000	1.174000	1.174000	1.174000	1.000000
476	10800	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.000000
476	11000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.000000
476	11300	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.000000
476	11700	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.000000
476	12100	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.000000
476	12600	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.000000
476	13400	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.000000
476	14600	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.000000
476	16700	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.000000
476	99900	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.000000
479	4000	1.220000	1.220000	1.220000	1.220000	1.220000	1.220000	1.000000
479	4600	1.230000	1.230000	1.230000	1.230000	1.230000	1.230000	1.000000
479	5100	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.000000
479	5500	1.250000	1.250000	1.250000	1.250000	1.250000	1.250000	1.000000
479	5800	1.259000	1.259000	1.259000	1.259000	1.259000	1.259000	1.000000
479	6200	1.269000	1.269000	1.269000	1.269000	1.269000	1.269000	1.000000
479	6500	1.279000	1.279000	1.279000	1.279000	1.279000	1.279000	1.000000
479	6800	1.288000	1.288000	1.288000	1.288000	1.288000	1.288000	1.000000
479	7000	1.286000	1.286000	1.286000	1.286000	1.286000	1.286000	1.000000
479	7300	1.276000	1.276000	1.276000	1.276000	1.276000	1.276000	1.000000
479	7500	1.267000	1.267000	1.267000	1.267000	1.267000	1.267000	1.000000
479	7700	1.257000	1.257000	1.257000	1.257000	1.257000	1.257000	1.000000
479	7900	1.247000	1.247000	1.247000	1.247000	1.247000	1.247000	1.000000
479	8100	1.238000	1.238000	1.238000	1.238000	1.238000	1.238000	1.000000
479	8300	1.228000	1.228000	1.228000	1.228000	1.228000	1.228000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
479	9600	1.218000	1.218000	1.218000	1.218000	1.218000	1.218000	1.218000	1.218000
479	9700	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000
479	9900	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000
479	10100	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000
479	10300	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000
479	10500	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000
479	10800	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000
479	11000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000
479	11300	1.141000	1.141000	1.141000	1.141000	1.141000	1.141000	1.141000	1.141000
479	11700	1.131000	1.131000	1.131000	1.131000	1.131000	1.131000	1.131000	1.131000
479	12100	1.122000	1.122000	1.122000	1.122000	1.122000	1.122000	1.122000	1.122000
479	12600	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000
479	13400	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000
479	14600	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000
479	16700	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000
479	99900	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000
482	4000	1.168000	1.168000	1.168000	1.168000	1.168000	1.168000	1.168000	1.168000
482	4600	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000
482	5100	1.184000	1.184000	1.184000	1.184000	1.184000	1.184000	1.184000	1.184000
482	5500	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000
482	5800	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000
482	6200	1.208000	1.208000	1.208000	1.208000	1.208000	1.208000	1.208000	1.208000
482	6500	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000
482	6800	1.224000	1.224000	1.224000	1.224000	1.224000	1.224000	1.224000	1.224000
482	7000	1.232000	1.232000	1.232000	1.232000	1.232000	1.232000	1.232000	1.232000
482	7300	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000
482	7500	1.241000	1.241000	1.241000	1.241000	1.241000	1.241000	1.241000	1.241000
482	7700	1.233000	1.233000	1.233000	1.233000	1.233000	1.233000	1.233000	1.233000
482	7900	1.225000	1.225000	1.225000	1.225000	1.225000	1.225000	1.225000	1.225000
482	8100	1.217000	1.217000	1.217000	1.217000	1.217000	1.217000	1.217000	1.217000
482	8300	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000
482	9600	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000
482	9700	1.193000	1.193000	1.193000	1.193000	1.193000	1.193000	1.193000	1.193000
482	9900	1.185000	1.185000	1.185000	1.185000	1.185000	1.185000	1.185000	1.185000
482	10100	1.177000	1.177000	1.177000	1.177000	1.177000	1.177000	1.177000	1.177000
482	10300	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000
482	10500	1.161000	1.161000	1.161000	1.161000	1.161000	1.161000	1.161000	1.161000
482	10800	1.152000	1.152000	1.152000	1.152000	1.152000	1.152000	1.152000	1.152000
482	11000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000
482	11300	1.136000	1.136000	1.136000	1.136000	1.136000	1.136000	1.136000	1.136000
482	11700	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000
482	12100	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000
482	12600	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000
482	13400	1.104000	1.104000	1.104000	1.104000	1.104000	1.104000	1.104000	1.104000
482	14600	1.096000	1.096000	1.096000	1.096000	1.096000	1.096000	1.096000	1.096000
482	16700	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000
482	99900	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000
485	4000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000
485	4600	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000
485	5100	1.137000	1.137000	1.137000	1.137000	1.137000	1.137000	1.137000	1.137000
485	5500	1.143000	1.143000	1.143000	1.143000	1.143000	1.143000	1.143000	1.143000
485	5800	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000
485	6200	1.156000	1.156000	1.156000	1.156000	1.156000	1.156000	1.156000	1.156000
485	6500	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000

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479	9600	1.218000	1.218000	1.218000	1.218000	1.218000	1.218000	1.000000
479	9700	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.000000
479	9900	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.000000
479	10100	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.000000
479	10300	1.180000	1.180000	1.180000	1.180000	1.180000	1.180000	1.000000
