

Liberty Mutual Personal Insurance Company
Automobile Rating Manual

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 Selections Page	AUTO 4986
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
Important Notice To All Policyholders	PMKT 1521MA
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4317
Massachusetts Mandatory Endorsement	AS 3963MA
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Optional Bodily Injury to Others Exclusion	AUTO 5007
Original Equipment Manufacturer Parts Coverage	AS 3834MA
Renewal Form	AUTO 4988
RideSharing Coverage Endorsement	AS 3920MA
Stated Amount Coverage	AS 2334
Trust Endorsement	AS 2317
Waiver of Deductible	AS 2339

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 \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 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 \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 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.

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 = 25/50
- Low = Limit of 35/80 or 40/90
- Mid-Low = Limits of 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.

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Bodily Injury Limit	Coverage Factor
No Coverage	0.000000
25/50	0.142509
35/80	0.260709
40/90	0.310380
50/100	0.379909
100/300	0.682709
250/500	1.389409
500/500	2.069209

Liberty Mutual Fire Insurance Company

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Property Damage Limit	Coverage Factor
No Coverage	0.000000
30000	0.957800
50000	1.000000
100000	1.040600
250000	1.092600
500000	1.137100

Liberty Mutual Fire Insurance Company

Massachusetts Auto Rating Manual

Uninsured Bodily Injury Limit	Coverage Factor
No Coverage	0.000000
25/50	0.641800
35/80	0.726900
40/90	0.762445
50/100	0.812200
100/300	1.000000
250/500	1.252300
500/500	1.433600

Liberty Mutual Fire Insurance Company

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Underinsured Bodily Injury Limit	Coverage Factor
No Coverage	0.000000
25/50	0.000000
35/80	0.202700
40/90	0.273372
50/100	0.372300
100/300	1.000000
250/500	2.530900
500/500	4.401000

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Compulsory Bodily Injury Limit (\$000s)	Coverage Factor
No Coverage	0.000000
25/50	1.044791

G11. 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 \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

G12. Mandatory Offer of Coverage

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

1. Limits up to \$40,000 each person and \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Substitute Transportation.
5. Fire or Theft Coverage subject to a basic deductible of \$500.

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Limit Factor

Optional Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
No Coverage	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25/50	0.1215	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
30/70	0.1777	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
35/80	0.2134	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
40/90	0.2448	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50/100	0.2888	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
100/200	0.512	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
100/300	0.5564	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
150/300	0.7095	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
200/300	0.8073	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
200/400	0.8496	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
200/500	0.8782	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
250/500	0.9583	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
300/300	1.1044	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
300/500	1.1893	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
500/500	1.8061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
500/1MIL	1.9624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1MIL/1MIL	2.7581	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1MIL/2MIL	2.9665	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1MIL/3MIL	3.0806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Limit Factor

Property Damage Limit (\$s)	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
No Coverage	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
30000	1.0000	0.9649	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
35000	1.0000	0.9697	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50000	1.0000	0.9800	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
100000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
250000	1.0000	1.0417	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
300000	1.0000	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
500000	1.0000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1 MIL	1.0000	1.1678	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Class-Territory Base Rates Part 4 Basic (\$30000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	459	812	575	1599	991	1443	892	474
2	493	850	588	1721	1061	1550	953	500
3	500	872	626	1790	1071	1609	965	530
4	530	907	639	1921	1147	1726	1032	584
5	525	904	618	1944	1197	1746	1077	583
6	567	938	676	1994	1258	1797	1137	610
7	578	948	710	2050	1344	1841	1209	630
8	587	1010	730	2120	1350	1907	1212	663
9	610	1031	725	2155	1354	1943	1218	624
10	600	1020	714	2127	1335	1914	1201	615
11	587	1086	731	2110	1333	1901	1197	618
12	655	1104	785	2157	1425	1948	1282	670
13	731	1184	834	2314	1531	2089	1378	731
14	791	1320	909	2392	1622	2153	1463	810
15	852	1456	978	2449	1765	2206	1589	870
16	792	1520	1020	2536	1676	2285	1514	815
17	668	1285	801	2314	1353	2085	1217	668
18	862	1712	1052	2813	1821	2528	1644	852
19	708	1329	852	2144	1385	1928	1243	681
20	837	1680	1020	2789	1780	2511	1600	885
21	988	1850	1184	2747	1987	2472	1787	990
22	1254	1969	1471	2742	2134	2471	1926	1221
23	587	1353	867	2190	1449	1967	1304	648
24	721	1353	865	2200	1389	1978	1249	703
25	691	1495	872	2249	1574	2023	1415	738
26	865	1584	1114	2280	1735	2048	1558	854
27	436	773	525	1514	877	1362	784	436
40	673	1258	831	2285	1439	2052	1300	773
41	644	1151	814	2155	1443	1944	1300	679
42	698	1350	963	2399	1691	2158	1531	829
43	847	1455	1003	2512	1802	2256	1621	862
44	607	1300	882	2211	1468	1994	1317	626
45	920	1556	1043	2667	1908	2407	1718	930

