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SECTION I - GENERAL RULES

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 ~~AIB~~-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 Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

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

Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

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

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

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

Part 6 - Medical Payments

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

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, 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. The appropriate endorsement, MPY-0016-S, 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 insurer, 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 MPY-0039-S, 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. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

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. The rate for \$50 per disablement is \$8 and the rate for \$100 is \$16. It is available only for private passenger motor vehicles as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

Other Coverages Available Are For:

Fire, Theft & Combined Additional Coverages subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance - Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028-S, titled Other Optional Insurance - Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance - Theft, must be issued with the policy when this coverage is afforded.

RULE 3. MANDATORY OFFER OF COVERAGE

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

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverages 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 must mail the Coverage Selections Page not less than thirty days prior to policy expiration.
2. The Company may elect to secure payment of a deposit premium.
3. Failure to pay the deposit premium may result in cancellation of the policy ~~or removal of the annual mileage discount~~. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above (including, without limitation, any applicable late payment charges or financing fees) is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
 - 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 company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor

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Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

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

C. New Business

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

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

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

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

At the same time this transfer information is released to the company, if the business is being transferred from a former producer or former carrier, the producer must issue to the former producer of record, if known, or if not known, to the former carrier, a notice that complies with the requirements of Massachusetts Division of Insurance Bulletin 2008-10. The notice must be signed by the producer of record and certified by affixing the company stamp. This transfer notice is not required when a producer transfers a block of business to the company from a single carrier. In such situations the producer should refer to the former carrier for specific procedures.

D. Transfer of Business from the Company to another Carrier

Upon receipt of a notice of transfer of business from the company to another insurer, which notice complies with the requirements of Massachusetts Division of Insurance Bulletin 2008-10, the company shall:

- a. discontinue coverage as of the date shown on the transfer notice;
- b. compute the return premium, if any, as of the date shown on the transfer notice; and
- c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

E. Cancellation (Other Than Transfer of Insurer)

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

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

2. —————_Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by ~~salesmen~~salespeople or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

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

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

RULE 6. OUT -OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

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

*All dates inclusive

RULE 8. CHANGES

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

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium ~~adjustment-increase~~ of less than \$5~~10~~, such ~~adjustment-increase may will~~ be waived, ~~or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured by the company.~~
- ~~2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.~~
32. If a return premium of less than \$5~~10~~ results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased, ~~at the request of the insured,~~ no refund ~~need be will~~ made except at the request of the insured, in which case the actual return premium shall be allowed.
- ~~4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.~~

RULE 9. ~~MOTOR~~ MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following ~~premium adjustments to be~~ ~~added~~ to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

- ~~1. Apply the appropriate Risk Value Factor derived in rule 29 to the manual rate shown in the Rate Pages section.~~
- ~~2. For the following parts, use the minimum of (base manual rate * Risk Value Factor, MAIP base manual rate):
Part 1 (Bodily Injury To Others)
Part 4 (Damage To Someone Else's Property — at \$5,000 limit)
Part 5 (Optional Bodily Injury To Others — at \$20,000 / \$40,000 limits)

For the following parts, use the minimum of (base manual rate * Risk Value Factor, MAIP base manual rate / Passive Restraint Factor):
Part 2 (Personal Injury Protection)
Part 3 (Bodily Injury Caused By an Uninsured Auto — at \$20,000 / \$40,000 limits)~~
- ~~3. Add the appropriate amounts based on Increased Limits factor per Rule 56, to the following coverages:
—— Part 3: Part 3 rate at limit — Part 3 Base Rate
—— Part 4: (Part 4 Increased Limit Factor — 1.00) * Part 4 Base Rate * Part 4 Risk Value Factor
—— Part 5: (Part 1 Base Rate + Part 5 Base Rate) * (Increased Limit Factor — 1.00) * Part 5 Risk Value Factor~~
- ~~4. Apply the appropriate model/year symbol relativity for Parts 7, 8, and 9.~~
- ~~5. Apply the appropriate deductible factor under Rule 16 for Parts 7, 8 and 9, if applicable.~~

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- ~~6. Apply the appropriate rating factor under Rule 24, for Parts 7 and 9, if applicable.~~
- ~~7. Apply the appropriate discount to the premium developed in Step 6. Refer to Rule 19 for a definition of the available discounts.~~
- ~~Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) advanced driver training (6) good student (7) student-away at school, (8) companion discount and (9) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.) Note that the higher of good student and student-away at school discounts should be applied, but not both.~~
- ~~8. Apply the appropriate Merit Rating Plan adjustment to the premium developed in step 7.~~

~~**NOTE:** A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 8.~~

- ~~1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.~~
- ~~2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective 4/1/2010.~~
- ~~3. Calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 if any of the following conditions apply:~~
- ~~• The calculated ratio, MCF, is greater than 1.00.~~
 - ~~• The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan~~
 - ~~• The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan~~

~~4. For Part 1~~

- ~~a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.~~
- ~~b. Apply the MCF factor to the previous number.~~
- ~~c. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.~~
- ~~d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.~~
- ~~e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.~~
- ~~f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.~~
- ~~g. Apply the Class 15 discount factor if appropriate~~
- ~~h. If the result of step g. exceeds 115% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. If the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.~~
- ~~i. If the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where MCF<1.0).~~

~~5. For Part 2~~

- ~~a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.~~
- ~~b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.~~
- ~~c. Apply the Mileage Band Factor, Driving Experience Group Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.~~
- ~~d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.~~
- ~~e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.~~
- ~~f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.~~
- ~~g. Apply the Class 15 discount factor if appropriate~~
- ~~h. If the result of step g. exceeds 115% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. If the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.~~
- ~~i. If the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where MCF<1.0).~~

6. For Part 3

- a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
- b. Apply all appropriate Rule 19 discount factors to the previous number.

7. For Part 4

- a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
- b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
- c. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
- d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
- e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
- f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
- g. Apply the Class 15 discount factor if appropriate
- h. If the result of step g. exceeds 115% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. ~~If the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.~~
- i. ~~If the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).~~

8. For Part 5

- a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section.
- b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
- c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
- d. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
- e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
- f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
- g. Apply the Class 15 discount factor if appropriate
- h. If the result of step g. exceeds 115% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. ~~If the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.~~
- i. ~~If the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).~~

9. For Part 6

- a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
- b. Apply the Part 6 ILF factor to the previous number.
- c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.

10. For Parts 7 – 8 – 9

- a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
- b. Apply the appropriate Model Year/Symbol factor to the previous number.
- c. Apply the appropriate deductible factor under Rule 16, if applicable.
- d. Apply the Mileage Band Factor, Driving Experience Group Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
- e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
- f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
- g. Apply the Class 15 discount factor if appropriate
- h. If the result of step g. exceeds 115% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. If the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.

11. For Part 12

- a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
- b. Apply all appropriate Rule 19 discount factors to the previous number.

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

Exceptions:

- (1) The discount for insureds age 65 and older - refer to Rule 19.

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, unless an installment payment plan is used as approved by the Commissioner of Insurance.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. 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. The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

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 ~~policies that are eligible for this program, all policyholders.~~ (Attach Endorsement PRAC MA-103-07-10 to ~~eligible~~ 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 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

—The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

- c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium, fees and other charges owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

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

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.
NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by-

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

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

Example:

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION
PRO RATA TABLE

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																								
	Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		December		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	26	27	28	29	30	31	32	33	34	35	36	37
16-20	15	16	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
21-25	17	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26-30	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
31-35	19	20	21	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
36-40	21	22	23	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
41-45	22	24	25	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
46-50	24	25	27	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
51-55	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
56-60	27	28	30	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
61-65	28	30	32	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
66-70	30	31	33	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
71-75	31	33	35	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
76-80	32	35	37	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
81-85	34	36	39	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
86-90	35	38	40	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
91-105	38	41	44	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
106-120	42	45	49	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
121-135	47	50	54	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
136-150	51	55	59	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
151-165	55	60	63	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
166-180	59	63	68	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
181-195	63	67	72	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
196-210	67	71	76	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100				
211-225	70	75	80	87	88	89	90	91	92	93	94	95	96	97	98	99	100								
226-240	73	78	84	92	93	94	95	96	97	98	99	100													
241-255	77	82	88	94	95	96	97	98	99	100															
256-270	80	86	92	100																					
271-285	84	90	96																						
286-300	87	93	100																						
301-315	90	97																							
316-330	94	100																							
331-360	99																								
361-365	100																								

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																								
	Dec.		Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	26	27	28	29	30	31	32	33	34	35	36	37
16-20	15	16	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
21-25	17	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26-30	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
31-35	19	20	21	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
36-40	21	22	23	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
41-45	22	24	25	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
46-50	24	25	27	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
51-55	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
56-60	27	28	30	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
61-65	28	30	32	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
66-70	30	31	33	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
71-75	31	33	35	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
76-80	32	35	37	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
81-85	34	36	39	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
86-90	35	38	40	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
91-105	38	41	44	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
106-120	42	45	49	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
121-135	47	50	54	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
136-150	51	55	59	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
151-165	55	60	63	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
166-180	59	63	68	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
181-195	63	67	72	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
196-210	67	71	76	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100				
211-225	70	75	80	87	88	89	90	91	92	93	94	95	96	97	98	99	100								
226-240	73	78	84	92	93	94	95	96	97	98	99	100													
241-255	77	82	88	94	95																				

RULE 19. DISCOUNTS

Multi-Car

~~An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. Refer to Miscellaneous Rating Factors page for applicable discount.~~

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

~~Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.~~

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of any caps imposed relative to the premium that would have applied to the same risk 12 months prior to the effective date of the policy~~the Merit Rating Plan adjustment.~~

Annual Mileage Discount

~~A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders, when the annual mileage of the vehicle falls below stated thresholds. Refer to the Miscellaneous Rating Factors page for the applicable thresholds and discounts.~~

~~1. Eligibility~~

~~The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.~~

~~2. Verification~~

~~The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.~~

~~The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.~~

~~Additionally, Plymouth Rock may accept other verifications of mileage, including, but not limited to:~~

- ~~• Service receipts showing the date and mileage~~
- ~~• Visual inspection by the agent~~

~~If there is no acceptable means of verifying the vehicle's historical annual mileage, the vehicle is not eligible for the annual mileage discount.~~

~~3. Application of Discount~~

~~The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of adjustment under the Merit Rating Plan.~~

Passive Restraint Discount

~~A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.~~

Advanced Driver Training

A discount of 5% of the premium paid for Parts 1, 2, 4 and 7 will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles. The eligible operator must provide the insurer with a certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles. The discount will be applied at the policy inception or renewal which immediately follows the completion of the program and will be available in three consecutive policy years, provided the eligible operator remains in an inexperienced operator classification. The discount will be applied to the private passenger automobile(s) assigned to the eligible operator in accordance with Rule 28. The discount will be applied to the premium otherwise determined for each automobile, prior to the application of adjustment under the Merit Rating Plan, in accordance with Rule 11.