479	10500	1.170000	1.170000	1.170000	1.170000	1.170000	1.170000	1.000000
479	10800	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.000000
479	11000	1.151000	1.151000	1.151000	1.151000	1.151000	1.151000	1.000000
479	11300	1.141000	1.141000	1.141000	1.141000	1.141000	1.141000	1.000000
479	11700	1.131000	1.131000	1.131000	1.131000	1.131000	1.131000	1.000000
479	12100	1.122000	1.122000	1.122000	1.122000	1.122000	1.122000	1.000000
479	12600	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.000000
479	13400	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.000000
479	14600	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.000000
479	16700	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.000000
479	99900	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.000000
482	4000	1.168000	1.168000	1.168000	1.168000	1.168000	1.168000	1.000000
482	4600	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.000000
482	5100	1.184000	1.184000	1.184000	1.184000	1.184000	1.184000	1.000000
482	5500	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.000000
482	5800	1.200000	1.200000	1.200000	1.200000	1.200000	1.200000	1.000000
482	6200	1.208000	1.208000	1.208000	1.208000	1.208000	1.208000	1.000000
482	6500	1.216000	1.216000	1.216000	1.216000	1.216000	1.216000	1.000000
482	6800	1.224000	1.224000	1.224000	1.224000	1.224000	1.224000	1.000000
482	7000	1.232000	1.232000	1.232000	1.232000	1.232000	1.232000	1.000000
482	7300	1.240000	1.240000	1.240000	1.240000	1.240000	1.240000	1.000000
482	7500	1.241000	1.241000	1.241000	1.241000	1.241000	1.241000	1.000000
482	7700	1.233000	1.233000	1.233000	1.233000	1.233000	1.233000	1.000000
482	7900	1.225000	1.225000	1.225000	1.225000	1.225000	1.225000	1.000000
482	8100	1.217000	1.217000	1.217000	1.217000	1.217000	1.217000	1.000000
482	8300	1.209000	1.209000	1.209000	1.209000	1.209000	1.209000	1.000000
482	9600	1.201000	1.201000	1.201000	1.201000	1.201000	1.201000	1.000000
482	9700	1.193000	1.193000	1.193000	1.193000	1.193000	1.193000	1.000000
482	9900	1.185000	1.185000	1.185000	1.185000	1.185000	1.185000	1.000000
482	10100	1.177000	1.177000	1.177000	1.177000	1.177000	1.177000	1.000000
482	10300	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.000000
482	10500	1.161000	1.161000	1.161000	1.161000	1.161000	1.161000	1.000000
482	10800	1.152000	1.152000	1.152000	1.152000	1.152000	1.152000	1.000000
482	11000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.000000
482	11300	1.136000	1.136000	1.136000	1.136000	1.136000	1.136000	1.000000
482	11700	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.000000
482	12100	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.000000
482	12600	1.112000	1.112000	1.112000	1.112000	1.112000	1.112000	1.000000
482	13400	1.104000	1.104000	1.104000	1.104000	1.104000	1.104000	1.000000
482	14600	1.096000	1.096000	1.096000	1.096000	1.096000	1.096000	1.000000
482	16700	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.000000
482	99900	1.080000	1.080000	1.080000	1.080000	1.080000	1.080000	1.000000
485	4000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.000000
485	4600	1.130000	1.130000	1.130000	1.130000	1.130000	1.130000	1.000000
485	5100	1.137000	1.137000	1.137000	1.137000	1.137000	1.137000	1.000000
485	5500	1.143000	1.143000	1.143000	1.143000	1.143000	1.143000	1.000000
485	5800	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.000000
485	6200	1.156000	1.156000	1.156000	1.156000	1.156000	1.156000	1.000000
485	6500	1.163000	1.163000	1.163000	1.163000	1.163000	1.163000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
485	6800	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000
485	7000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000
485	7300	1.183000	1.183000	1.183000	1.183000	1.183000	1.183000	1.183000	1.183000
485	7500	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000
485	7700	1.196000	1.196000	1.196000	1.196000	1.196000	1.196000	1.196000	1.196000
485	7900	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000
485	8100	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000
485	8300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000
485	9600	1.179000	1.179000	1.179000	1.179000	1.179000	1.179000	1.179000	1.179000
485	9700	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000
485	9900	1.166000	1.166000	1.166000	1.166000	1.166000	1.166000	1.166000	1.166000
485	10100	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000
485	10300	1.153000	1.153000	1.153000	1.153000	1.153000	1.153000	1.153000	1.153000
485	10500	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000
485	10800	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000
485	11000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000
485	11300	1.127000	1.127000	1.127000	1.127000	1.127000	1.127000	1.127000	1.127000
485	11700	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000
485	12100	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000
485	12600	1.107000	1.107000	1.107000	1.107000	1.107000	1.107000	1.107000	1.107000
485	13400	1.101000	1.101000	1.101000	1.101000	1.101000	1.101000	1.101000	1.101000
485	14600	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000
485	16700	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000
485	99900	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000
488	4000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000
488	4600	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000
488	5100	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000
488	5500	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000
488	5800	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000
488	6200	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000
488	6500	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000
488	6800	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000
488	7000	1.129000	1.129000	1.129000	1.129000	1.129000	1.129000	1.129000	1.129000
488	7300	1.134000	1.134000	1.134000	1.134000	1.134000	1.134000	1.134000	1.134000
488	7500	1.139000	1.139000	1.139000	1.139000	1.139000	1.139000	1.139000	1.139000
488	7700	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000
488	7900	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000
488	8100	1.155000	1.155000	1.155000	1.155000	1.155000	1.155000	1.155000	1.155000
488	8300	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000