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

Note:

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Class-Territory Base Rates Part-1 (A-1: 25/50 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	245	438	274	822	432	739	390	234
2	270	476	309	895	487	804	440	256
3	276	502	333	972	525	872	471	273
4	300	558	341	1074	607	970	548	290
5	303	548	380	1108	637	999	572	300
6	334	618	380	1211	744	1089	671	326
7	340	596	422	1285	758	1159	680	331
8	363	664	433	1351	815	1219	735	356
9	412	709	491	1402	851	1260	761	403
10	408	815	547	1461	960	1314	868	420
11	396	886	537	1435	968	1295	872	452
12	442	844	587	1437	1040	1296	937	431
13	538	986	677	1546	1125	1393	1012	525
14	620	1059	780	1563	1191	1410	1072	604
15	744	1191	825	1573	1296	1418	1164	709
16	656	1284	1137	1628	1324	1465	1195	676
17	458	886	557	1508	895	1353	802	459
18	554	1372	749	1832	1322	1654	1192	628
19	526	1056	699	1378	1056	1241	950	590
20	618	1367	839	1818	1381	1637	1244	686
21	760	1381	1141	1766	1451	1593	1303	1059
22	749	1381	1112	1767	1426	1595	1282	1027
23	447	1000	697	1405	1034	1263	932	458
24	454	895	573	1411	929	1269	835	461
25	459	1029	618	1446	1089	1300	979	501
26	586	1153	817	1461	1204	1314	1080	562
27	208	401	233	736	364	665	331	215
40	552	1033	678	1512	1075	1360	973	582
41	540	973	708	1435	1075	1295	973	554
42	715	1155	825	1539	1259	1383	1134	731
43	674	1196	848	1610	1322	1451	1189	729
44	555	1141	1007	1444	1175	1299	1056	564
45	747	1255	893	1717	1397	1546	1257	775

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

SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available.

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

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

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

1. Limits up to \$40,000 each person and \$90,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

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

RULE 4. STANDARD PROCEDURES

A. Renewals

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

The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

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

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

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) License Years Factor, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Early Shopper Discount, (15) Enrollment Credit, (16) Responsible Driver Factor, (17) Employee Parking Guard, and (18) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 25/50 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$25,000/\$50,000 Bodily Injury Liability (Parts 1 and 5) and \$30,000 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

Massachusetts
Motorcycle Rating Manual
Coverage Factor

Compulsory Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
No Coverage	0.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
25/50	1.011110	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Massachusetts
Motorcycle Rating Manual
Coverage Factor

UIM Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
No Coverage	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.000000	1.000000
25/50	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.000000	1.000000
35/80	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.670000	1.000000
40/90	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.737000	1.000000
50/100	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.830000	1.000000
100/300	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.500000	1.000000
250/500	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	2.130000	1.000000

Massachusetts
Automobile Rating Manual
Limit Factor

UM Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
No Coverage	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000
25/50	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000
30/70	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.5155	1.0000
35/80	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	3.7827	1.0000
40/90	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	4.9844	1.0000
50/100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	6.6667	1.0000
100/300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	15.3333	1.0000
250/500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	44.3333	1.0000
500/500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	108.3994	1.0000
500/1MIL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	114.3333	1.0000

MC-G11. 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 \$25,000 each person and \$50,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Additional 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.

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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 \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

MC-G12. Mandatory Offer of Coverage

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

1. Limits up to \$40,000 each person and \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Fire or Theft Coverage subject to a basic deductible of \$500.