Good Student Discount

The Good Student Discount applies provided:

- a. The owner or operator:
 - (1) Is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26 and
 - (2) Is a full time high school, college, or university student at an accredited institution, and
 - (3) Has a driving record with less than 3 points under the Merit Rating Plan rule
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) Is in the upper 20% of his/her class scholastically, or
 - (2) Maintains a "B" average, or its equivalent.
If the letter grading system can not be averaged then no grade can be below "B".
 - (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in scholastic standing of the student can not be effected between anniversary dates of the policy. The Good Student discount cannot be applied in conjunction with the Student Away at School discount.

Refer to Miscellaneous Rating Factors page for applicable discount.

Student Away at School Discount

The Student Away at School Discount applies provided that each of the following criteria are met:

- a. The operator is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26.
- b. The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging.
- c. The student operator does not have regular access to the covered vehicle while at school.

The Student Away at School discount cannot be applied in conjunction with the Good Student discount.

Refer to Miscellaneous Rating Factors page for applicable discount

Companion Discount

A discount of ~~54%~~ of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible Companion policy, from an eligible Insurance Company. A discount of 6% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible Companion policy from either Bunker Hill Insurance Company or Mount Washington Assurance Corporation.

Agency Transfer Discount

~~During the first year that a policy which is A discount of 2% of the premium paid for Parts 1-9, and 12 will be given in the first term with Plymouth Rock, and 1% in the second term if the named insured's policy is part of an eligible Renewal Account Review Program is in force, a discount of 2% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a 1% discount would apply during the second year that the same policy is in force. This discount applies only to automobilesprivate passenger vehicles and is only available to new business policies which become effective on or after 9/15/2010.~~

Advanced Issue Discount

~~To be eligible for the Advanced Issue Discount a policy which is new to Plymouth Rock must be issued at least 7 days before the policy effective date. During the first year that an eligible policy is in force, a discount of 5% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a 3% discount would apply during the second year, and a 1% discount would apply during the third year that the same policy is in force. This discount applies only to private passenger vehicles and is only available to new business policies which become effective on or after 9/15/2010.~~

~~A discount of 5% of the premium paid for Parts 1-9, and 12 will be given in the first term with Plymouth Rock, 3% in the second term, and 1% in the third term if the named insured's new business policy is issued at least 7 days before the effective date and which becomes effective on or after 9/1/2010. This discount applies only to automobilesprivate passenger vehicles.~~

Amendment and Discontinuance of Discounts

~~Any provisions contained in this Rule 19 or elsewhere in this Manual referring to discounts, programs, or other benefits to be provided during possible future policy renewal terms, if any, represent current company discounts, programs and benefits only and do not constitute promises or contractual obligations with respect to any future policy renewal terms. The company reserves the right to change or discontinue any such discounts, programs, or benefits prior to any policy renewal.~~

RULE 20. MODEL YEAR RATING

Please refer to the Rate Pages for appropriate model year and symbol factors.

~~If the model year of the vehicle is newer than the latest model year in the Rate Pages, use the most current model year from the Rate Pages as the model year for the vehicle and apply a 1.05 factor to the given symbol factor for each year beyond the model year shown in the Rate Pages. For vehicles with model years 2011 or greater, refer to rule 20.B.1 to obtain the appropriate symbol.~~

A. Model Year Defined

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

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

B. Rating of -Model Years Not Shown on Rate Pages

~~If the model year of the vehicle is newer than the latest model year in the Rate Pages, use the most current model year from the Rate Pages as the model year for the vehicle and apply a 1.05 factor to the given symbol factor for each year beyond the model year shown in the Rate Pages.~~

~~1. —1990 and Later Model Years: Refer to the Model Year / Symbol Factor pages~~

~~2. —1989 and Earlier Model Years: Refer to the Model Year / Symbol Factor pages~~

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril.

RULE 22. SYMBOL ASSIGNMENT AND RATINGNON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

Apply appropriate symbol factor as determined from Model/Year Symbol factor pages for vehicles with symbols 1-26 and Rule 22C for vehicles with symbol 27.A. ~~Rating Vehicles with Symbols 18-26:~~

For vehicles with symbol 18-26, refer to the Model Year / Symbol Factor pages

A. Vehicles with Model Year 2011 & Subsequent

If the vehicle is model year 2011 or subsequent, determine the symbol using the procedure detailed under rule 22.B.2 rather than using the assigned symbol.

B. Non-Symbolled Vehicles

1. Rating Newly Announced Models with No Symbol

For rating of newly announced models for which no symbol is shown, if the vehicle's model year is 2010 or prior, use the symbol of the latest corresponding model which is shown until announcement is made. If the vehicle is model year 2011 or subsequent, refer to rule 22.B.2 to determine the symbol.

2. Rating Other Vehicles with No Symbol and No Prior Corresponding Model

For rating all 2011 & subsequent model year vehicles or 2010 & prior model year vehicles with no symbol and of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

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

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

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

C. Rating Vehicles with an FOB List Price or Purchase Price above \$80,000

For all model years, to determine the actual cash value premium for vehicle symbol 27 as follows:

- a)1. Start with a base factor of 21.00
- b)2. Calculate the High-Value Model Year / Symbol Relativity by increasing the base factor by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- c)3. Apply the High Value Model Year / Symbol Relativity to the Symbol 47-26 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

~~For certain model years, some makes and models are considered high theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.~~

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

New Business Rule

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

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

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

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

- ~~1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.~~
- ~~2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.~~
- ~~3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at fault auto accidents. An at fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.~~
- ~~4. designated as a "high theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)~~
- ~~5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.~~
- ~~6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.~~

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

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

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance-Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.4	1.0
Four or More At-Fault Accidents	1.4	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

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

Application of Factors

A. Single Vehicle Policies

~~Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.~~

B. Multi-Vehicle Policies

~~The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.~~

RULE 23. LIABILITY & PIP - MEDICAL PAYMENT SYMBOL RATING

Please refer to the Rate Pages for appropriate liability and PIP - medical payment symbol factors.

A. Liability Symbol Factors

Used in rating Parts 1, 4, and 5 (as referenced in Rule 11).

B. PIP - Medical Payment Symbol Factors

Used in rating Parts 2 and 6 (as referenced in Rule 11).

RULE 24. RESERVED FOR FUTURE USE

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series ~~three initially times~~: when the model year is introduced and ~~in each of the next two annual VSR review years~~ in subsequent years based on loss experience. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. MILEAGE BAND RATING

The premium for Parts 1, 2, 4, 5, 7, 8 and 9 will be adjusted for eligible policyholders based on the ratio of the vehicle's actual mileage for the year prior to the policy effective date to a base mileage for each vehicle's applicable Usage Group, Road Density Region, and DV Group. Refer to the Rate Pages for the Mileage groupings, base mileages, and rating factors.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible.

2. Calculation

The company shall use the odometer readings associated with the Vehicle Inspection System of the Registry of Motor Vehicles to calculate an annualized mileage for the most recent year. The mileage is computed based on the difference between the most recent odometer reading at the time of application and an odometer reading which is at least six months prior to the most recent one.

Additionally, Plymouth Rock may accept other verifications of mileage, submitted with a form provided by the company, including, but not limited to:

- Service receipts showing the service date and mileage
- Visual inspection by the agent

If the vehicle is new to the insured or there is no acceptable means of calculating the vehicle's historical annual mileage, the vehicle's premium is not modified (Mileage Band Factor=1.00). However, if a vehicle replaces a vehicle which is subject to Mileage Band Rating, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The ratio of the vehicle's annualized mileage to the mileage base for that vehicle's Usage Group, Road Density Region, and DV Group is then used to determine the appropriate Mileage Relativity Group as defined in the Rate Pages.~~RESERVED FOR FUTURE USE~~

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. ~~A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.~~
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (~~Deferred Operator~~ except where that operator will be considered as a factor in tiering). If all operators

listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, M-0106-S, Operator Exclusion Form.