488	9600	1.154000	1.154000	1.154000	1.154000	1.154000	1.154000	1.154000	1.154000
488	9700	1.149000	1.149000	1.149000	1.149000	1.149000	1.149000	1.149000	1.149000
488	9900	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000
488	10100	1.138000	1.138000	1.138000	1.138000	1.138000	1.138000	1.138000	1.138000
488	10300	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000
488	10500	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000
488	10800	1.123000	1.123000	1.123000	1.123000	1.123000	1.123000	1.123000	1.123000
488	11000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000
488	11300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000
488	11700	1.108000	1.108000	1.108000	1.108000	1.108000	1.108000	1.108000	1.108000
488	12100	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000
488	12600	1.097000	1.097000	1.097000	1.097000	1.097000	1.097000	1.097000	1.097000
488	13400	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000
488	14600	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000
488	16700	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
485	6800	1.169000	1.169000	1.169000	1.169000	1.169000	1.169000	1.000000
485	7000	1.176000	1.176000	1.176000	1.176000	1.176000	1.176000	1.000000
485	7300	1.183000	1.183000	1.183000	1.183000	1.183000	1.183000	1.000000
485	7500	1.189000	1.189000	1.189000	1.189000	1.189000	1.189000	1.000000
485	7700	1.196000	1.196000	1.196000	1.196000	1.196000	1.196000	1.000000
485	7900	1.199000	1.199000	1.199000	1.199000	1.199000	1.199000	1.000000
485	8100	1.192000	1.192000	1.192000	1.192000	1.192000	1.192000	1.000000
485	8300	1.186000	1.186000	1.186000	1.186000	1.186000	1.186000	1.000000
485	9600	1.179000	1.179000	1.179000	1.179000	1.179000	1.179000	1.000000
485	9700	1.173000	1.173000	1.173000	1.173000	1.173000	1.173000	1.000000
485	9900	1.166000	1.166000	1.166000	1.166000	1.166000	1.166000	1.000000
485	10100	1.160000	1.160000	1.160000	1.160000	1.160000	1.160000	1.000000
485	10300	1.153000	1.153000	1.153000	1.153000	1.153000	1.153000	1.000000
485	10500	1.146000	1.146000	1.146000	1.146000	1.146000	1.146000	1.000000
485	10800	1.140000	1.140000	1.140000	1.140000	1.140000	1.140000	1.000000
485	11000	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.000000
485	11300	1.127000	1.127000	1.127000	1.127000	1.127000	1.127000	1.000000
485	11700	1.120000	1.120000	1.120000	1.120000	1.120000	1.120000	1.000000
485	12100	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.000000
485	12600	1.107000	1.107000	1.107000	1.107000	1.107000	1.107000	1.000000
485	13400	1.101000	1.101000	1.101000	1.101000	1.101000	1.101000	1.000000
485	14600	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.000000
485	16700	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.000000
485	99900	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.000000
488	4000	1.088000	1.088000	1.088000	1.088000	1.088000	1.088000	1.000000
488	4600	1.093000	1.093000	1.093000	1.093000	1.093000	1.093000	1.000000
488	5100	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.000000
488	5500	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.000000
488	5800	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.000000
488	6200	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.000000
488	6500	1.119000	1.119000	1.119000	1.119000	1.119000	1.119000	1.000000
488	6800	1.124000	1.124000	1.124000	1.124000	1.124000	1.124000	1.000000
488	7000	1.129000	1.129000	1.129000	1.129000	1.129000	1.129000	1.000000
488	7300	1.134000	1.134000	1.134000	1.134000	1.134000	1.134000	1.000000
488	7500	1.139000	1.139000	1.139000	1.139000	1.139000	1.139000	1.000000
488	7700	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.000000
488	7900	1.150000	1.150000	1.150000	1.150000	1.150000	1.150000	1.000000
488	8100	1.155000	1.155000	1.155000	1.155000	1.155000	1.155000	1.000000
488	8300	1.159000	1.159000	1.159000	1.159000	1.159000	1.159000	1.000000
488	9600	1.154000	1.154000	1.154000	1.154000	1.154000	1.154000	1.000000
488	9700	1.149000	1.149000	1.149000	1.149000	1.149000	1.149000	1.000000
488	9900	1.144000	1.144000	1.144000	1.144000	1.144000	1.144000	1.000000
488	10100	1.138000	1.138000	1.138000	1.138000	1.138000	1.138000	1.000000
488	10300	1.133000	1.133000	1.133000	1.133000	1.133000	1.133000	1.000000
488	10500	1.128000	1.128000	1.128000	1.128000	1.128000	1.128000	1.000000
488	10800	1.123000	1.123000	1.123000	1.123000	1.123000	1.123000	1.000000
488	11000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.000000
488	11300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.000000
488	11700	1.108000	1.108000	1.108000	1.108000	1.108000	1.108000	1.000000
488	12100	1.103000	1.103000	1.103000	1.103000	1.103000	1.103000	1.000000
488	12600	1.097000	1.097000	1.097000	1.097000	1.097000	1.097000	1.000000
488	13400	1.092000	1.092000	1.092000	1.092000	1.092000	1.092000	1.000000
488	14600	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.000000
488	16700	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
488	99900	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000
491	4000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000
491	4600	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000
491	5100	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000
491	5500	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000
491	5800	1.075000	1.075000	1.075000	1.075000	1.075000	1.075000	1.075000	1.075000
491	6200	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000
491	6500	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000
491	6800	1.086000	1.086000	1.086000	1.086000	1.086000	1.086000	1.086000	1.086000
491	7000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000
491	7300	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000
491	7500	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000
491	7700	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000
491	7900	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000
491	8100	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000
491	8300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000
491	9600	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000
491	9700	1.121000	1.121000	1.121000	1.121000	1.121000	1.121000	1.121000	1.121000
491	9900	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000
