

PLYMOUTH ROCK ASSURANCE CORPORATION

DEDUCTIBLE DOLLARS ENDORSEMENT

This endorsement changes your policy. Please read it carefully.

A. Earning Credits

Your earned credit under this policy is shown on the Coverage Selections Page. **Your** earned credit includes credits that **you** earned during prior policy terms. If **you** did not earn a credit for prior policy terms, the earned credit for this policy is \$0.00.

Upon renewal of this policy **you** will earn a \$50 credit on the renewal policy's effective date if during the term of this policy **you** have continuously maintained Collision or Limited Collision coverage on at least one **auto** listed on the Coverage Selections Page. This \$50 credit will be added to any credits **you** earned and did not use for prior policy terms.

B. Losing Credits

Your credit will be reduced to \$0.00 at any time that **you** do not have at least one **auto** listed on the Coverage Selections Page with Collision or Limited Collision coverage.

C. Using Credits

We will use **your** earned credit if a covered **collision** claim occurs during the term of this policy, but only if the amount of **your** claim equals or exceeds the amount of **your** deductible (as shown on the Coverage Selections Page). **We** will use **your** earned credit (up to a maximum of \$250) to reduce the amount that **you** would otherwise be required to pay toward satisfying **your** deductible. **We** will subtract from **your** earned credit the amount that **we** used to satisfy **your** deductible. **Our** reasonable, good faith determination of the amount of **your** earned credit and how it is applied to satisfy **your** deductible shall be final.

D. Unused Credits

Any unused earned credit that **you** may have at the end of the policy term may be rolled over and added to **your** earned credit next year, if **you** renew **your** policy. This endorsement does not require **us** to offer to renew **your** policy.

E. Changes to the Program

We reserve the right to change or discontinue this program upon renewal of this policy.

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¶ If you satisfy the conditions set forth below, you may be eligible to receive a credit that you may use to offset the applicable deductible shown on your Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8). You may use this credit if you are involved in an accident that is covered by Collision (Part 7) or Limited Collision (Part 8) during this policy term or future policy terms, subject to the conditions contained in this endorsement. ¶

¶ If your policy is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009, you may be eligible under both Part A and Part B of this endorsement. If your policy is a new policy, then your eligibility is limited to Part A. ¶

¶ <#>New and Renewal Policies¶

¶ Under this Part A you are eligible upon each renewal of this policy with us, to receive a credit that you may apply [1]

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RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

The Deductible Dollars endorsement is available to all policyholders. (Attach Endorsement PRAC MA-103-07-10 to all policies).

A. Earning Credits

The earned credit under the policy is shown on the Coverage Selections Page. The earned credit includes credits earned during prior policy terms. If the policy did not earn a credit for prior policy terms, the earned credit for the policy is \$0.00.

Upon renewal, the policy will earn a \$50 credit on the renewal policy's effective date, but only if during the term of the policy the policyholder has continuously maintained Collision or Limited Collision coverage on at least one auto listed on the Coverage Selections Page. This \$50 credit will be added to any credits earned and not used for prior policy terms.

B. Losing Credits

The policy credit will be reduced to \$0.00 at any time that the policy does not have at least one auto listed on the Coverage Selections Page with Collision or Limited Collision coverage.

C. Using Credits

We will use the earned credit if a covered collision claim occurs during the term of the policy under Collision or Limited Collision, but only if the amount of the claim equals or exceeds the amount of the deductible (as shown on the Coverage Selections Page). We will use the earned credit (up to a maximum of \$250) to reduce the amount that the policyholder would otherwise be required to pay toward satisfying the deductible. We will subtract from the earned credit the amount that we used to satisfy the deductible.

D. Unused Credits

Any unused earned credit on the policy at the end of the policy term may be rolled over and added to the earned credit next year, if the policyholder renews the policy.

E. For customers whose expiring policy has Disappearing Deductible Endorsement PRAC Auto MA-103-04-08

At renewal, Endorsement PRAC Auto MA-103-04-08 will be replaced with Deductible Dollars endorsement PRAC MA-103-07-10. Policyholders will receive renewal credits in accordance with the endorsement on their expiring policy, and any existing credit balance will be honored if they maintain collision or limited collision on at least one vehicle.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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~~Deleted: All new or renewal policies effective 4/1/2008 or thereafter will, at each subsequent renewal, be eligible to earn a Deductible Credit of \$100 per vehicle, up to a maximum of \$500 per vehicle. The credit will be earned on any vehicle which, for the term just expired, Collision coverage has been continually maintained and which has also been Collision claim free.¶~~

~~¶
<#>In addition, policies renewing between 4/1/2008 and 3/31/2009 that have been insured with PRAC for the time period in the chart below and maintained Collision coverage on one or more vehicles for the time period in the chart below and have had no Collision claims on a particular vehicle for the number of months (as indicated in the following chart) (... [1]~~

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Filing Memorandum

Plymouth Rock Assurance Corporation is proposing to revise Deductible Dollars.