Massachusetts
Motorcycle Rating Manual
Coverage Factor

UM Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
No Coverage	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.000000	1.000000	1.000000
25/50	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.510000	1.000000	1.000000
35/80	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.670000	1.000000	1.000000
40/90	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.737000	1.000000	1.000000
50/100	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	0.830000	1.000000	1.000000
100/300	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.500000	1.000000	1.000000
250/500	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	2.130000	1.000000	1.000000

Massachusetts
Automobile Rating Manual
Limit Factor

Compulsory Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
No Coverage	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25/50	1.0500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Massachusetts
Motorcycle Rating Manual
Coverage Factor

Optional Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
No Coverage	0.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
25/50	0.808900	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
35/80	0.888900	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
40/90	0.918100	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
50/100	0.958900	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
100/300	1.138900	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
250/500	1.178900	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Massachusetts
Automobile Rating Manual
Limit Factor

UM Bodily Injury Limit (\$000s)	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
No Coverage	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000
25/50	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
30/70	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0569	1.0000	1.0000
35/80	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0949	1.0000	1.0000
40/90	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1289	1.0000	1.0000
50/100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1765	1.0000	1.0000
100/300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.4118	1.0000	1.0000
250/500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.6471	1.0000	1.0000
500/500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.3981	1.0000	1.0000
500/1MIL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.5294	1.0000	1.0000

Massachusetts
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Coverage Factor

Property Damage Limit (\$s)	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
No Coverage	1.000000	0.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
30000	1.000000	1.006000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
50000	1.000000	1.150000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
100000	1.000000	1.190000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
300000	1.000000	1.230000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
500000	1.000000	1.270000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	27	65	42	103	58	91	51	27
2	28	69	46	112	64	103	55	27
3	29	72	46	122	72	110	65	29
4	30	84	50	133	80	122	72	29
5	30	79	51	134	84	123	78	33
6	30	90	54	147	97	132	89	39
7	38	85	58	161	100	145	90	37
8	39	92	64	166	109	151	93	39
9	43	107	69	173	112	158	103	43
10	42	109	80	174	129	159	112	42
11	44	123	74	173	130	158	119	48
12	44	121	84	173	133	158	122	50
13	55	144	93	190	150	166	134	58
14	67	158	110	195	159	172	141	65
15	82	164	111	189	164	165	150	79
16	90	166	141	192	170	170	154	97
17	48	121	78	190	119	166	108	48
18	68	186	104	221	171	198	159	78
19	64	150	92	173	144	158	130	72
20	78	190	118	212	174	191	160	90
21	105	186	159	212	194	191	174	133
22	105	189	150	212	191	191	171	127
23	44	150	91	170	133	152	122	50
24	46	121	80	173	121	158	109	48
25	55	154	89	174	147	159	132	61
26	69	158	109	185	161	162	144	72
27	26	55	30	90	48	82	43	26
40	54	144	91	188	147	165	132	63
41	51	140	101	174	140	159	124	63
42	78	165	111	190	165	166	149	80
43	78	170	121	194	174	174	161	80
44	77	158	129	173	159	159	142	87
45	79	173	124	203	186	186	166	83

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

Note:

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Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	Factor
30,000	1.000
35,000	1.005
50,000	1.014
100,000	1.026
250,000	1.049
300,000	1.053
500,000	1.065
1,000,000	1.080

Part 5 (B: Optional BI)	
Limit	Factor
25/50	1.00
25/60	1.01
30/70	1.06
35/80	1.10
40/90	1.12
50/100	1.14
100/200	1.32
100/300	1.33
150/300	1.50
200/300	1.61
200/400	1.62
200/500	1.63
250/500	1.71
300/300	1.90
300/500	1.92
500/500	2.52
500/1000	2.57
1000/1000	2.84
1000/2000	2.86
1000/3000	2.95

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	39
10,000	52
15,000	66
20,000	69
25,000	75
50,000	87
100,000	108

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

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Automobile Rating Manual**

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
25/50	34	0
25/60	36	5
30/70	37	18
35/80	37	24
40/90	37	30
50/100	38	38
100/300	48	92
250/500	56	269
500/500	85	675
500/1000	86	695

PIP Deductible Discounts

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

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Miscellaneous Motor Vehicles

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

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

Snowmobiles (Rule 43)		
Liability		Annual Premiums
B.I. (excluding passenger hazard) - \$25,000/50,000		\$ 38
B.I. (including passenger hazard) - \$25,000/50,000		\$111
Uninsured Motorists - \$25,000/50,000		\$ 8
Property Damage - \$30,000		\$ 13
Medical Payments - \$500 per person (no other limits)		\$ 10
Physical Damage	Deductible	Rate per 100
Comprehensive	\$100	\$2.00
	200	1.60
Collision	\$200	\$1.75
	300	1.60
Annual premiums are minimum premiums		