491	10100	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000
491	10300	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000
491	10500	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000
491	10800	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000
491	11000	1.099000	1.099000	1.099000	1.099000	1.099000	1.099000	1.099000	1.099000
491	11300	1.095000	1.095000	1.095000	1.095000	1.095000	1.095000	1.095000	1.095000
491	11700	1.091000	1.091000	1.091000	1.091000	1.091000	1.091000	1.091000	1.091000
491	12100	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000
491	12600	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000
491	13400	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000
491	14600	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000
491	16700	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000
491	99900	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000
494	4000	1.038000	1.038000	1.038000	1.038000	1.038000	1.038000	1.038000	1.038000
494	4600	1.041000	1.041000	1.041000	1.041000	1.041000	1.041000	1.041000	1.041000
494	5100	1.043000	1.043000	1.043000	1.043000	1.043000	1.043000	1.043000	1.043000
494	5500	1.046000	1.046000	1.046000	1.046000	1.046000	1.046000	1.046000	1.046000
494	5800	1.048000	1.048000	1.048000	1.048000	1.048000	1.048000	1.048000	1.048000
494	6200	1.051000	1.051000	1.051000	1.051000	1.051000	1.051000	1.051000	1.051000
494	6500	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000
494	6800	1.056000	1.056000	1.056000	1.056000	1.056000	1.056000	1.056000	1.056000
494	7000	1.059000	1.059000	1.059000	1.059000	1.059000	1.059000	1.059000	1.059000
494	7300	1.061000	1.061000	1.061000	1.061000	1.061000	1.061000	1.061000	1.061000
494	7500	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000
494	7700	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000
494	7900	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000
494	8100	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000
494	8300	1.074000	1.074000	1.074000	1.074000	1.074000	1.074000	1.074000	1.074000
494	9600	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000
494	9700	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000
494	9900	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000
494	10100	1.085000	1.085000	1.085000	1.085000	1.085000	1.085000	1.085000	1.085000
494	10300	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000
494	10500	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000
494	10800	1.078000	1.078000	1.078000	1.078000	1.078000	1.078000	1.078000	1.078000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
488	99900	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.000000
491	4000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.000000
491	4600	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.000000
491	5100	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.000000
491	5500	1.071000	1.071000	1.071000	1.071000	1.071000	1.071000	1.000000
491	5800	1.075000	1.075000	1.075000	1.075000	1.075000	1.075000	1.000000
491	6200	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.000000
491	6500	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.000000
491	6800	1.086000	1.086000	1.086000	1.086000	1.086000	1.086000	1.000000
491	7000	1.090000	1.090000	1.090000	1.090000	1.090000	1.090000	1.000000
491	7300	1.094000	1.094000	1.094000	1.094000	1.094000	1.094000	1.000000
491	7500	1.098000	1.098000	1.098000	1.098000	1.098000	1.098000	1.000000
491	7700	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.000000
491	7900	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.000000
491	8100	1.109000	1.109000	1.109000	1.109000	1.109000	1.109000	1.000000
491	8300	1.113000	1.113000	1.113000	1.113000	1.113000	1.113000	1.000000
491	9600	1.117000	1.117000	1.117000	1.117000	1.117000	1.117000	1.000000
491	9700	1.121000	1.121000	1.121000	1.121000	1.121000	1.121000	1.000000
491	9900	1.118000	1.118000	1.118000	1.118000	1.118000	1.118000	1.000000
491	10100	1.114000	1.114000	1.114000	1.114000	1.114000	1.114000	1.000000
491	10300	1.110000	1.110000	1.110000	1.110000	1.110000	1.110000	1.000000
491	10500	1.106000	1.106000	1.106000	1.106000	1.106000	1.106000	1.000000
491	10800	1.102000	1.102000	1.102000	1.102000	1.102000	1.102000	1.000000
491	11000	1.099000	1.099000	1.099000	1.099000	1.099000	1.099000	1.000000
491	11300	1.095000	1.095000	1.095000	1.095000	1.095000	1.095000	1.000000
491	11700	1.091000	1.091000	1.091000	1.091000	1.091000	1.091000	1.000000
491	12100	1.087000	1.087000	1.087000	1.087000	1.087000	1.087000	1.000000
491	12600	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.000000
491	13400	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.000000
491	14600	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.000000
491	16700	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.000000
491	99900	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.000000
494	4000	1.038000	1.038000	1.038000	1.038000	1.038000	1.038000	1.000000
494	4600	1.041000	1.041000	1.041000	1.041000	1.041000	1.041000	1.000000
494	5100	1.043000	1.043000	1.043000	1.043000	1.043000	1.043000	1.000000
494	5500	1.046000	1.046000	1.046000	1.046000	1.046000	1.046000	1.000000
494	5800	1.048000	1.048000	1.048000	1.048000	1.048000	1.048000	1.000000
494	6200	1.051000	1.051000	1.051000	1.051000	1.051000	1.051000	1.000000
494	6500	1.054000	1.054000	1.054000	1.054000	1.054000	1.054000	1.000000
494	6800	1.056000	1.056000	1.056000	1.056000	1.056000	1.056000	1.000000
494	7000	1.059000	1.059000	1.059000	1.059000	1.059000	1.059000	1.000000
494	7300	1.061000	1.061000	1.061000	1.061000	1.061000	1.061000	1.000000
494	7500	1.064000	1.064000	1.064000	1.064000	1.064000	1.064000	1.000000
494	7700	1.067000	1.067000	1.067000	1.067000	1.067000	1.067000	1.000000
494	7900	1.069000	1.069000	1.069000	1.069000	1.069000	1.069000	1.000000
494	8100	1.072000	1.072000	1.072000	1.072000	1.072000	1.072000	1.000000
494	8300	1.074000	1.074000	1.074000	1.074000	1.074000	1.074000	1.000000
494	9600	1.077000	1.077000	1.077000	1.077000	1.077000	1.077000	1.000000
494	9700	1.079000	1.079000	1.079000	1.079000	1.079000	1.079000	1.000000
494	9900	1.082000	1.082000	1.082000	1.082000	1.082000	1.082000	1.000000
494	10100	1.085000	1.085000	1.085000	1.085000	1.085000	1.085000	1.000000