The endorsement change we are filing incorporates the following changes to our Deductible Dollars endorsement:

- The maximum payout per claim is \$250 (there was no limit previously)
- The DCC bank will accrue at \$50 per policy per year, granted at renewal (previously the accrual was \$100 per vehicle per year, granted at renewal as long as there were no collision claims during the year)

This coverage is applied to all customers with Collision or Limited Collision on at least one vehicle on their policy.

We will send all customers with the current version of the endorsement a letter at their first renewal after the effective date of this change with discourse of the change and a copy of the new endorsement.

The change will be effective to all new business and renewal policies effective on or after July 1, 2010.

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¶ If you satisfy the conditions set forth below, you may be eligible to receive a credit that you may use to offset the applicable deductible shown on your Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8). You may use this credit if you are involved in an accident that is covered by Collision (Part 7) or Limited Collision (Part 8) during this policy term or future policy terms, subject to the conditions contained in this endorsement. ¶

¶ If your policy is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009, you may be eligible under both Part A and Part B of this endorsement. If your policy is a new policy, then your eligibility is limited to Part A. ¶

¶ <#>New and Renewal Policies¶ ¶ Under this Part A you are eligible upon each renewal of this policy with us, to receive a credit that you may apply [1]

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This endorsement applies to any **auto** shown on **your** Coverage Selections Page for which a premium charge is added for Collision (Part 7) or Limited Collision (Part 8).

If **you** satisfy the conditions set forth below, **you** may be eligible to receive a credit that **you** may use to offset the applicable deductible shown on **your** Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8). **You** may use this credit if **you** are involved in an **accident** that is covered by Collision (Part 7) or Limited Collision (Part 8) during this policy term or future policy terms, subject to the conditions contained in this endorsement.

If **your** policy is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009, **you** may be eligible under both Part A and Part B of this endorsement. If **your** policy is a new policy, then **your** eligibility is limited to Part A.

New and Renewal Policies

Under this Part A **you** are eligible upon each renewal of this policy with **us**, to receive a credit that **you** may apply towards offsetting the applicable deductible shown on **your** Coverage Selections Page for Collision (Part 7) or Limited Collision (Part 8) in future policy years. **You** will earn this credit for each vehicle in each policy year during which **you** have continuously maintained Collision (Part 7) or Limited Collision (Part 8) coverage with **us** and during which **you** have made no **collision** claims for that vehicle. The amount of the credit that **you** may earn is \$100 per policy year per vehicle. Any credit that **you** earn for a policy year will be added to **your** accumulated credits, if any, earned for prior policy years, up to a maximum amount equal to \$500 per vehicle.

Renewal Policies Only

You are eligible under this Part B only if this is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009 and **you** maintained Collision (Part 7) or Limited Collision (Part 8) coverage with **us** during the policy period that ended just prior to this policy period.

If **you** are eligible under this Part B, then – for each vehicle on which you have made no **collision** claims during any of the time periods shown on the table below, and on which **you** have maintained Collision (Part 7) or Limited Collision (Part 8) on a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during that entire time period –**you** will have earned a credit in the amount shown on the table below that corresponds with the applicable time period. This credit may be used by **you** during this or any future policy year.

The time periods shown on the table below end on the day that is ninety days prior to the effective date of **your** policy. For example, if the effective date of **your** policy is April 1, 2008, then the twelve month period shown in the table below is the period of

time beginning January 2, 2007 and ending January 2, 2008 (which is ninety days prior to the effective date of **your** policy).

Any credit that **you** have earned under this Part B and do not use during this policy period is added to any credit that **you** may earn under Part A of this endorsement, provided that **your** total accumulated credit may not exceed an amount equal to \$500 per vehicle.

Number of months with an auto insurance policy issued by us and no collision claims	Amount of the credit per vehicle
12-23	\$50
24-35	\$100
greater than 36	\$150

How the Credit is Applied

When a covered **collision** claim occurs under Collision (Part 7) or Limited Collision (Part 8), if **you** have earned a credit under this endorsement, the credit will be applied as follows:

If the amount of **your** total earned credit for the policy is greater than or equal to the applicable deductible shown on **your** Coverage Selections Page, then **you** will not pay any deductible for the claim. If **your** earned credit is greater than the applicable deductible, then **you** will also have a remaining credit balance that may be applied towards a future covered **collision** claim under Collision (Part 7) or Limited Collision (Part 8).

If the amount of **your** total earned credit for the policy is less than the applicable deductible shown on **your** Coverage Selections Page, then the amount of **your** earned credit will be subtracted from the amount of the applicable deductible and **you** will be responsible for paying the balance. **You** will have no remaining credit balance.