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

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Classification Changes

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) ___ a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or

other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 29. POLICY UNDERWRITING TIERS

Each vehicle policy to be rated is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.;
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policyThe number of years of driving experience for the operator assigned to the vehicle;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the level number of years of driving experience (years licensed) for each licensed operator;
- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- Residual market credits
 - The source of the mileage estimate used in rating the vehicle;
 - The payment history of the policy;
 - The type of Title associated with the vehicle;
 - The number of previous owners for the vehicle and the type of ownership or registration;
- The source of business and its tenure with the producing agency.;

A different Tier may be assigned for each of the following coverages:

- Part 1
- Parts 2 and 6
- Part 4
- Part 5
- Part 7 and 8
- Part 9

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

<u>Tier</u>	<u>Tier Factors</u>					
	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
<u>XXVII</u>	<u>0.70</u>	<u>0.60</u>	<u>0.74</u>	<u>0.70</u>	<u>0.74</u>	<u>0.96</u>
<u>XXIX</u>	<u>0.73</u>	<u>0.64</u>	<u>0.76</u>	<u>0.73</u>	<u>0.77</u>	<u>0.96</u>
<u>XXXI</u>	<u>0.76</u>	<u>0.68</u>	<u>0.79</u>	<u>0.76</u>	<u>0.80</u>	<u>0.96</u>
<u>XXXIII</u>	<u>0.79</u>	<u>0.72</u>	<u>0.82</u>	<u>0.79</u>	<u>0.83</u>	<u>0.96</u>
<u>XXXV</u>	<u>0.82</u>	<u>0.77</u>	<u>0.85</u>	<u>0.82</u>	<u>0.86</u>	<u>0.96</u>
<u>XXXVII</u>	<u>0.85</u>	<u>0.81</u>	<u>0.88</u>	<u>0.85</u>	<u>0.89</u>	<u>0.96</u>
<u>XXXIX</u>	<u>0.88</u>	<u>0.85</u>	<u>0.91</u>	<u>0.88</u>	<u>0.92</u>	<u>0.97</u>
<u>XLI</u>	<u>0.91</u>	<u>0.89</u>	<u>0.93</u>	<u>0.91</u>	<u>0.95</u>	<u>0.97</u>
<u>XLIII</u>	<u>0.94</u>	<u>0.94</u>	<u>0.96</u>	<u>0.94</u>	<u>0.98</u>	<u>0.97</u>
<u>XLV</u>	<u>0.97</u>	<u>0.98</u>	<u>0.99</u>	<u>0.97</u>	<u>1.01</u>	<u>0.97</u>
<u>XLVII</u>	<u>1.00</u>	<u>1.02</u>	<u>1.02</u>	<u>1.00</u>	<u>1.04</u>	<u>0.97</u>
<u>XLIX</u>	<u>1.03</u>	<u>1.06</u>	<u>1.05</u>	<u>1.03</u>	<u>1.07</u>	<u>0.97</u>
<u>LI</u>	<u>1.07</u>	<u>1.10</u>	<u>1.07</u>	<u>1.07</u>	<u>1.09</u>	<u>0.98</u>
<u>LIII</u>	<u>1.10</u>	<u>1.15</u>	<u>1.09</u>	<u>1.10</u>	<u>1.10</u>	<u>1.00</u>
<u>LV</u>	<u>1.14</u>	<u>1.19</u>	<u>1.11</u>	<u>1.14</u>	<u>1.11</u>	<u>1.03</u>
<u>LVII</u>	<u>1.17</u>	<u>1.23</u>	<u>1.13</u>	<u>1.17</u>	<u>1.12</u>	<u>1.05</u>
<u>LIX</u>	<u>1.21</u>	<u>1.27</u>	<u>1.15</u>	<u>1.21</u>	<u>1.14</u>	<u>1.07</u>
<u>LXI</u>	<u>1.24</u>	<u>1.32</u>	<u>1.17</u>	<u>1.24</u>	<u>1.15</u>	<u>1.10</u>
<u>LXIII</u>	<u>1.28</u>	<u>1.36</u>	<u>1.19</u>	<u>1.28</u>	<u>1.16</u>	<u>1.12</u>
<u>LXV</u>	<u>1.34</u>	<u>1.40</u>	<u>1.24</u>	<u>1.34</u>	<u>1.22</u>	<u>1.15</u>
<u>LXVII</u>	<u>1.41</u>	<u>1.47</u>	<u>1.31</u>	<u>1.41</u>	<u>1.28</u>	<u>1.17</u>
<u>LXIX</u>	<u>1.48</u>	<u>1.54</u>	<u>1.37</u>	<u>1.48</u>	<u>1.34</u>	<u>1.19</u>
<u>LXXI</u>	<u>1.55</u>	<u>1.62</u>	<u>1.44</u>	<u>1.55</u>	<u>1.41</u>	<u>1.22</u>

RULE 29. RISK VALUE FACTORS

Part A — Risk Value Component A (RV-A) page R-19 to R-167:

For coverage parts 1, 2, 4, 5, 6, 7, 8 and 9 refer to the Rate Pages section to obtain the Risk Value Factors that apply to a vehicle as defined in Rule 27 based on the specific combination of the following 7 characteristics of the vehicle being rated:

1. Assign the vehicle to the appropriate Driver/Vehicle Group as determined by the numbers of drivers in the household and number of vehicles in the household. Refer to the Rate Page for Driver/Vehicles groups. The number of drivers includes all those required by Rule 28 to be listed on the policy, whether or not they are excluded from rating, and the number of vehicles includes any private passenger vehicle insured by Plymouth Rock Assurance whether or not they are on the policy being rated.

2. Assign the vehicle to the appropriate Excellent Driver Group as determined by the Merit Rating Plan Operator Points for the assigned driver. Refer to the Rate Page section for Excellent Driver Groups. The Merit Rating Plan Operator Points and the rules for obtaining them are identical to those described in Rule 56.

3. Assign the vehicle to the appropriate Experience group as determined by the number of years licensed of the assigned driver. Refer to the Rate Page section for Experience groups.

4. Assign the vehicle to the appropriate Renewal group as determined by the number of years the policy has been insured with Plymouth Rock Assurance. If the policy is a new business policy on or after 4/1/2008, number of years with their current agent may also be used to assign the appropriate Renewal group. Refer to the Rate Page section for Renewal groups.

5. Assign the vehicle to the appropriate Mileage Relativity group as determined by the ratio of the vehicle's actual mileage, as determined consistent with Rule 19, to the average mileage for the same class of risk. Refer to Rate Page section for Mileage Relativity groups. The same class of risk is determined by the combination of:

- a. the Driver/Vehicle group as determined in step number one.
- b. the Road Density Region (refer to Rate Page section for Road Density Region classifications)
- c. the Usage Group as determined by the rate class of the assigned operator (refer to Rate Page section for Usage classifications)

6. Assign the vehicle the appropriate Motor Club Membership status as determined by whether the named insured provides proof that:

- a. S/he has purchased membership in a Motor Club with an effective date of membership at least sixty days prior to the policy effective date;
- b. Membership provides roadside and towing assistance; and
- c. The Motor Club has access to Service Providers (entities that contract with the motor club to provide roadside assistance to the drivers. These include towing companies, locksmiths, service stations, etc.) throughout the Continental United States

The following Motor Clubs are currently recognized for the purposes of this rating attribute. It will be the agent's responsibility to collect proof of active membership at each renewal and keep that information on file. Additionally, collecting the membership ID # will be required upon entering new business. Additional Motor Clubs which meet conditions b. and c. may be added to this list upon submission by the agent.

- AAA Merrimack Valley
- AAA Southern New England
- AARP
- AllAmerica
- Allstate Motor Club
- Auto Club of Pioneer Valley (AAA)
- Auto Knight
- Autoclub of America
- Better World Club
- BP Motor Club
- Chevron Safe Trek
- Cross Country (Costco)
- GE Motor Club
- GM Motor Club
- Massachusetts AAA Berkshire County
- On Star
- Paragon
- Pinnacle Motor Club (AFSCME Union)
- Sam's Club

~~Signature Nationwide~~

~~7. Assign the vehicle to the appropriate Prior OBI Limits group as determined by the prior OBI limits of the named insured. Refer to the Rate Page section for Prior OBI Limits Groups.~~

~~Part B — Risk Value Component B (RV-B) page R-168~~

~~For Parts 1, 4 and 5, assign the vehicle to the appropriate Liability Symbol to get the RV-B factor. For Parts 2 and 6, assign the vehicle to the appropriate Personal Injury Protection Symbol to get the RV-B factor. For all other Parts, the RV-B factor is 1.00. Refer to the Rate Page section for Liability and Personal Injury Protection Symbols.~~

~~Part C — Risk Value Component C (RV-C):~~

~~Assign the Merit Rating Plan adjustment for part 9. For all other parts RV-C is 1.00.~~

~~Risk Value Factor Calculation (RVF):~~

~~The Risk Value Factor (RVF) is calculated as the product of RV-A, RV-B and RV-C.~~

~~The resulting RVF will be subject to a minimum and maximum. Refer to the Rate Page R-169 for minimum and maximum.~~

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

The discount shall not apply to other coverages.

~~RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES~~

~~If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be~~

~~the otherwise applicable private passenger automobile rate. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.~~

~~All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.~~

RULE 31. RESERVED FOR FUTURE USE

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

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, those vehicles specifically described above and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27B, refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

The premium is then calculated in accordance with Rule 11.

RULE 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only - as defined in Rule 27)

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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

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

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

Refer to Miscellaneous Motor Vehicle page for rating methods and factors. Merit Rating and the factors in the Miscellaneous Motor Vehicles page apply when rating Trailers. No other premium adjustments, factors or discounts apply.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. REPLACEMENT COST COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-104-04-08 for this coverage.)

This automatic coverage pays an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for a new vehicle at the time of the total loss for a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. If such a vehicle is unavailable, the coverage pays the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for an available vehicle.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.
- 4) The total loss occurred within 12 months of the vehicle's purchase date.
- 5) The total loss occurred within the vehicle's first 15,000 miles as shown on the odometer.

Circumstances Under Which We Will Pay:

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Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Our liability for any loss will not exceed the MSRP of the vehicle of the same year, make, model, and equipment as the damaged vehicle.

We will pay for "customized equipment" only as described in the insured's policy or policy endorsements.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-105-04-08 when a vehicle is endorsed for this coverage)

At the option of the insured, this coverage may be purchased to pay an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of the damage or loss and the cost at the time of the damage or loss of a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. This coverage replaces the Replacement Cost Coverage under Section A of this rule above.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.
- 4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.
- 5) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 36. RESERVED FOR FUTURE USE

RULE 37. ACCIDENT FORGIVENESS COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-106-04-08 for this coverage.)