494	10300	1.083000	1.083000	1.083000	1.083000	1.083000	1.083000	1.000000
494	10500	1.081000	1.081000	1.081000	1.081000	1.081000	1.081000	1.000000
494	10800	1.078000	1.078000	1.078000	1.078000	1.078000	1.078000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
494	11000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000
494	11300	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000
494	11700	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000
494	12100	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000
494	12600	1.065000	1.065000	1.065000	1.065000	1.065000	1.065000	1.065000	1.065000
494	13400	1.063000	1.063000	1.063000	1.063000	1.063000	1.063000	1.063000	1.063000
494	14600	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000
494	16700	1.058000	1.058000	1.058000	1.058000	1.058000	1.058000	1.058000	1.058000
494	99900	1.055000	1.055000	1.055000	1.055000	1.055000	1.055000	1.055000	1.055000
510	4000	1.003000	1.003000	1.003000	1.003000	1.003000	1.003000	1.003000	1.003000
510	4600	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000
510	5100	1.001000	1.001000	1.001000	1.001000	1.001000	1.001000	1.001000	1.001000
510	5500	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
510	5800	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000
510	6200	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000
510	6500	0.998000	0.998000	0.998000	0.998000	0.998000	0.998000	0.998000	0.998000
510	6800	0.997000	0.997000	0.997000	0.997000	0.997000	0.997000	0.997000	0.997000
510	7000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000
510	7300	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000
510	7500	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000
510	7700	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000
510	7900	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000
510	8100	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000
510	8300	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000
510	9600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000
510	9700	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000
510	9900	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000
510	10100	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000
510	10300	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000
510	10500	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000
510	10800	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000
510	11000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000
510	11300	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000
510	11700	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000
510	12100	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000
510	12600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000
510	13400	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000
510	14600	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000
510	16700	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000
510	99900	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000
515	4000	0.984000	0.984000	0.984000	0.984000	0.984000	0.984000	0.984000	0.984000
515	4600	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000
515	5100	0.976000	0.976000	0.976000	0.976000	0.976000	0.976000	0.976000	0.976000
515	5500	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000
515	5800	0.968000	0.968000	0.968000	0.968000	0.968000	0.968000	0.968000	0.968000
515	6200	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000
515	6500	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000
515	6800	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000
515	7000	0.953000	0.953000	0.953000	0.953000	0.953000	0.953000	0.953000	0.953000
515	7300	0.949000	0.949000	0.949000	0.949000	0.949000	0.949000	0.949000	0.949000
515	7500	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000
515	7700	0.941000	0.941000	0.941000	0.941000	0.941000	0.941000	0.941000	0.941000
515	7900	0.937000	0.937000	0.937000	0.937000	0.937000	0.937000	0.937000	0.937000
515	8100	0.933000	0.933000	0.933000	0.933000	0.933000	0.933000	0.933000	0.933000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
494	11000	1.076000	1.076000	1.076000	1.076000	1.076000	1.076000	1.000000
494	11300	1.073000	1.073000	1.073000	1.073000	1.073000	1.073000	1.000000
494	11700	1.070000	1.070000	1.070000	1.070000	1.070000	1.070000	1.000000
494	12100	1.068000	1.068000	1.068000	1.068000	1.068000	1.068000	1.000000
494	12600	1.065000	1.065000	1.065000	1.065000	1.065000	1.065000	1.000000
494	13400	1.063000	1.063000	1.063000	1.063000	1.063000	1.063000	1.000000
494	14600	1.060000	1.060000	1.060000	1.060000	1.060000	1.060000	1.000000
494	16700	1.058000	1.058000	1.058000	1.058000	1.058000	1.058000	1.000000
494	99900	1.055000	1.055000	1.055000	1.055000	1.055000	1.055000	1.000000
510	4000	1.003000	1.003000	1.003000	1.003000	1.003000	1.003000	1.000000
510	4600	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.000000
510	5100	1.001000	1.001000	1.001000	1.001000	1.001000	1.001000	1.000000
510	5500	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
510	5800	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	1.000000
510	6200	0.999000	0.999000	0.999000	0.999000	0.999000	0.999000	1.000000
510	6500	0.998000	0.998000	0.998000	0.998000	0.998000	0.998000	1.000000
510	6800	0.997000	0.997000	0.997000	0.997000	0.997000	0.997000	1.000000
510	7000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	1.000000
510	7300	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	1.000000
510	7500	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	1.000000
510	7700	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	1.000000
510	7900	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	1.000000
510	8100	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	1.000000
510	8300	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	1.000000
510	9600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	1.000000
510	9700	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	1.000000
510	9900	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	1.000000
510	10100	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	1.000000
510	10300	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	1.000000