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12

Insureds age 65 or older - 25% All Parts

Anti-Theft - 20% Part 9

Age Rate Factors for Physical Damage Coverages

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

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Automobile Rating Manual**

Motorcycle Rates

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$21	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$34	\$28
5	\$20	\$18	\$31	\$24
6	\$21	\$20	\$36	\$29
7	\$20	\$19	\$34	\$28
8	\$20	\$19	\$34	\$28
9	\$21	\$20	\$36	\$29
10	\$30	\$26	\$48	\$39
11	\$29	\$24	\$46	\$38
12	\$30	\$28	\$49	\$40
13	\$33	\$29	\$53	\$43
14	\$35	\$31	\$53	\$45
15	\$39	\$39	\$53	\$53
16	\$39	\$39	\$53	\$53
17	\$39	\$39	\$53	\$53
18	\$39	\$39	\$53	\$53
19	\$39	\$39	\$53	\$53
20	\$39	\$39	\$53	\$53
21	\$39	\$39	\$53	\$53
22	\$39	\$39	\$53	\$53
23	\$39	\$39	\$53	\$53
24	\$39	\$39	\$53	\$53
25	\$39	\$39	\$53	\$53
26	\$39	\$39	\$53	\$53
27	\$13	\$11	\$20	\$16
40	\$31	\$29	\$51	\$41
41	\$35	\$31	\$53	\$45
42	\$39	\$39	\$53	\$53
43	\$39	\$39	\$53	\$53
44	\$39	\$39	\$53	\$53
45	\$39	\$39	\$53	\$53

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

All Territories	
Limit per person	All Groups
\$500	\$64
\$750	\$70
\$1,000	\$76
\$2,000	\$98
\$5,000	\$151
\$10,000	\$232
\$15,000	\$297
\$20,000	\$344
\$25,000	\$389
\$50,000	\$407

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

All Territories	
Limit	All Groups
25/50	\$22.13
25/60	\$23.14
25/100	\$23
30/60	\$23
30/70	\$23.14
35/80	\$24.14
40/80	\$26
40/90	\$25.4
50/50	\$27
50/100	\$27.16
50/1000	\$28
100/100	\$31
100/200	\$31
100/300	\$31.19
100/500	\$31
150/300	\$34
200/300	\$38
200/400	\$38
200/500	\$38
200/600	\$38
250/350	\$41
250/500	\$41.25
250/1000	\$41
300/300	\$43
300/500	\$43
500/500	\$51.31
500/1000	\$61.37
600/1000	\$63
1000/1000	\$68

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

All Territories	
Limit	All Groups
25/50	\$0
25/60	\$10.06
25/100	\$11
30/60	\$18
30/70	\$18.11
35/80	\$26.16
40/80	\$33
40/90	\$36.22
50/50	\$47
50/100	\$50.30
50/1000	\$59
100/100	\$108
100/200	\$111
100/300	\$113.68
100/500	\$118
150/300	\$198
200/300	\$258
200/400	\$261
200/500	\$263
200/600	\$264
250/350	\$305
250/500	\$311.86
250/1000	\$323
300/300	\$369
300/500	\$377
500/500	\$571.41
500/1000	\$830.96
600/1000	\$848
1000/1000	\$914

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
30,000	1.000	250,000	1.051
35,000	1.006	300,000	1.055
40,000	1.010	400,000	1.062
45,000	1.015	500,000	1.067
50,000	1.019	750,000	1.074
75,000	1.024	1,000,000	1.082
80,000	1.025	2,000,000	1.093
100,000	1.028	2,500,000	1.097
150,000	1.038	5,000,000	1.113
200,000	1.046	10,000,000	1.128

Notes:

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

Notes:

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

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

G11. 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 \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4- Damage To Someone Else's Property

The basic limit is \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$25,000 each person and \$50,000 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 \$25,000 each person and \$50,000 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.

G12. Mandatory Offer of Coverage

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

1. Limits up to \$40,000 each person and \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Substitute Transportation.
5. Fire or Theft Coverage subject to a basic deductible of \$500.