An adjustment will not be applied and the Excellent Driver Discount Plus will not be lost upon renewal of the policy due to an at-fault accident occurring while the policy is in force if all of the following conditions are met:

- a. the policy has been in force with Plymouth Rock Assurance for at least 48 months prior to the renewal effective date;
- b. as of the effective date of the policy, there is at least one experienced operator listed on the Coverage Selections Page and all experienced operators listed qualify for the Excellent Driver Discount Plus under the Merit Rating Plan;

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- c. as of the effective date of the policy, all inexperienced drivers listed on the Coverage Selections Page as operators on the policy either have 0 Merit Rating Plan Operator Points or qualify for the Excellent Driver discount under the Merit Rating Plan;
- d. the at-fault driver and the vehicle involved in the at-fault accident were listed on the Coverage Selections Page;
- e. the at-fault accident claim was reported to the Company; and
- f. there are no other accidents currently being waived on the policy
- g. the at-fault accident was caused by an experienced driver on the policy.

Notes:

- If an additional at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial at-fault accident will not be affected.
- Waived accidents are still considered for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-106-04-08 when a vehicle is endorsed for this coverage.)

A surcharge will not be applied and the Excellent Driver Discount Plus will not be lost upon the next renewal of the policy due to the first occurrence of an at-fault accident if the following conditions are met:

- a. as of the effective date of the policy, there is at least one experienced operator listed on the Coverage Selections Page and all experienced operators listed qualify for the Excellent Driver Discount Plus under the Merit Rating Plan; for the purposes of determining whether the Excellent Driver Discount Plus is applied, waived accidents are not counted;
- b. as of the effective date of the policy, all inexperienced operators listed on the Coverage Selections Page either have 0 Merit Rating Plan Operator Points or qualify for the Excellent Driver discount under the Merit Rating Plan;
- c. the at-fault driver and the vehicle involved in the at-fault accident were listed on the Coverage Selections Page;
- d. the at-fault accident claim was reported to the Company;
- e. there are no other accidents currently being waived on the policy;
- f. the at-fault accident was caused by an experienced driver on the policy.

Note:

- If an additional at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial at-fault accident will not be affected.
- Waived accidents are still considered for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 38. EXTENDED COVERAGES FOR MOTOR CLUB MEMBERS ENDORSEMENT

The Extended Coverages for Motor Club Members Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, and Waiver of Collision Deductible.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policyholder is a member in good standing at the time of loss of a motor club that has been approved by Plymouth Rock Assurance Corporation.

This endorsement will be added to each eligible new and renewal policy issued on or after October 15, 2009.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

B. Camper Bodies

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

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

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

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8, and 9

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

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

RULE 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

NOTE: a. Only Stated Amount Coverage is available.

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

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

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's

Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

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

~~The multi-car discount does not apply to any vehicle rated under this rule.~~

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

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

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall

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be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

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

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

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

| Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named ~~-~~individual.

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

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

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

| Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named ~~-~~individual ~~-~~and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

~~If an individual is furnished an auto for regular use in the business of the United States Government or the Commonwealth of Massachusetts, the foregoing rates will apply provided coverage is limited in accordance with endorsement M-0049-S, Federal Employees Using Autos They Do Not Own in The Course of Their Employment, or endorsement M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course of Their Employment.~~

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

RULE 50. USE OF OTHER AUTOMOBILES

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

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

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

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

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

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

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

~~Government Workers~~

~~If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment:~~

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Eligibility

This rule is applicable to:

Private Passenger Automobiles as defined in Private Passenger Definition in this Private Passenger Manual.

2. Coverages

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

3. Discounts Applicable

The following discounts are to be applied:

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

4. Definitions

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

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

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

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

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

5. General

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

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

—Discounts Applicable.

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

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

Category II

Devices qualifying in this category receive 15% discounts.

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

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

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

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

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

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

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

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

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

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

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

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

(c) Armored Ignition Cut-Off Switch

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

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

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

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

(d) Passive Multi-Component Cut-Off Switch

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

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

(2) The device must disconnect the starter.

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

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

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

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

(e) Passive Time Delay Ignition System

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

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

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

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

(1) Armored Cable Hood Lock

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

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

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

(2) Electrically Operated Hood Lock

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

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

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

(g) Passive, Delayed Ignition Cut-Off System

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

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

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

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

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

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

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

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

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

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

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

The Commissioner of Insurance promulgated regulation 211 CMR 94.00, Pre-Insurance Inspection of Private Passenger Motor Vehicles, to be effective July 24, 2009. For specific details about the Program, refer to the regulation.

The provisions of this Rule 55 shall be applied uniformly and without regard to whether the applicable motor vehicle is to be insured under a policy that was written on a voluntary basis or is to be insured under a policy that was assigned to the company by the Massachusetts Automobile Insurance Plan.

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.

6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When the applicant had physical damage coverage on the vehicle on the prior policy term with no lapse in coverage

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

The following summary is a general overview of the Merit Rating Plan and its impact on underlying rates.

Operator Points/Experience Period

Each listed operator on a policy is assigned an Operator Adjustment Factor based on the operator's driving history record, as per the Merit Rating Board. The Operator Adjustment Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of incidents during the Policy Experience Period. The Factor is either the Excellent Driver Factor, awarded to operators with Incident-Free Periods of more than five but less than six years, the Excellent Driver Plus Factor, awarded to operators with Incident-Free Periods of at least six years, or the factor corresponding to the number of points determined for the driver. The Experience Period is the six year period immediately preceding the effective date of the policy. The operator points will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the total number of operator points for each listed operator.

Accident Forgiveness

Accidents used in the computation of the Operator Adjustment Factor will not include those that have been forgiven, consistent with Rule 37 – Accident Forgiveness.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's driving history record.

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

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

Classification of Operator points

Merit Rating Plan Operator Points are assigned as follows:

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

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Operator points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The Merit Rating Plan adjustment factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7) and Comprehensive (Part 9).

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The adjustment factor varies based on the coverages to which it is applied as well as on the operator's years of driving experience and points. The Merit Rating adjustment factors are shown in the Rate Pages section. The Merit Rating Plan premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Merit Rating Plan Operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Operator Points applicable to the operator shall be the sum of the operator points identified for each Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Incidents in the most recent five years of the Policy Experience Period is three or less, the Operator Points applicable to each incident shall be reduced by one and the total number of Operator Points applicable to the Operator shall be the sum of those reduced Operator points. In no event shall the Operator points for any single incident be reduced below zero.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Merit Rating Plan

Calculation of Merit Rating Plan Adjustment
Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Plan Operator Points</u>	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	<u>Adjustment Factor</u>			
Excellent Driver Plus	0.830	0.830	NA	NA
Excellent Driver	0.930	0.930	0.930	0.930
0	1.000	1.000	1.000	1.000
1	1.150	1.150	1.075	1.075
2	1.300	1.300	1.150	1.150
3	1.450	1.450	1.225	1.225
4	1.600	1.600	1.300	1.300
5	1.750	1.750	1.375	1.375
6	1.900	1.900	1.450	1.450
7	2.050	2.050	1.525	1.525
8	2.200	2.200	1.600	1.600
9	2.350	2.350	1.675	1.675
10	2.500	2.500	1.750	1.750
11	2.650	2.650	1.825	1.825
12	2.800	2.800	1.900	1.900
13	2.950	2.950	1.975	1.975
14	3.100	3.100	2.050	2.050
15	3.250	3.250	2.125	2.125
16	3.400	3.400	2.200	2.200
17	3.550	3.550	2.275	2.275
18	3.700	3.700	2.350	2.350
19	3.850	3.850	2.425	2.425
20	4.000	4.000	2.500	2.500
21	4.150	4.150	2.575	2.575
22	4.300	4.300	2.650	2.650
23	4.450	4.450	2.725	2.725
24	4.600	4.600	2.800	2.800
25	4.750	4.750	2.875	2.875

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26	4.900	4.900	2.950	2.950
27	5.050	5.050	3.025	3.025
28	5.200	5.200	3.100	3.100
29	5.350	5.350	3.175	3.175
30	5.500	5.500	3.250	3.250
31	5.650	5.650	3.325	3.325
32	5.800	5.800	3.400	3.400
33	5.950	5.950	3.475	3.475
34	6.100	6.100	3.550	3.550
35	6.250	6.250	3.625	3.625
36	6.400	6.400	3.700	3.700
37	6.550	6.550	3.775	3.775
38	6.700	6.700	3.850	3.850
39	6.850	6.850	3.925	3.925
40	7.000	7.000	4.000	4.000
41	7.150	7.150	4.075	4.075
42	7.300	7.300	4.150	4.150
43	7.450	7.450	4.225	4.225
44	7.600	7.600	4.300	4.300
45	7.750	7.750	4.375	4.375

~~*Total policy adjustment is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.~~

INCREASED LIMITS TABLES

~~Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.~~

~~Motorcycles All Territories 1.056~~

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.04	1.05	1.06	1.16	1.27	1.48
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.49	1.50	1.83	1.94	1.99	2.18	2.86
Limits:	500/1000						
Factor:	2.91						

RULE 57. SURETY BOND RULES AND RATES

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

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 an insurance 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.~~

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PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX
 JUNE 1, 2008

TITLE

AIB FORM NO.