510	10500	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	1.000000
510	10800	0.986000	0.986000	0.986000	0.986000	0.986000	0.986000	1.000000
510	11000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	1.000000
510	11300	0.988000	0.988000	0.988000	0.988000	0.988000	0.988000	1.000000
510	11700	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	1.000000
510	12100	0.989000	0.989000	0.989000	0.989000	0.989000	0.989000	1.000000
510	12600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	1.000000
510	13400	0.991000	0.991000	0.991000	0.991000	0.991000	0.991000	1.000000
510	14600	0.992000	0.992000	0.992000	0.992000	0.992000	0.992000	1.000000
510	16700	0.993000	0.993000	0.993000	0.993000	0.993000	0.993000	1.000000
510	99900	0.994000	0.994000	0.994000	0.994000	0.994000	0.994000	1.000000
515	4000	0.984000	0.984000	0.984000	0.984000	0.984000	0.984000	1.000000
515	4600	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	1.000000
515	5100	0.976000	0.976000	0.976000	0.976000	0.976000	0.976000	1.000000
515	5500	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	1.000000
515	5800	0.968000	0.968000	0.968000	0.968000	0.968000	0.968000	1.000000
515	6200	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	1.000000
515	6500	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	1.000000
515	6800	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	1.000000
515	7000	0.953000	0.953000	0.953000	0.953000	0.953000	0.953000	1.000000
515	7300	0.949000	0.949000	0.949000	0.949000	0.949000	0.949000	1.000000
515	7500	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	1.000000
515	7700	0.941000	0.941000	0.941000	0.941000	0.941000	0.941000	1.000000
515	7900	0.937000	0.937000	0.937000	0.937000	0.937000	0.937000	1.000000
515	8100	0.933000	0.933000	0.933000	0.933000	0.933000	0.933000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
515	8300	0.929000	0.929000	0.929000	0.929000	0.929000	0.929000	0.929000	0.929000
515	9600	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000
515	9700	0.921000	0.921000	0.921000	0.921000	0.921000	0.921000	0.921000	0.921000
515	9900	0.917000	0.917000	0.917000	0.917000	0.917000	0.917000	0.917000	0.917000
515	10100	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000
515	10300	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000
515	10500	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000
515	10800	0.901000	0.901000	0.901000	0.901000	0.901000	0.901000	0.901000	0.901000
515	11000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000
515	11300	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000
515	11700	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000
515	12100	0.904000	0.904000	0.904000	0.904000	0.904000	0.904000	0.904000	0.904000
515	12600	0.908000	0.908000	0.908000	0.908000	0.908000	0.908000	0.908000	0.908000
515	13400	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000
515	14600	0.916000	0.916000	0.916000	0.916000	0.916000	0.916000	0.916000	0.916000
515	16700	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000
515	99900	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000
520	4000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000
520	4600	0.982000	0.982000	0.982000	0.982000	0.982000	0.982000	0.982000	0.982000
520	5100	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000
520	5500	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000
520	5800	0.966000	0.966000	0.966000	0.966000	0.966000	0.966000	0.966000	0.966000
520	6200	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000
520	6500	0.956000	0.956000	0.956000	0.956000	0.956000	0.956000	0.956000	0.956000
520	6800	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000
520	7000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000
520	7300	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000
520	7500	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000
520	7700	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000
520	7900	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000
520	8100	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000
520	8300	0.914000	0.914000	0.914000	0.914000	0.914000	0.914000	0.914000	0.914000
520	9600	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000
520	9700	0.903000	0.903000	0.903000	0.903000	0.903000	0.903000	0.903000	0.903000
520	9900	0.898000	0.898000	0.898000	0.898000	0.898000	0.898000	0.898000	0.898000
520	10100	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000
520	10300	0.888000	0.888000	0.888000	0.888000	0.888000	0.888000	0.888000	0.888000
520	10500	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000
520	10800	0.877000	0.877000	0.877000	0.877000	0.877000	0.877000	0.877000	0.877000
520	11000	0.872000	0.872000	0.872000	0.872000	0.872000	0.872000	0.872000	0.872000
520	11300	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000
520	11700	0.862000	0.862000	0.862000	0.862000	0.862000	0.862000	0.862000	0.862000
520	12100	0.859000	0.859000	0.859000	0.859000	0.859000	0.859000	0.859000	0.859000
520	12600	0.864000	0.864000	0.864000	0.864000	0.864000	0.864000	0.864000	0.864000
520	13400	0.869000	0.869000	0.869000	0.869000	0.869000	0.869000	0.869000	0.869000
520	14600	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000
520	16700	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000
520	99900	0.885000	0.885000	0.885000	0.885000	0.885000	0.885000	0.885000	0.885000
525	4000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000
525	4600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000
525	5100	0.983000	0.983000	0.983000	0.983000	0.983000	0.983000	0.983000	0.983000
525	5500	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000
525	5800	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000
525	6200	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
515	8300	0.929000	0.929000	0.929000	0.929000	0.929000	0.929000	1.000000
515	9600	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	1.000000
515	9700	0.921000	0.921000	0.921000	0.921000	0.921000	0.921000	1.000000
515	9900	0.917000	0.917000	0.917000	0.917000	0.917000	0.917000	1.000000
515	10100	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	1.000000
515	10300	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	1.000000
515	10500	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	1.000000