Other Conditions

Under this endorsement, **your** policy is a renewal policy if **you** had a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during the entire twelve-month period ending just prior to the effective date of this policy. **Your** policy is a new policy if **you** did not have a Massachusetts Automobile Insurance Policy issued by **us** in effect during the entire twelve-month period ending just prior to the effective date of this policy.

Under both Part A and Part B of this endorsement, for the purpose of determining whether **you** have made a **collision** claim with **us** on a particular vehicle, **we** will not include any **collision** claim that resulted in a “net loss payment” by **us** of \$100 or less to **you** or to a third party on **your** behalf. The term “net loss payment” shall mean the cost (in **our** determination) of repairing the damage covered by Collision (Part 7) or Limited Collision (Part 8), less any amounts that **we** recover from third parties, less the amount of the applicable deductible shown on **your** Coverage Selections Page (without applying any credit that **you** may have earned under this endorsement). As an example, if **you** make a claim under Collision (Part 7) and **we** determine the cost to repair the damages is \$750, **we** recover \$200 from the other party’s insurance carrier, and **your** Coverage Selections Page indicates that **your** Collision (Part 8) deductible is \$500, the “net loss payment” will be \$50. In this example, the claim will not be counted against **you** in determining whether **you** have made any **collision** claims in that year, because the “net loss payment” is less than \$100.

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¶ <#>New and Renewal Policies¶

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Renewal Policies Only

You are eligible under this Part B only if this is a renewal policy with an effective date on or after April 1, 2008 and before April 1, 2009 and **you** maintained Collision (Part 7) or Limited Collision (Part 8) coverage with **us** during the policy period that ended just prior to this policy period.

If **you** are eligible under this Part B, then – for each vehicle on which you have made no **collision** claims during any of the time periods shown on the table below, and on which **you** have maintained Collision (Part 7) or Limited Collision (Part 8) on a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during that entire time period –**you** will have earned a credit in the amount shown on the table below that corresponds with the applicable time period. This credit may be used by **you** during this or any future policy year.

The time periods shown on the table below end on the day that is ninety days prior to the effective date of **your** policy. For example, if the effective date of **your** policy is April 1, 2008, then the twelve month period shown in the table below is the period of

time beginning January 2, 2007 and ending January 2, 2008 (which is ninety days prior to the effective date of **your** policy).

Any credit that **you** have earned under this Part B and do not use during this policy period is added to any credit that **you** may earn under Part A of this endorsement, provided that **your** total accumulated credit may not exceed an amount equal to \$500 per vehicle.

Number of months with an auto insurance policy issued by us and no collision claims	Amount of the credit per vehicle
12-23	\$50
24-35	\$100
greater than 36	\$150

How the Credit is Applied

When a covered **collision** claim occurs under Collision (Part 7) or Limited Collision (Part 8), if **you** have earned a credit under this endorsement, the credit will be applied as follows:

If the amount of **your** total earned credit for the policy is greater than or equal to the applicable deductible shown on **your** Coverage Selections Page, then **you** will not pay any deductible for the claim. If **your** earned credit is greater than the applicable deductible, then **you** will also have a remaining credit balance that may be applied towards a future covered **collision** claim under Collision (Part 7) or Limited Collision (Part 8).

If the amount of **your** total earned credit for the policy is less than the applicable deductible shown on **your** Coverage Selections Page, then the amount of **your** earned credit will be subtracted from the amount of the applicable deductible and **you** will be responsible for paying the balance. **You** will have no remaining credit balance.

Other Conditions

Under this endorsement, **your** policy is a renewal policy if **you** had a Massachusetts Automobile Insurance Policy issued by **us** that was in effect during the entire twelve-month period ending just prior to the effective date of this policy. **Your** policy is a new policy if **you** did not have a Massachusetts Automobile Insurance Policy issued by **us** in effect during the entire twelve-month period ending just prior to the effective date of this policy.

Under both Part A and Part B of this endorsement, for the purpose of determining whether **you** have made a **collision** claim with **us** on a particular vehicle, **we** will not include any **collision** claim that resulted in a “net loss payment” by **us** of \$100 or less to **you** or to a third party on **your** behalf. The term “net loss payment” shall mean the cost (in **our** determination) of repairing the damage covered by Collision (Part 7) or Limited Collision (Part 8), less any amounts that **we** recover from third parties, less the amount of the applicable deductible shown on **your** Coverage Selections Page (without applying any credit that **you** may have earned under this endorsement). As an example, if **you** make a claim under Collision (Part 7) and **we** determine the cost to repair the damages is \$750, **we** recover \$200 from the other party’s insurance carrier, and **your** Coverage Selections Page indicates that **your** Collision (Part 8) deductible is \$500, the “net loss payment” will be \$50. In this example, the claim will not be counted against **you** in determining whether **you** have made any **collision** claims in that year, because the “net loss payment” is less than \$100.