Accident Forgiveness	PRAC Auto MA-106-07-09
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 01-8904-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Charitable Group Discount Endorsement	PRAC Auto MA-108-05-08
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-9404-08)
Disappearing Deductible	PRAC Auto MA-103-07-09
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-0304-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 01-8904-08)
Guest Occupants Exclusion	M-0002-S (Ed. 01-7704-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 04-07)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Motor Club Discount Endorsement	PRAC MA-109-10-09
MYLES Endorsement	PRAC MA-102-04-08
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-8904-08)
Operator Exclusion Form	M-0106-S (Ed. 01- 04-08)
Optional Replacement Cost Coverage	PRAC Auto MA-105-04-08
Original Equipment Manufacturer Parts Coverage	PRAC Auto MA-107-04-08
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Replacement Cost Coverage	PRAC Auto MA-104-04-08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	MPY-0027-S (Ed. 01-8304-08)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-0504-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 01-0604-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 01-0604-08)
Waiver of Deductible Endorsement	MPY-0016-S(Ed. 01-8304-08)

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PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
 Approved for Use January 1, 2006
 For Vehicles Not Subject to the Compulsory Law

Form Title Policy	Form Number and Edition Date
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05
MYLES ENDORSEMENT	PRAC MA-102-04-08
DISAPPEARING DEDUCTIBLE	PRAC MA-103-07-09
REPLACEMENT COST COVERAGE	PRAC MA-104-04-08
OPTIONAL REPLACEMENT COST COVERAGE	PRAC MA-105-04-08
ACCIDENT FORGIVENESS	PRAC MA-106-07-09
ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE	PRAC MA-107-04-08
CHARITABLE GROUP DISCOUNT ENDORSEMENT	PRAC MA-108-05-08
MOTOR CLUB DISCOUNT ENDORSEMENT	PRAC MA-109-10-09

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 PLYMOUTH ROCK ASSURANCE CORPORATION
RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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 CITY OF BOSTON

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

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

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

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

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

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

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

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RATING TERRITORIES

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PLYMOUTH ROCK ASSURANCE CORPORATION

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

RATE SECTION

Memorandum

~~The rates shown on the rate sheets are the liability and physical damage rates promulgated by the Commissioner of Insurance in accordance with the provisions of Section 113B of Chapter 175.~~

~~The rating procedures and factors for Antique Autos were filed by the AIB on an advisory basis and on behalf of insurance companies authorizing the AIB to make such filings.~~

~~The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.~~

~~The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.~~

~~The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.~~

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PLYMOUTH ROCK ASSURANCE CORPORATION

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

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

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63

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24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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Stated Amount Rating

B. Collision -and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

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	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

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 PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

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

Rates at Increased limits

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PLYMOUTH ROCK ASSURANCE CORPORATION

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

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PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

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

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PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced
	Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

— a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

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PLYMOUTH ROCK ASSURANCE CORPORATION

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- ~~(3) Rates are per \$100 of insured value.~~
- ~~(3) Rates are per \$100 of insured value.~~

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MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

— a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

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Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60056)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project, Beverly	(60050)
—— (Formerly listed as Cycles 128)	
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

A list of approved motorcycle training sites can be found at:

<http://www.mass.gov/rmv/motorcycle/index.htm>

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

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Increased Limit Factors

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
<u>20/40</u>	<u>1.000</u>	<u>1.000</u>	<u>0.000</u>	<u>5</u>	<u>1.000</u>	<u>\$ 5,000</u>	<u>1.00</u>
<u>20/50</u>	<u>1.042</u>	<u>1.010</u>	<u>0.046</u>	<u>10</u>	<u>1.204</u>	<u>\$ 10,000</u>	<u>1.30</u>
<u>25/50</u>	<u>1.155</u>	<u>1.050</u>	<u>0.226</u>	<u>15</u>	<u>1.220</u>	<u>\$ 15,000</u>	<u>1.70</u>
<u>25/60</u>	<u>1.179</u>	<u>1.060</u>	<u>0.250</u>	<u>20</u>	<u>1.232</u>	<u>\$ 20,000</u>	<u>1.80</u>
<u>30/60</u>	<u>1.250</u>	<u>1.110</u>	<u>0.571</u>	<u>25</u>	<u>1.242</u>	<u>\$ 25,000</u>	<u>2.00</u>
<u>30/70</u>	<u>1.252</u>	<u>1.120</u>	<u>0.583</u>	<u>30</u>	<u>1.249</u>		
<u>35/50</u>	<u>1.276</u>	<u>1.150</u>	<u>0.798</u>	<u>35</u>	<u>1.254</u>		
<u>35/80</u>	<u>1.283</u>	<u>1.160</u>	<u>0.857</u>	<u>40</u>	<u>1.258</u>		
<u>40/70</u>	<u>1.310</u>	<u>1.200</u>	<u>1.079</u>	<u>45</u>	<u>1.262</u>		
<u>50/100</u>	<u>1.344</u>	<u>1.270</u>	<u>1.512</u>	<u>50</u>	<u>1.265</u>		
<u>100/100</u>	<u>1.429</u>	<u>1.480</u>	<u>3.214</u>	<u>75</u>	<u>1.274</u>		
<u>100/200</u>	<u>1.500</u>	<u>1.490</u>	<u>3.286</u>	<u>80</u>	<u>1.275</u>		
<u>100/300</u>	<u>1.541</u>	<u>1.500</u>	<u>3.357</u>	<u>100</u>	<u>1.280</u>		
<u>150/300</u>	<u>1.705</u>	<u>1.690</u>	<u>5.929</u>	<u>150</u>	<u>1.292</u>		
<u>200/200</u>	<u>1.821</u>	<u>1.810</u>	<u>7.643</u>	<u>200</u>	<u>1.303</u>		
<u>200/400</u>	<u>1.837</u>	<u>1.830</u>	<u>7.857</u>	<u>250</u>	<u>1.309</u>		
<u>250/250</u>	<u>1.914</u>	<u>1.920</u>	<u>9.143</u>	<u>300</u>	<u>1.314</u>		
<u>250/500</u>	<u>1.943</u>	<u>1.940</u>	<u>9.357</u>	<u>400</u>	<u>1.323</u>		
<u>300/300</u>	<u>2.116</u>	<u>2.150</u>	<u>12.643</u>	<u>500</u>	<u>1.329</u>		
<u>300/500</u>	<u>2.143</u>	<u>2.180</u>	<u>13.214</u>				
<u>500/500</u>	<u>2.750</u>	<u>2.860</u>	<u>24.143</u>				

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100** Glass</u>
Deductibles:			
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

SUBSTITUTE TRANSPORTATION (RULE 17)

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS (RULE 19)

Advanced Driver Training: 5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7.
 Good Student: 10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1,2 and 4 – 9.
 Student Away at School: 15% classes 20, 21, 25, 26; 10% class 17; 5% class 18. Applied to Parts 1,2 and 4 – 9.
~~Multi-Car: 5% Parts 1, 2, 4, 5, 7, 8 and 9~~
~~Annual Mileage: 0-5,000 miles - 10% Parts 1-8 and 12~~
~~5,001-7,500 miles - 5% Parts 1-8 and 12~~
 Passive Restraint*: 25% Parts 2, 3, 6 and 12
~~*Only Discount: a~~ **Applies only to Motor Homes and Antique Autos**
 Companion Discount: 6% for Bunker Hill Insurance Company or Mount Washington Assurance Corporation Companion Policies Parts 1-9, and 12

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4% all other eligible Companion Policies Parts 1-9, and 12

Agency Transfer Discount:

2% in the first term the policy is with Plymouth Rock, 1% in the second term
Parts 1-9, and 12

Advanced Issue Discount:

5% in the first term the policy is with Plymouth Rock, 3% in the second term ,
1% in the third term Parts 1-9, and 12

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Miscellaneous Rating Factors

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)								
	Actual Cash Value							
Fire	10% of Comprehensive Premium							
Fire & Theft	70% of Comprehensive Premium							
Fire, Theft & C.A.C.	85% of Comprehensive Premium							
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)								
DEDUCTIBLE:	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>	
Policyholder - Alone:	<u>2%</u>	<u>4%</u>	<u>8%</u>	<u>14%</u>	<u>26%</u>	<u>37%</u>	<u>45%</u>	
Policyholder and Household Members:	<u>2%</u>	<u>5%</u>	<u>10%</u>	<u>19%</u>	<u>35%</u>	<u>48%</u>	<u>59%</u>	
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)								
Parts 7, 8 and 9 rating factor:	<u>1.10</u>							
TOWING AND LABOR (RULE 33)								
Parts 7, 8 and 9 rating factor:	<u>\$50 per Disablement</u>			<u>\$100 per Disablement</u>				
Private Passenger and Motorcycle:	<u>\$81.10</u>			<u>\$16</u>				
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)								
Apply a rate of \$4 to each \$100 of valuation.	<u>1.10</u>							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)								
Refer to Rule 47								
ACCIDENT FORGIVENESS (RULE 37) PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)								
Parts 1-9 and 12 rating factor:	<u>\$100</u>	<u>\$250</u>	<u>1.015</u>	<u>\$50</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>
DEDUCTIBLE:	<u>0</u>							
Policyholder – Alone:	<u>2%</u>	<u>4%</u>	<u>8%</u>	<u>14%</u>	<u>26%</u>	<u>37%</u>	<u>45%</u>	
Policyholder and Household Members:	<u>2%</u>	<u>5%</u>	<u>10%</u>	<u>19%</u>	<u>35%</u>	<u>48%</u>	<u>59%</u>	

Miscellaneous Rating Factors

OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)	
Parts 7, 8 and 9 rating factor:	<u>1.10</u>
TOWING AND LABOR (RULE 33)	
Private Passenger and Motorcycle:	<u>\$8</u>
	<u>\$16</u>
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)	
Apply a rate of \$4 to each \$100 of valuation.	
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)	
Refer to Rule 47	
ACCIDENT FORGIVENESS (RULE 37)	
Parts 1-9 and 12 rating factor:	<u>1.015</u>

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Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 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 Manual Rates	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 Rates for Rules 34, 39, 40, and 42 are 2007 AIB Manual Rates		

Snowmobiles (Rule 43)		
<u>Liability</u>	<u>Annual Premiums</u>	
B.I. (excluding passenger hazard) - \$20,000/40,000	\$ 36	
B.I. (including passenger hazard) - \$20,000/40,000	\$106	
Uninsured Motorists - \$20,000/40,000	\$ 7	
Property Damage - \$5,000	\$ 10	
Medical Payments - \$500 per person (no other limits)	\$ 10	
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
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

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Qualifying Massachusetts Transit Systems

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

	Approved As Of
American Eagle Motor Coach, Inc. ——(formerly Medeiros Bus Co., Inc.)	February 1, 1984
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1984
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus ——(The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro – Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. ——(formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vecell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1994

SYMBOL AND IDENTIFICATION SECTION

Notice to Manual Holders

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2006 Manual, the Symbol and Identification Section for 2005 and prior years.