515	10800	0.901000	0.901000	0.901000	0.901000	0.901000	0.901000	1.000000
515	11000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	1.000000
515	11300	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	1.000000
515	11700	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	1.000000
515	12100	0.904000	0.904000	0.904000	0.904000	0.904000	0.904000	1.000000
515	12600	0.908000	0.908000	0.908000	0.908000	0.908000	0.908000	1.000000
515	13400	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	1.000000
515	14600	0.916000	0.916000	0.916000	0.916000	0.916000	0.916000	1.000000
515	16700	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	1.000000
515	99900	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	1.000000
520	4000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	1.000000
520	4600	0.982000	0.982000	0.982000	0.982000	0.982000	0.982000	1.000000
520	5100	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	1.000000
520	5500	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	1.000000
520	5800	0.966000	0.966000	0.966000	0.966000	0.966000	0.966000	1.000000
520	6200	0.961000	0.961000	0.961000	0.961000	0.961000	0.961000	1.000000
520	6500	0.956000	0.956000	0.956000	0.956000	0.956000	0.956000	1.000000
520	6800	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	1.000000
520	7000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	1.000000
520	7300	0.940000	0.940000	0.940000	0.940000	0.940000	0.940000	1.000000
520	7500	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	1.000000
520	7700	0.930000	0.930000	0.930000	0.930000	0.930000	0.930000	1.000000
520	7900	0.924000	0.924000	0.924000	0.924000	0.924000	0.924000	1.000000
520	8100	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	1.000000
520	8300	0.914000	0.914000	0.914000	0.914000	0.914000	0.914000	1.000000
520	9600	0.909000	0.909000	0.909000	0.909000	0.909000	0.909000	1.000000
520	9700	0.903000	0.903000	0.903000	0.903000	0.903000	0.903000	1.000000
520	9900	0.898000	0.898000	0.898000	0.898000	0.898000	0.898000	1.000000
520	10100	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	1.000000
520	10300	0.888000	0.888000	0.888000	0.888000	0.888000	0.888000	1.000000
520	10500	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	1.000000
520	10800	0.877000	0.877000	0.877000	0.877000	0.877000	0.877000	1.000000
520	11000	0.872000	0.872000	0.872000	0.872000	0.872000	0.872000	1.000000
520	11300	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	1.000000
520	11700	0.862000	0.862000	0.862000	0.862000	0.862000	0.862000	1.000000
520	12100	0.859000	0.859000	0.859000	0.859000	0.859000	0.859000	1.000000
520	12600	0.864000	0.864000	0.864000	0.864000	0.864000	0.864000	1.000000
520	13400	0.869000	0.869000	0.869000	0.869000	0.869000	0.869000	1.000000
520	14600	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	1.000000
520	16700	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	1.000000
520	99900	0.885000	0.885000	0.885000	0.885000	0.885000	0.885000	1.000000
525	4000	0.996000	0.996000	0.996000	0.996000	0.996000	0.996000	1.000000
525	4600	0.990000	0.990000	0.990000	0.990000	0.990000	0.990000	1.000000
525	5100	0.983000	0.983000	0.983000	0.983000	0.983000	0.983000	1.000000
525	5500	0.977000	0.977000	0.977000	0.977000	0.977000	0.977000	1.000000
525	5800	0.970000	0.970000	0.970000	0.970000	0.970000	0.970000	1.000000
525	6200	0.964000	0.964000	0.964000	0.964000	0.964000	0.964000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
525	6500	0.958000	0.958000	0.958000	0.958000	0.958000	0.958000	0.958000	0.958000
525	6800	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000
525	7000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000
525	7300	0.938000	0.938000	0.938000	0.938000	0.938000	0.938000	0.938000	0.938000
525	7500	0.932000	0.932000	0.932000	0.932000	0.932000	0.932000	0.932000	0.932000
525	7700	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000
525	7900	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000
525	8100	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000
525	8300	0.906000	0.906000	0.906000	0.906000	0.906000	0.906000	0.906000	0.906000
525	9600	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000
525	9700	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000
525	9900	0.887000	0.887000	0.887000	0.887000	0.887000	0.887000	0.887000	0.887000
525	10100	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000
525	10300	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000
525	10500	0.868000	0.868000	0.868000	0.868000	0.868000	0.868000	0.868000	0.868000
525	10800	0.861000	0.861000	0.861000	0.861000	0.861000	0.861000	0.861000	0.861000
525	11000	0.855000	0.855000	0.855000	0.855000	0.855000	0.855000	0.855000	0.855000
525	11300	0.848000	0.848000	0.848000	0.848000	0.848000	0.848000	0.848000	0.848000
525	11700	0.842000	0.842000	0.842000	0.842000	0.842000	0.842000	0.842000	0.842000
525	12100	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000
525	12600	0.829000	0.829000	0.829000	0.829000	0.829000	0.829000	0.829000	0.829000
525	13400	0.823000	0.823000	0.823000	0.823000	0.823000	0.823000	0.823000	0.823000
525	14600	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000
525	16700	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000
525	99900	0.843000	0.843000	0.843000	0.843000	0.843000	0.843000	0.843000	0.843000
530	4000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000
530	4600	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000
530	5100	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000
530	5500	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000
530	5800	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000
530	6200	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000
530	6500	0.965000	0.965000	0.965000	0.965000	0.965000	0.965000	0.965000	0.965000
530	6800	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000
530	7000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000
530	7300	0.942000	0.942000	0.942000	0.942000	0.942000	0.942000	0.942000	0.942000
530	7500	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000
530	7700	0.927000	0.927000	0.927000	0.927000	0.927000	0.927000	0.927000	0.927000
530	7900	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000
530	8100	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000