**MASSACHUSETTS
Automobile Rating Manual
Miscellaneous Motor Vehicles**

Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
25/50	16	0
25/60	17	4
25/100	17	5
30/60	18	8
30/70	18	8
35/80	18	12
40/80	18	15
40/90	18	17
50/50	19	20
50/100	19	21
50/1000	19	25
100/100	20	45
100/200	21	46
100/300	22	47
100/500	22	49
150/300	24	83
200/300	26	109
200/400	26	110
200/500	26	-
200/600	26	112
250/350	27	129
250/500	27	131
250/1000	28	141
300/300	30	177
300/500	30	185
500/500	39	338
500/1000	40	348
500/3000	40	351
600/1000	41	358
1000/1000	44	385
1000/2000	44	387
1000/3000	44	388

PIP Deductible Discounts

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Increased Limits and Program Factors

Part 4 (Property Damage)	
Limit	Factor
30,000	1.000
35,000	1.004
40,000	1.007
45,000	1.010
50,000	1.013
75,000	1.020
80,000	1.021
100,000	1.025
150,000	1.034
200,000	1.043
250,000	1.048
300,000	1.052
400,000	1.059
500,000	1.064
750,000	1.071
1,000,000	1.079
2,000,000	1.090
2,500,000	1.094
5,000,000	1.110
10,000,000	1.125

Part 5 (B: Optional BI)	
Limit	Factor
25/50	1.00
25/60	1.01
25/100	1.02
30/60	1.06
30/70	1.06
35/80	1.10
40/80	1.14
40/90	1.16
50/50	1.20
50/100	1.21
50/1000	1.24
100/100	1.41
100/200	1.42
100/300	1.43
100/500	1.44
150/300	1.61
200/300	1.73
200/400	1.74
200/500	1.75
200/600	1.75
250/350	1.84
250/500	1.85
250/1000	1.90
300/300	2.05
300/500	2.08
500/500	2.72
500/1000	2.77
500/3000	2.79
600/1000	2.85
1000/1000	3.06
1000/2000	3.08
1000/3000	3.09

Additional Liability Rates

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

Comprehensive And Collision Options

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

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

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

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

Deductible	Glass Deductible for Comprehensive
\$100	0.84

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles Base Rates*								
Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	19	38	24	65	35	59	32	19
2	20	41	26	70	39	64	35	20
3	21	43	28	77	42	69	38	21
4	23	48	29	85	48	77	43	23
5	23	48	33	90	51	81	46	25
6	25	54	33	97	59	86	53	26
7	26	51	36	102	60	91	54	26
8	27	57	37	107	64	97	58	28
9	33	61	42	110	67	100	60	32
10	33	67	47	112	76	102	68	33
11	34	75	45	110	77	100	69	38
12	36	72	50	111	83	100	75	39
13	40	81	55	111	84	100	76	40
14	45	86	60	109	86	99	77	44
15	56	93	64	109	93	99	84	55
16	61	90	77	105	90	95	81	63
17	35	68	43	112	66	101	59	35
18	42	91	50	109	83	99	75	48
19	47	90	58	106	84	96	76	55
20	47	93	58	109	85	99	77	55
21	64	91	78	107	91	97	82	79
22	63	91	78	106	90	96	81	77
23	35	90	58	106	82	96	74	37
24	36	72	47	106	72	96	65	38
25	41	91	53	109	85	98	77	44
26	49	90	63	106	90	96	81	49
27	18	35	20	59	29	53	26	18
40	40	84	55	109	82	99	74	42
41	42	86	60	110	86	99	77	44
42	53	93	64	109	92	98	83	56
43	49	92	64	108	92	98	83	55
44	55	91	78	106	90	96	81	63
45	50	93	64	110	92	99	83	55

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles Base Rates*								
Part 4 Basic (\$30000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	177	317	225	625	387	562	348	186
2	192	333	231	673	415	606	373	196
3	196	342	246	699	418	629	376	209
4	209	356	250	749	448	674	403	229
5	209	360	249	773	476	696	428	234
6	221	367	264	778	492	701	443	237
7	227	371	279	801	525	721	472	247
8	230	393	286	827	526	744	473	259
9	237	402	284	842	528	758	476	245
10	240	407	286	848	532	763	478	246
11	236	432	292	841	530	757	476	249
12	262	441	312	861	567	774	511	267
13	274	440	311	859	567	774	511	274
14	286	476	330	863	586	777	527	294
15	306	523	350	877	633	789	570	312
16	269	515	346	858	568	772	512	277
17	247	476	296	859	501	773	451	247
18	271	535	330	879	570	792	513	267
19	282	527	338	853	550	768	495	274
20	262	525	318	873	556	786	501	276
21	309	578	371	859	622	773	560	310
22	391	617	460	857	668	772	602	382
23	236	538	346	872	577	784	520	259
24	287	538	345	876	553	788	497	281
25	272	583	342	878	612	791	551	289
26	326	597	422	857	653	771	587	322
27	171	302	202	591	343	532	309	171
40	254	473	313	859	541	773	487	292
41	257	461	325	859	575	773	517	272
42	259	497	353	882	625	794	562	306
43	297	511	351	881	633	792	570	302
44	236	502	341	858	568	772	511	244
45	302	512	345	881	629	793	566	307