NOTE: For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & Subsequent Model Years) Abbreviation Key

APV	All-Purpose Vehicle	Lftgt	Liftgate
AWD	All-Wheel Drive	Ltd	Limited
Cabri	Cabriolet	L	Liter
Conv or Con	Convertible	L/B	Long Bed
Entry	Country	Lux	Luxury
Cpe	Coupe	LE	Luxury Edition/Limited Edition
CC	Cubic Centimeter	MPV	Multi-Purpose Vehicle
CI	Cubic Inch	Pass	Passenger
CID	Cubic Inch Displacement	Perf	Performance
Cus	Custom	Plp	Pickup
Cyl	Cylinder	Sed	Sedan
Dlx	Deluxe	S/B	Short Bed
Dsl	Diesel	SOHC	Single Overhead Camshaft
Disp	Displacement	SE	Special Edition
Dr	Door	Spt	Sport(s)
DOHC	Double Overhead Camshaft	Std	Standard
Eng	Engine	Super	Supercharged
Fstbk	Fastback	Sym	Symbol
4WD or 4x4	Four-Wheel Drive	Trk	Truck
Hdtp	Hardtop	Turbo	Turbocharged
Hchbk or Hbk	Hatchback	2WD or 4x2	Two-Wheel Drive
HD	Heavy Duty	Util	Utility
HO	High Output	Veh	Vehicle
HP	Horsepower	VIN	Vehicle Identification Number
IIN	ISO Identification Number	Wag	Wagon
Lftbk	Liftback	WB	Wheelbase

PERFORMANCE VEHICLE IDENTIFICATION:

i — Intermediate ————— h — High ————— s — Sports ————— p — Sports Premium

SYMBOL DEFINITIONS:

Price New Symbol — Reflects a vehicle's Manufacturer's Suggested Retail Price (MSRP), including widely used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol — Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.

Effective 4/1/2007

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211-CMR-86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

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BMW

~~325ci—03, 04, 05, 06, 07~~
~~325i—03, 04, 05, 06~~
~~325i Sports Wagon—03, 04, 05, 06~~
~~325it—04, 05, 06~~
~~325xi AWD—03, 04, 05, 06~~
~~325xi Sports Wagon—03, 04, 05, 06~~
~~325xit AWD—04, 05, 06~~
~~330ci—03, 04, 05, 06, 07~~
~~330i—03, 04, 05, 06~~
~~330xi AWD—03, 04, 05, 06~~
~~525i—03, 05, 06, 07~~
~~525i Sport Wagon—03~~
~~525xi AWD—07~~
~~530i—03, 05, 06, 07~~
~~530xi AWD—07~~
~~540i—03~~
~~540i Sport Wagon—03~~
~~545i—05, 06~~
~~550i—07~~
~~645ci—06~~
~~650i—07~~
~~745i—03, 04, 05, 06~~
~~745li—03, 04, 05, 06~~
~~750i—07~~
~~750li—07~~
~~760i—06, 07~~
~~760li—05, 06, 07~~
~~M5—03~~
~~X5 3.0i—03, 04~~
~~X5 3.0i AWD—05, 06, 07~~
~~X5 4.4i—03, 04~~
~~X5 4.4i AWD—05, 06, 07~~
~~X5 4.6is—03, 04~~
~~X5 4.8is AWD—06, 07~~
~~Z3~~
~~—Conv.—03~~
~~—Cpe.—03~~
~~Z3 M—03~~
~~Z4 2.5i—05, 06~~
~~Z4 3.0i—05, 06~~
~~Z8—03, 04~~

CHRYSLER

~~Chrysler Sebring GTC—03, 04~~
~~Sebring Limited—03, 04~~
~~—Cpe 2 Dr—05, 06~~
~~—Sed 4 Dr—05~~
~~Sebring LX~~
~~—Conv. 2.7L—04~~
~~Sebring LXI~~
~~—Conv.—03, 04~~
~~Sebring TSI—07~~
~~Jeep Grand Cherokee Laredo~~
~~—4x2—05, 06~~
~~—4x4—03~~
~~Jeep Grand Cherokee Limited~~
~~—4x2—05, 06~~
~~—4x4—03~~
~~Jeep Grand Cherokee Overland 4.7 HO—03~~
~~—4x2—05~~
~~Jeep Grand Cherokee Sport~~
~~—4x4—03~~
~~CHRYSLER, Continued~~
~~Jeep Wrangler Sahara—04, 05~~
~~Jeep Wrangler Rubicon—04, 05, 06, 07~~
~~Jeep Wrangler Unlimited—05, 07~~
~~Jeep Wrangler Unlimited Rubicon—06, 07~~
~~Jeep Liberty Limited~~
~~—4x2—05, 07~~
~~—4x2 side air bags—06~~

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~~—4x4—06~~

~~Jeep Liberty Renegade~~

~~—4x2—05~~

~~—4x4 with side air bags—04, 06~~

~~Jeep Liberty Sport~~

~~—4x4 2.8L—06~~

DODGE

~~Stratus ES~~

~~—Sed 4 Dr Side Air bags—05~~

~~Stratus R/T—05~~

~~Stratus R/T~~

~~—flexible fuel—07~~

FORD

~~Mustang~~

~~—Conv.—05~~

~~—Conv side air bags—06, 07~~

~~Mustang Cobra SVT—03, 04, 05~~

~~Mustang GT~~

~~—Conv.—03, 04, 05, 06, 07~~

~~—Cpe.—05, 06, 07~~

~~Mustang GT Mach 1—04, 05, 06~~

~~Thunderbird—03, 04, 05, 06~~

~~Thunderbird Neiman Marcus Edition—03~~

~~Thunderbird 007 Limited Edition—04~~

FORD - LINCOLN - MERCURY

~~Lincoln Continental—03~~

~~Lincoln Continental Limited Edition—03~~

~~Lincoln Town Car~~

~~—Cartier—03~~

~~—Cartier L—03~~

~~—Executive—03~~

~~—Executive L—03~~

~~—Signature—03~~

~~Mercury Grand Marquis GS—06~~

~~Mercury Grand Marquis LS—06~~

~~Mercury Grand Marquis LSE—06~~

~~Mark LT—07~~

GENERAL MOTORS

~~Buick Lacrosse CXL—07~~

~~Buick Lacrosse CXS—07~~

~~Buick Lucerne CX—07~~

~~Buick Lucerne CXL—07~~

~~Buick Lucerne CXS—07~~

~~Cadillac Deville—03, 04, 05~~

~~Cadillac Deville High-Luxury Sedan (DHS)
03, 04, 05~~

~~Cadillac Deville Touring Sedan (DTS)—03, 04, 05~~

~~Cadillac Eldorado Sports Coupe (ESC)—03~~

~~Cadillac Eldorado Touring Coupe (ETC)—03~~

~~Cadillac Seville Luxury Sedan (SLS)—03, 05~~

GENERAL MOTORS, Continued

~~Cadillac Seville Touring Sedan (STS)—03~~

~~Chevrolet Blazer LS~~

~~—4x2, 2 Dr.—05~~

~~—4x2, 4 Dr.—04, 05~~

~~—4x4, 2 Dr.—03, 04, 05, 06~~

~~—4x4, 4 Dr.—04~~

~~Chevrolet Blazer Xtreme~~

~~—4x2, 2 Dr.—05~~

~~—4x2, 4 Dr.—04, 05~~

~~—4x4, 2 Dr.—03, 04, 05, 06~~

~~—4x4, 4 Dr.—04~~

~~Chevrolet Blazer ZR2~~

~~—4x2, 2 Dr.—05~~

~~—4x2, 4 Dr.—04~~

~~—4x4, 2 Dr.—03, 04, 05, 06~~

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~~—4x4, 4 Dr.—04
Chevrolet Camaro
—Conv.—03
Chevrolet Camaro-SS
—Conv.—03
Chevrolet Camaro Z28
—Conv.—03
—Chevrolet Corvette
—Conv.—03, 04, 05, 06, 07
—Cpe.—06, 07
—Hehbk 2 Dr.—03, 04, 05
Chevrolet Corvette Z06—03, 04, 05, 06, 07
Chevrolet Monte Carlo LS
—Cpe 2 Dr Driver Air Bag (side)—05
Chevrolet Monte Carlo LT—06
Chevrolet Monte Carlo LT
—Cpe 2 Dr 3.9L—07
Chevrolet Monte Carlo LTZ—07
Chevrolet Monte Carlo SS—05, 07
Chevrolet Monte Carlo Supercharged SS—05, 06
GMC Safari
—Wag, 4x4 3 Dr.—03
GMC Safari AWD
—Wag, 4x4 3 Dr.—04
GMC Safari SLE
—Wag, 4x4 3 Dr.—03
GMC Safari SLE AWD
—Wag, 4x4 3 Dr.—04
GMC Safari SLT AWD
—Wag, 4x4 3 Dr.—03, 04
GMC Sonoma SL
—4x4, 4 Dr.—03
GMC Sonoma SLS
—4x4, 4 Dr.—03
Oldsmobile Aurora 3.5—03
Oldsmobile Aurora 4.0—03, 04
Oldsmobile Bravada—04, 05
Oldsmobile Bravada AWD—04, 05
Pontiac Firebird
—Conv.—03
Pontiac Firebird Formula/Trans AM
—Conv.—03
—Hehbk 2 Dr.—03
Pontiac Firebird Ram Air—03
Pontiac Grand Am GT1—05
Pontiac Grand Prix GT—07
GENERAL MOTORS, Continued
Pontiac Grand Prix GTP
—Cpe.—03
Pontiac Grand Prix GTP 40th Anniv. Ed.—03
Pontiac Grand Prix GXP—07~~