530	8300	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000
530	9600	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000
530	9700	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000
530	9900	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000
530	10100	0.875000	0.875000	0.875000	0.875000	0.875000	0.875000	0.875000	0.875000
530	10300	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000
530	10500	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000
530	10800	0.852000	0.852000	0.852000	0.852000	0.852000	0.852000	0.852000	0.852000
530	11000	0.845000	0.845000	0.845000	0.845000	0.845000	0.845000	0.845000	0.845000
530	11300	0.837000	0.837000	0.837000	0.837000	0.837000	0.837000	0.837000	0.837000
530	11700	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000
530	12100	0.822000	0.822000	0.822000	0.822000	0.822000	0.822000	0.822000	0.822000
530	12600	0.815000	0.815000	0.815000	0.815000	0.815000	0.815000	0.815000	0.815000
530	13400	0.807000	0.807000	0.807000	0.807000	0.807000	0.807000	0.807000	0.807000
530	14600	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000

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525	6500	0.958000	0.958000	0.958000	0.958000	0.958000	0.958000	1.000000
525	6800	0.951000	0.951000	0.951000	0.951000	0.951000	0.951000	1.000000
525	7000	0.945000	0.945000	0.945000	0.945000	0.945000	0.945000	1.000000
525	7300	0.938000	0.938000	0.938000	0.938000	0.938000	0.938000	1.000000
525	7500	0.932000	0.932000	0.932000	0.932000	0.932000	0.932000	1.000000
525	7700	0.925000	0.925000	0.925000	0.925000	0.925000	0.925000	1.000000
525	7900	0.919000	0.919000	0.919000	0.919000	0.919000	0.919000	1.000000
525	8100	0.913000	0.913000	0.913000	0.913000	0.913000	0.913000	1.000000
525	8300	0.906000	0.906000	0.906000	0.906000	0.906000	0.906000	1.000000
525	9600	0.900000	0.900000	0.900000	0.900000	0.900000	0.900000	1.000000
525	9700	0.893000	0.893000	0.893000	0.893000	0.893000	0.893000	1.000000
525	9900	0.887000	0.887000	0.887000	0.887000	0.887000	0.887000	1.000000
525	10100	0.880000	0.880000	0.880000	0.880000	0.880000	0.880000	1.000000
525	10300	0.874000	0.874000	0.874000	0.874000	0.874000	0.874000	1.000000
525	10500	0.868000	0.868000	0.868000	0.868000	0.868000	0.868000	1.000000
525	10800	0.861000	0.861000	0.861000	0.861000	0.861000	0.861000	1.000000
525	11000	0.855000	0.855000	0.855000	0.855000	0.855000	0.855000	1.000000
525	11300	0.848000	0.848000	0.848000	0.848000	0.848000	0.848000	1.000000
525	11700	0.842000	0.842000	0.842000	0.842000	0.842000	0.842000	1.000000
525	12100	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	1.000000
525	12600	0.829000	0.829000	0.829000	0.829000	0.829000	0.829000	1.000000
525	13400	0.823000	0.823000	0.823000	0.823000	0.823000	0.823000	1.000000
525	14600	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	1.000000
525	16700	0.836000	0.836000	0.836000	0.836000	0.836000	0.836000	1.000000
525	99900	0.843000	0.843000	0.843000	0.843000	0.843000	0.843000	1.000000
530	4000	1.010000	1.010000	1.010000	1.010000	1.010000	1.010000	1.000000
530	4600	1.002000	1.002000	1.002000	1.002000	1.002000	1.002000	1.000000
530	5100	0.995000	0.995000	0.995000	0.995000	0.995000	0.995000	1.000000
530	5500	0.987000	0.987000	0.987000	0.987000	0.987000	0.987000	1.000000
530	5800	0.980000	0.980000	0.980000	0.980000	0.980000	0.980000	1.000000
530	6200	0.972000	0.972000	0.972000	0.972000	0.972000	0.972000	1.000000
530	6500	0.965000	0.965000	0.965000	0.965000	0.965000	0.965000	1.000000
530	6800	0.957000	0.957000	0.957000	0.957000	0.957000	0.957000	1.000000
530	7000	0.950000	0.950000	0.950000	0.950000	0.950000	0.950000	1.000000
530	7300	0.942000	0.942000	0.942000	0.942000	0.942000	0.942000	1.000000
530	7500	0.935000	0.935000	0.935000	0.935000	0.935000	0.935000	1.000000
530	7700	0.927000	0.927000	0.927000	0.927000	0.927000	0.927000	1.000000
530	7900	0.920000	0.920000	0.920000	0.920000	0.920000	0.920000	1.000000
530	8100	0.912000	0.912000	0.912000	0.912000	0.912000	0.912000	1.000000
530	8300	0.905000	0.905000	0.905000	0.905000	0.905000	0.905000	1.000000
530	9600	0.897000	0.897000	0.897000	0.897000	0.897000	0.897000	1.000000
530	9700	0.890000	0.890000	0.890000	0.890000	0.890000	0.890000	1.000000
530	9900	0.882000	0.882000	0.882000	0.882000	0.882000	0.882000	1.000000
530	10100	0.875000	0.875000	0.875000	0.875000	0.875000	0.875000	1.000000
530	10300	0.867000	0.867000	0.867000	0.867000	0.867000	0.867000	1.000000
530	10500	0.860000	0.860000	0.860000	0.860000	0.860000	0.860000	1.000000
530	10800	0.852000	0.852000	0.852000	0.852000	0.852000	0.852000	1.000000
530	11000	0.845000	0.845000	0.845000	0.845000	0.845000	0.845000	1.000000
530	11300	0.837000	0.837000	0.837000	0.837000	0.837000	0.837000	1.000000
530	11700	0.830000	0.830000	0.830000	0.830000	0.830000	0.830000	1.000000
530	12100	0.822000	0.822000	0.822000	0.822000	0.822000	0.822000	1.000000
530	12600	0.815000	0.815000	0.815000	0.815000	0.815000	0.815000	1.000000
530	13400	0.807000	0.807000	0.807000	0.807000	0.807000	0.807000	1.000000
530	14600	0.800000	0.800000	0.800000	0.800000	0.800000	0.800000	1.000000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	BI	PD	MP	PIP	UMBI	UIMBI	CompGlass	CompTheft
530	16700	0.792000	0.792000	0.792000	0.792000	0.792000	0.792000	0.792000	0.792000
530	99900	0.798000	0.798000	0.798000	0.798000	0.798000	0.798000	0.798000	0.798000

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RightTrack Code (Up to and Including)	Driving Score Group (Up to and Including)	CompWeather	CompFire	CompAnimal	Coll	Rental	Towing	Fixed
530	16700	0.792000	0.792000	0.792000	0.792000	0.792000	0.792000	1.000000
530	99900	0.798000	0.798000	0.798000	0.798000	0.798000	0.798000	1.000000

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Annual Rate Stabilization

Proposed	
Indicated Change	Capped Change
< -30%	-10.0%
[-30%, -25%)	-7.0%
[-25%, -15%)	-4.0%
[-15%, -9%)	-2.0%
[-9%, 9%)	0.0%
[9%, 15%)	2.0%
[15%, 25%)	4.0%
[25%, 30%)	7.0%
>=30%	10.0%

Rate stabilization will be applied to Auto renewals as follows: premium changes that result from company-initiated revisions to its rating plan are subject to rate stabilization. Base rates, customer-related or exposure changes are fully applied to the renewal premium. Rate stabilization is set to roll-off in seven years.