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles Base Rates*								
Part 1 (A-1: 25/50 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	117	210	131	393	207	354	186	113
2	127	229	147	426	234	384	211	123
3	133	240	159	463	251	417	226	130
4	144	267	164	513	291	462	261	139
5	147	266	185	540	311	486	279	146
6	160	295	183	579	356	521	320	155
7	163	285	202	614	362	553	326	158
8	173	316	208	646	390	582	351	169
9	198	339	236	669	406	602	365	193
10	201	397	265	712	468	641	422	204
11	194	432	261	700	471	630	424	221
12	215	412	286	701	506	631	456	210
13	245	447	308	702	509	632	458	238
14	274	468	344	691	526	622	474	267
15	326	522	361	689	568	621	511	312
16	273	532	471	674	550	607	496	280
17	208	402	253	685	405	615	364	209
18	212	525	288	702	506	632	456	240
19	257	513	341	671	513	605	462	287
20	238	524	321	696	528	627	476	264
21	292	528	437	676	555	609	500	405
22	288	528	425	677	546	610	491	393
23	219	487	340	685	504	616	454	223
24	222	435	280	688	453	618	407	225
25	219	491	295	690	520	621	468	239
26	270	533	377	673	554	606	499	260
27	101	192	112	352	175	317	158	104
40	253	476	313	696	497	627	447	267
41	263	473	345	700	525	630	473	270
42	323	522	373	693	567	624	510	329
43	290	515	364	691	567	623	510	313
44	263	542	477	685	557	616	501	267
45	300	505	360	692	564	623	507	312

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

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

**Massachusetts
Automobile Rating Manual
Coverage Factor**

Optional Bodily Injury Limit	Coverage Factor
No Coverage	.000000
25/50	.123559
30/70	.189892
35/80	.241610
40/90	.294525
50/100	.368606
100/200	.692764
100/300	.697481
150/300	.942811
200/300	1.139759
200/400	1.150165
200/500	1.152782
250/500	1.328414
300/300	1.417199
300/500	1.470884
500/500	1.858812
500/1MIL	1.904627
1MIL/1MIL	2.460362
1MIL/2MIL	2.491794
1MIL/3MIL	2.507510

**Massachusetts
Automobile Rating Manual
Coverage Factor**

Property Damage Limit	Coverage Factor
No Coverage	.000000
30000	.955422
35000	.964618
50000	.980500
100000	1.000000
250000	1.029000
300000	1.035000
500000	1.050000
1 MIL	1.070000

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$11	\$20	\$17
2	\$10	\$10	\$18	\$16
3	\$11	\$11	\$20	\$17
4	\$16	\$15	\$28	\$24
5	\$15	\$13	\$25	\$22
6	\$17	\$17	\$30	\$25
7	\$17	\$16	\$29	\$24
8	\$16	\$16	\$28	\$24
9	\$17	\$17	\$30	\$27
10	\$24	\$23	\$39	\$34
11	\$23	\$22	\$38	\$33
12	\$25	\$23	\$42	\$35
13	\$27	\$25	\$46	\$38
14	\$29	\$27	\$48	\$40
15	\$47	\$45	\$80	\$68
16	\$53	\$51	\$90	\$78
17	\$48	\$46	\$82	\$71
18	\$48	\$46	\$82	\$71
19	\$48	\$46	\$82	\$71
20	\$48	\$46	\$82	\$71
21	\$48	\$46	\$82	\$71
22	\$48	\$46	\$82	\$71
23	\$48	\$46	\$82	\$71
24	\$48	\$46	\$82	\$71
25	\$48	\$46	\$82	\$71
26	\$48	\$46	\$82	\$71
27	\$8	\$8	\$15	\$13
40	\$25	\$24	\$43	\$37
41	\$29	\$27	\$48	\$40
42	\$47	\$45	\$80	\$68
43	\$48	\$46	\$81	\$70
44	\$53	\$50	\$89	\$77
45	\$47	\$45	\$80	\$68