~~HONDA~~

~~Acura MDX—03
Acura MDX AWD—04
Acura NSX T—03, 04, 05, 06
Acura RSX Type S—05
Acura 3.2CL—03, 04
Acura 3.2CL Type S—03, 04
Acura 3.2TL—04, 05, 06
Acura 3.2TL Type S—04
Acura 3.5RL—03, 05, 06
Honda Accord EX
—Cpe 2.4L leather seats—07
—Cpe 2.4L DOHC VTEC ULEV—06
—Cpe 2.4L Automatic—05
—Cpe 2.4L navigation system—04, 05, 07
—Cpe 2.4L ULEV Manual—05
—Cpe 3.0L—03, 04, 05, 06, 07
—Honda Accord LX
—Cpe. 3.0 L—05, 07~~

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~~Honda S2000—03, 04, 05, 06, 07~~

~~Honda Passport LX—03~~

~~Honda Passport EX—03~~

~~Honda Passport EX-L—03~~

~~Honda Pilot EX—04, 05~~

~~Honda Pilot EX-L—04, 05~~

~~Honda Pilot LX—04, 05~~

~~ISUZU~~

~~Axiom—03~~

~~Axiom S—04, 05~~

~~Axiom XS—03, 04, 05~~

~~Rodeo S~~

~~—4x2, 4 Dr. 3.2L—03~~

~~—4x4, 4 Dr.—03~~

~~Rodeo SE~~

~~—4x2, 4 Dr. 3.2L—03~~

~~—4x4, 4 Dr.—03~~

~~Rodeo LS~~

~~—4x2, 4 Dr. 3.2L—03~~

~~—4x4, 4 Dr.—03~~

~~Rodeo LSE~~

~~—4x2, 4 Dr. 3.2L—03~~

~~—4x4, 4 Dr.—03~~

~~JAGUAR~~

~~XJR—03, 04, 05, 06~~

~~XJ8—03, 04, 05, 06, 07~~

~~XJ8 Vanden Plas (VDP)—03, 04, 05, 06, 07~~

~~XJ8L—06, 07~~

~~XJ8 Super V8—07~~

~~XJ8 Super V8 Portfolio—07~~

~~XJ Sport—03, 04~~

~~XJR—07~~

~~XK8—03, 04, 05, 06, 07~~

~~XKR—03, 04, 05, 06, 07~~

~~MAZDA~~

~~Mazda6 S~~

~~—Sed 4 Dr. side air bags—05~~

~~Millenia P (Premium)—03~~

~~Millenia S—03~~

~~MERCEDES-BENZ~~

~~C230 Kompressor—03, 04~~

~~C230 Kompressor Sport~~

~~—Cpe. 2 Dr—05, 06~~

~~SL500—03, 04, 05, 06, 07~~

~~SL600—03, 05, 06, 07~~

~~E500—06~~

~~E500 4Matic AWD—06~~

~~MITSUBISHI~~

~~Diamante ES—03, 05~~

~~Diamante LS—03, 05~~

~~Diamante VR-X—05~~

~~Eclipse GTS—04, 05, 06~~

~~Eclipse Special Edition—07~~

~~Eclipse Spyder GS—05, 06, 07~~

~~Eclipse Spyder GT—03, 04, 05, 06, 07~~

~~Eclipse Spyder GT Premium—03~~

~~Eclipse Spyder GTS—04, 05, 06, 07~~

~~Galant GTS—05, 06, 07~~

~~Galant LS Premium—05~~

~~Montero Limited—03, 04, 05, 06, 07~~

~~Montero Sport ES~~

~~—4x4—03, 04~~

~~Montero Sport Limited—03, 04~~

~~Montero Sport LS—05~~

~~—4x4—03, 04~~

~~Montero Sport XLS—03, 04, 05~~

~~Montero XLS—03, 04~~

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~~Lancer Evolution MR ED AWD 06~~
~~Lancer Evolution RS AWD 06~~
~~Lancer Evolution VIII 06~~
~~Lancer Evolution IX AWD 07~~
~~Lancer Evolution RS AWD 07~~

NISSAN

~~Altima 3.5 SE 05~~
~~Altima~~
~~—3.5L side air bags 06~~
~~Altima S~~
~~—3.5L side air bags 06~~
~~Altima SE~~
~~—3.5L side air bags 06~~
~~Altima SE-R~~
~~—3.5L side air bags 06~~
~~Altima SL~~
~~—3.5L side air bags 06~~
~~Infiniti G35 05~~
~~Infiniti G35 AWD 05~~
~~Infiniti M45 04, 05, 07~~
~~Infiniti M45 Sport 07~~
~~Infiniti Q45 03, 04, 05, 06, 07~~
~~Infiniti QX4 03~~
~~Maxima GLE 03~~
~~Maxima GXE 03~~
~~Maxima SE 03, 05, 06, 07~~
~~Maxima SL 05, 06, 07~~
~~Pathfinder LE 03, 05~~
~~Pathfinder SE 03, 05~~
~~Pathfinder Armada LE 05~~
~~Pathfinder Armada SE 05~~

PORSCHE

~~Boxster 03, 05, 06, 07~~
~~Boxster S 03, 05, 06, 07~~
~~Boxster S Special Edition 05~~
~~911 Carrera 03, 04, 05, 06, 07~~
~~911 Carrera S 06, 07~~
~~911 Carrera Turbo 03, 04, 05, 06~~
~~911 Carrera Turbo S AWD 06~~
~~911 Carrera 4 03, 04, 05, 06, 07~~
~~PORSCHE, Continued~~
~~911 Carrera 4S 04, 05, 06, 07~~
~~911 Carrera Targa 04, 05, 06~~
~~911 Carrera GT2 04, 05, 06~~
~~911 Carrera GT3 05, 06~~

SAAB

~~9-3 SE~~
~~—Conv. 03~~
~~9-3 Viggen~~
~~—Conv. 03~~
~~—Hchbk 2-Dr. 03~~
~~9-3 Aero~~
~~—Sed 06~~
~~—Conv. 05, 06~~
~~9-3 Arc~~
~~—Conv. 05, 06~~
~~—Sed 06~~
~~9-3 Linear 06~~

SUBARU

~~Baja Turbo AWD 05, 06, 07~~
~~Legacy 2.5 GT AWD~~
~~—Sed 04~~
~~Legacy Outback H6~~
~~—Sed 04~~
~~Legacy Outback VDC AWD~~
~~—Sed 04~~
~~Legacy Outback Limited AWD~~

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~~—Sed 04~~

~~SUZUKI~~

~~Grand Vitara~~

~~—4x4 4Dr. (luxury pkg) 07~~

~~TOYOTA~~

~~Celica GT S 05~~

~~Highlander~~

~~—4x2, 4 Dr. 3.0L 03, 04~~

~~—4x4 03, 04~~

~~Highlander Limited~~

~~—4x2, 4 Dr. 3.0L 03, 04~~

~~—4x4 03, 04~~

~~MR2 Spyder 04, 05, 06~~

~~4Runner Limited 03, 05, 06~~

~~—4x2 07~~

~~4Runner SR5 03, 05, 06~~

~~—4x2 07~~

~~4Runner Sport ED~~

~~—4x2 07~~

~~4Runner SR5 Sport Edition 03, 05, 06~~

~~Camry Solara SE~~

~~—Conv 07~~

~~Camry Solara SLE~~

~~—Conv 07~~

~~Camry Solara Sport~~

~~—Conv 07~~

~~Sienna LE AWD 07~~

~~Sienna XLE 07~~

~~Sienna XLE AWD 07~~

~~Sienna XLE LTD 07~~

~~Sienna XLE LTD AWD 07~~

~~Lexus ES 330 05, 06~~

~~Lexus GS 300 03, 04, 05, 06, 07~~

~~Lexus GS 300 AWD 07~~

~~Lexus GS 300 Sport Design Edition 03~~

~~Lexus GS 430 03, 04, 05, 06, 07~~

~~Lexus GX 470 AWD 04~~

~~TOYOTA, Continued~~

~~Lexus IS 300 03, 04, 05, 06~~

~~Lexus IS 300 Sportcross 03, 04, 05, 06~~

~~Lexus LS 430 03, 04, 05, 06, 07~~

~~Lexus LX 470 AWD 05, 06, 07~~

~~Lexus SC 430 03, 04, 05, 06, 07~~

~~Lexus RX 300 03~~

~~Lexus RX 300 AWD 03~~

~~VOLKSWAGEN~~

~~Audi A4 3.0 Quattro~~

~~—Conv 06~~

~~Audi A6 2.7T Quattro 03~~

~~Audi A6 3.0 03, 04, 05~~

~~Audi A6 3.0 Avant Quattro 03, 04~~

~~Audi A6 3.0 Quattro 03~~

~~Audi A6 4.2 Quattro 03~~

~~Audi A8 Quattro 03, 04, 06, 07~~

~~Audi A8 L Quattro 03, 04, 05, 06, 07~~

~~Audi Allroad Quattro 05, 06~~

~~Audi Allroad 2.7T Quattro 03, 04, 05~~

~~Audi S4 Quattro 05, 06~~

~~Audi S4 Avant Quattro 05, 06~~

~~Audi S4 2.7T Avant Quattro 03~~

~~Audi S4 2.7T Quattro 03~~

~~Audi S6 Avant Quattro 03, 04~~

~~Audi S8 Quattro 03, 04~~

~~Audi TT Quattro 03, 04~~

~~Audi S4 Quattro 05, 06~~

~~Audi S4 Avant Quattro 05, 06~~

~~Audi S4 2.7T Avant Quattro 02, 03~~

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~~Audi S4 2.7T Quattro—02, 03~~
~~Audi S6 Avant Quattro—03, 04~~
~~Audi S8 Quattro—02, 03, 04~~
~~Audi TT Quattro—02, 03, 04~~
~~Volkswagen GTI GLX—02~~
~~Passat GLX V6 4Motion—05~~

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SECTION I - GENERAL RULES

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 Massachusetts Automobile Insurance Policy.