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

Notes:

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$15	\$14	\$24	\$20
2	\$14	\$13	\$22	\$18
3	\$15	\$14	\$24	\$19
4	\$20	\$18	\$33	\$27
5	\$19	\$16	\$31	\$24
6	\$22	\$19	\$35	\$28
7	\$20	\$18	\$33	\$27
8	\$20	\$18	\$33	\$27
9	\$22	\$19	\$35	\$28
10	\$29	\$25	\$46	\$37
11	\$28	\$24	\$45	\$36
12	\$29	\$27	\$47	\$38
13	\$32	\$28	\$50	\$40
14	\$34	\$31	\$50	\$43
15	\$37	\$37	\$50	\$50
16	\$37	\$37	\$50	\$50
17	\$37	\$37	\$50	\$50
18	\$37	\$37	\$50	\$50
19	\$37	\$37	\$50	\$50
20	\$37	\$37	\$50	\$50
21	\$37	\$37	\$50	\$50
22	\$37	\$37	\$50	\$50
23	\$37	\$37	\$50	\$50
24	\$37	\$37	\$50	\$50
25	\$37	\$37	\$50	\$50
26	\$37	\$37	\$50	\$50
27	\$12	\$11	\$19	\$15
40	\$31	\$28	\$49	\$39
41	\$34	\$31	\$50	\$43
42	\$37	\$37	\$50	\$50
43	\$37	\$37	\$50	\$50

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

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
25/50	1.000	35/80	1.100	100/100	1.430	200/400	1.810	300/300	2.130	1000/1000	3.180
25/60	1.010	40/80	1.140	100/200	1.440	200/500	1.820	300/500	2.170	1000/2000	3.200
25/60	1.010	40/90	1.150	100/300	1.450	200/600	1.820	500/500	2.840	1000/3000	3.210
25/100	1.020	50/50	1.200	100/500	1.460	250/350	1.910	500/1000	2.890		
30/60	1.060	50/100	1.210	150/300	1.650	250/500	1.920	500/3000	2.910		
30/70	1.060	50/1000	1.240	200/300	1.790	250/1000	1.970	600/1000	2.960		

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
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- (3) Group definitions are as follows:

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

**Massachusetts
Automobile Rating Manual
Coverage Factor**

Compulsory Bodily Injury Limit (\$000s)	Coverage Factor
No Coverage	.000000
25/50	1.067921

**Massachusetts
Automobile Rating Manual
Coverage Factor**

Underinsured Bodily Injury Limit	Coverage Factor
No Coverage	.000000
25/50	0.000000
30/70	1.424625
35/80	1.775925
40/90	2.104779
50/100	2.565175
100/300	4.983075
250/500	12.641075
500/500	28.811350
500/1MIL	30.409575

**Massachusetts
Automobile Rating Manual
Coverage Factor**

Uninsured Bodily Injury Limit	Coverage Factor
No Coverage	.000000
25/50	1.000000
30/70	1.040482
35/80	1.077892
40/90	1.162838
50/100	1.281763
100/300	1.881656
250/500	3.089882
500/500	4.302078
500/1MIL	4.434132

LM General Insurance Company
Automobile Rule Manual

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
Coverage Selections Page	AUTO 4986
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Important Notice To All Policyholders	PMKT 1521MA
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4317
Massachusetts Mandatory Endorsement	AS 3963MA
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820
Optional Bodily Injury to Others Exclusion	AUTO 5007
Renewal Form	AUTO 4988
RideSharing Coverage Endorsement - Massachusetts	AS 3920MA
Stated Amount Coverage	AS 2334
Trust Endorsement	AS 2317
Waiver of Deductible	AS 2339

Massachusetts
Automobile Rule Manual

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
Coverage Selections Page	AUTO 4986
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Important Notice To All Policyholders	PMKT 1521MA
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Mandatory Endorsement	AS 3963MA
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
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>LM FORM NO.</u>
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Massachusetts Mandatory Endorsement	AS 3963MA 07 25
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08
Additional Policy Protection	PMKT 1249 06 16
Liberty Mutual Deductible Fund	AS 3837 05 15
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820 09 14

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	AUTO 1961 07 25
Application for Massachusetts Motor Vehicle	AUTO 4985 07 25
Insurance Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Coverage Selections Page	AUTO 3439 04 17
Important Notice To All Policyholders Massachusetts	PMKT 1521MA 07 25
Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

G11. 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is ~~\$5,000~~ \$30,000 each accident. Increased limits are available. **Optional Insurance Coverages**

Part 5 - Optional Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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.

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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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

G12. Mandatory Offer of Coverage

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

1. Limits up to ~~\$35,000~~ \$40,000 each person and ~~\$80,000~~ \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Substitute Transportation.
5. Fire or Theft Coverage subject to a basic deductible of \$500.

SECTION I - GENERAL RULES

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

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is ~~\$5,000~~ \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available.

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

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

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

1. Limits up to ~~\$35,000~~ \$40,000 each person and ~~\$80,000~~ \$90,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

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

RULE 4. STANDARD PROCEDURES

A. Renewals

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

The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

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

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

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) License Years Factor, (11) Public Transit, (12) Class 15, (13) Driving Record Rating Plan Factor (Merit Rating Plan), (14) Early Shopper Discount, (15) Enrollment Credit, (16) Responsible Driver Factor, (17) Employee Parking Guard, and (18) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

The Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. On or after June 17, 2013, the comparison with MAIP premiums is applicable only for renewal policies. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, ~~20/40~~ 25/50 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

INCREASED LIMITS TABLES

Unless otherwise specified, the basic limits rates shown on the rate pages are for ~~\$20,000/\$40,000~~ ~~\$25,000/\$50,000~~ Bodily Injury Liability (Parts 1 and 5) and ~~\$5,000~~ ~~\$30,000~~ Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages (Section R) to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

MC-G11. 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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.

Else's

Part 4 - Damage To Someone Property

The basic limit is ~~\$5,000~~ \$30,000 each accident. Increased limits are available. **Optional Insurance Coverages**

Part 5 - Optional Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Additional 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.

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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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

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

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MC-G12. Mandatory Offer of Coverage

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

1. Limits up to ~~\$35,000~~ \$40,000 each person and ~~\$80,000~~ \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Fire or Theft Coverage subject to a basic deductible of \$500.

G11. 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4- Damage To Someone Else's Property

The basic limit is ~~\$5,000~~ \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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.

G12. Mandatory Offer of Coverage

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

1. Limits up to ~~\$35,000~~ \$40,000 each person and ~~\$80,000~~ \$90,000 each accident for Uninsured Motorists, Optional Bodily Injury, and Underinsured Motorist.
2. \$5,000 each person for Medical Payments.
3. Physical Damage Coverage subject to a basic deductible of \$500.
4. Substitute Transportation.
5. Fire or Theft Coverage subject to a basic deductible of \$500.

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**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

TITLE	LM FORM NO.
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Massachusetts Mandatory Endorsement	AS 3963MA 07 25
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
AS 2334 04 08	
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2335 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2336 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2317 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
AS 2339 04 08	
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	PMKT 1249 06 16
Additional Policy Protection	AS 3837 05 15
Liberty Mutual Deductible Fund	AS 3820 09 14
Massachusetts Medical Payments Coverage Amendatory Endorsement	

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	AUTO 1961 07 25 2008 -Ed.
Application for Massachusetts Motor Vehicle	AUTO 4985 07 25 2008 -Ed.
Insurance Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Coverage Selections Page	AUTO 3439 04 17
Important Notice To All Policyholders Massachusetts	PMKT 1521MA 07 25
Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	
Good Student Discount Verification	
Public Transit Discount Verification	

G7. Coverages and Limits

The coverages ~~available~~ 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~~ 25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$30,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are ~~\$20,000~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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~~ \$25,000 each person and ~~\$40,000~~ \$50,000 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.

7/1/25

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~~ 25/50
- Low = Limit of ~~25/50~~ 35/80 or 40/90
- 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.

Massachusetts
Automobile Rule Manual

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
Coverage Selections Page	AUTO 4986
Education Affinity Endorsement	AS 2303
Educator Endorsement	AS 2304
Employee Parking Guard™ Coverage	AS 3720
Excess Electronic Equipment Coverage	AS 3797
Important Notice To All Policyholders	PMKT 1521MA
Liberty Enhanced Coverage Endorsement	AS 3906
Liberty Mutual Deductible Fund™	AS 3837
Massachusetts Automobile Insurance Policy	AUTO 4352
Massachusetts Mandatory Endorsement	AS 3963MA
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
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

Liberty Mutual Personal Insurance Company
Automobile Rating Manual

SECTION FR – FORMS

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