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

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

Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

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

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

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

Part 6 - Medical Payments

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

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, 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. The appropriate endorsement, MPY-0016-S, 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 insurer, 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 MPY-0039-S, 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. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

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. The rate for \$50 per disablement is \$8 and the rate for \$100 is \$16. 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

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

Other Coverages Available Are For:

Fire, Theft & Combined Additional Coverages subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance - Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028-S, titled Other Optional Insurance - Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance - Theft, must be issued with the policy when this coverage is afforded.

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration.
2. The Company may elect to secure payment of a deposit premium.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above (including, without limitation, any applicable late payment charges or financing fees) is paid on or prior to the effective date of cancellation.”

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
 - 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 company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

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

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

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

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

At the same time this transfer information is released to the company, if the business is being transferred from a former producer or former carrier, the producer must issue to the former producer of record, if known, or if not known, to the former carrier, a notice that complies with the requirements of Massachusetts Division of Insurance Bulletin 2008-10. The notice must be signed by the producer of record and certified by affixing the company stamp. This transfer notice is not required when a producer transfers a block of business to the company from a single carrier. In such situations the producer should refer to the former carrier for specific procedures.

D. Transfer of Business from the Company to another Carrier

Upon receipt of a notice of transfer of business from the company to another insurer, which notice complies with the requirements of Massachusetts Division of Insurance Bulletin 2008-10, the company shall:

- a. discontinue coverage as of the date shown on the transfer notice;
- b. compute the return premium, if any, as of the date shown on the transfer notice; and
- c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation. Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salespeople or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

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

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

RULE 6. OUT -OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. [Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

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

*All dates inclusive

RULE 8. CHANGES

- A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.
- B. **Minimum Premiums**
1. If an outstanding policy is amended and results in a premium increase of less than \$10, such increase will be waived by the company.
 2. If a return premium of less than \$10 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased, no refund will be made except at the request of the insured, in which case the actual return premium shall be allowed.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

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

2. Non-Owners

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

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.
2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective 4/1/2010.
3. Calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 if any of the following conditions apply:
 - The calculated ratio, MCF, is greater than 1.00,
 - The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan
 - The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan
4. For Part 1
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the MCF factor to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Class 15 discount factor if appropriate
 - h. If the result of step g. exceeds 115% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. If the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
5. For Part 2
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Class 15 discount factor if appropriate
 - h. If the result of step g. exceeds 115% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. If the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this

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increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).

6. For Part 3
 - a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
 - a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Class 15 discount factor if appropriate
 - h. If the result of step g. exceeds 115% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. If the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
8. For Part 5
 - a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
 - e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Class 15 discount factor if appropriate
 - h. If the result of step g. exceeds 115% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. If the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
9. For Part 6
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the Part 6 ILF factor to the previous number.
 - c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the appropriate Model Year/Symbol factor to the previous number.
 - c. Apply the appropriate deductible factor under Rule 16, if applicable.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, and all Rule 19 discount factors except the Class 15 discount factor to the previous number.
 - e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Class 15 discount factor if appropriate
 - h. If the result of step g. exceeds 115% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount. If the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.
11. For Part 12
 - a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.

RULE 12. WHOLE DOLLAR PREMIUM RULE

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The premium for each exposure shall be rounded 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

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.

Exceptions:

- (1) The discount for insureds age 65 and older - refer to Rule 19.

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, unless an installment payment plan is used as approved by the Commissioner of Insurance.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. 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. The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

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 policies that are eligible for this program. (Attach Endorsement PRAC MA-103-07-10 to eligible 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 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
 3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the

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company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium, fees and other charges owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

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

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.
NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by-

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

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

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

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2010, is designated as 2010.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

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

Examples:

Cancellation date September 22, 2010	2010.726
Effective date July 6, 2010	<u>2010.512</u>
	.214

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

Cancellation date March 7, 2010	2010.181
Effective date December 15, 2010	<u>2010.956</u>
	.225

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

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

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

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

Example: 18 month policy term
 No. of days in policy term 547
 No. of days in effect 425
 $425 / 547 = .777$ pro rata factor
 $.777 \times \text{total premium} = \text{earned premium}$

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

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

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

Example:

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

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

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PRO RATA TABLE

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

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(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

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

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

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

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

RULE 19. DISCOUNTS

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of any caps imposed relative to the premium that would have applied to the same risk 12 months prior to the effective date of the policy.

Advanced Driver Training

A discount of 5% of the premium paid for Parts 1, 2, 4 and 7 will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles. The eligible operator must provide the insurer with a certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles. The discount will be applied at the policy inception or renewal which immediately follows the completion of the program and will be available in three consecutive policy years, provided the eligible operator remains in an inexperienced operator classification. The discount will be applied to the private passenger automobile(s) assigned to the eligible operator in accordance with Rule 28. The discount will be applied to the premium otherwise determined for each automobile, prior to the application of adjustment under the Merit Rating Plan, in accordance with Rule 11.

Good Student Discount

The Good Student Discount applies provided:

- a. The owner or operator:
 - (1) Is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26 and
 - (2) Is a full time high school, college, or university student at an accredited institution, and
 - (3) Has a driving record with less than 3 points under the Merit Rating Plan rule
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) Is in the upper 20% of his/her class scholastically, or
 - (2) Maintains a "B" average, or its equivalent.
If the letter grading system can not be averaged then no grade can be below "B".
 - (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in scholastic standing of the student can not be effected between anniversary dates of the policy. The Good Student discount cannot be applied in conjunction with the Student Away at School discount.

Refer to Miscellaneous Rating Factors page for applicable discount.

Student Away at School Discount

The Student Away at School Discount applies provided that each of the following criteria are met:

- a. The operator is classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25 or 26.
- b. The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging.
- c. The student operator does not have regular access to the covered vehicle while at school.

The Student Away at School discount cannot be applied in conjunction with the Good Student discount.

Refer to Miscellaneous Rating Factors page for applicable discount

Companion Discount

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A discount of 4% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible Companion policy, from an eligible Insurance Company. A discount of 6% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible Companion policy from either Bunker Hill Insurance Company or Mount Washington Assurance Corporation.

Agency Transfer Discount

During the first year that a policy which is part of an eligible Renewal Account Review Program is in force, a discount of 2% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a 1% discount would apply during the second year that the same policy is in force. This discount applies only to private passenger vehicles and is only available to new business policies which become effective on or after 9/15/2010.

Advanced Issue Discount

To be eligible for the Advanced Issue Discount a policy which is new to Plymouth Rock must be issued at least 7 days before the policy effective date. During the first year that an eligible policy is in force, a discount of 5% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a 3% discount would apply during the second year, and a 1% discount would apply during the third year that the same policy is in force. This discount applies only to private passenger vehicles and is only available to new business policies which become effective on or after 9/15/2010.

Amendment and Discontinuance of Discounts

Any provisions contained in this Rule 19 or elsewhere in this Manual referring to discounts, programs, or other benefits to be provided during possible future policy renewal terms, if any, represent current company discounts, programs and benefits only and do not constitute promises or contractual obligations with respect to any future policy renewal terms. The company reserves the right to change or discontinue any such discounts, programs, or benefits prior to any policy renewal.

RULE 20. MODEL YEAR RATING

Please refer to the Rate Pages for appropriate model year and symbol factors.

A. Model Year Defined

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

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

B. Rating of Model Years Not Shown on Rate Pages

If the model year of the vehicle is newer than the latest model year in the Rate Pages, use the most current model year from the Rate Pages as the model year for the vehicle and apply a 1.05 factor to the given symbol factor for each year beyond the model year shown in the Rate Pages.

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril.

RULE 22. SYMBOL ASSIGNMENT AND RATING

Apply appropriate symbol factor as determined from Model/Year Symbol factor pages for vehicles with symbols 1-26 and Rule 22C for vehicles with symbol 27.

A. Vehicles with Model Year 2011 & Subsequent

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If the vehicle is model year 2011 or subsequent, determine the symbol using the procedure detailed under rule 22.B.2 rather than using the assigned symbol.

B. Non-Symbolled Vehicles

1. Rating Newly Announced Models with No Symbol

For rating of newly announced models for which no symbol is shown, if the vehicle's model year is 2010 or prior, use the symbol of the latest corresponding model which is shown until announcement is made. If the vehicle is model year 2011 or subsequent, refer to rule 22.B.2 to determine the symbol.

2. Rating Other Vehicles with No Symbol and No Prior Corresponding Model

For rating all 2011 & subsequent model year vehicles or 2010 & prior model year vehicles with no symbol and no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

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

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

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

C. Rating Vehicles with an FOB List Price or Purchase Price above \$80,000

For all model years, to determine the actual cash value premium for vehicle symbol 27 as follows:

1. Start with a base factor of 1.00
2. Calculate the High-Value Model Year / Symbol Relativity by increasing the base factor by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

3. Apply the High Value Model Year / Symbol Relativity to the Symbol 26 premium for the applicable territory, class, and model year, before discounts are applied.

RULE 23. LIABILITY & PIP - MEDICAL PAYMENT SYMBOL RATING

Please refer to the Rate Pages for appropriate liability and PIP - medical payment symbol factors.

A. Liability Symbol Factors

Used in rating Parts 1, 4, and 5 (as referenced in Rule 11).

B. PIP – Medical Payment Symbol Factors

Used in rating Parts 2 and 6 (as referenced in Rule 11).

RULE 24. RESERVED FOR FUTURE USE

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series initially when the model year is introduced and in subsequent years based on loss experience. The symbol for a particular series may be upsymbolled, downsymbols, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. MILEAGE BAND RATING

The premium for Parts 1, 2, 4, 5, 7, 8 and 9 will be adjusted for eligible policyholders based on the ratio of the vehicle's actual mileage for the year prior to the policy effective date to a base mileage for each vehicle's applicable Usage Group, Road Density Region, and DV Group. Refer to the Rate Pages for the Mileage groupings, base mileages, and rating factors.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible.

2. Calculation

The company shall use the odometer readings associated with the Vehicle Inspection System of the Registry of Motor Vehicles to calculate an annualized mileage for the most recent year. The mileage is computed based on the difference between the most recent odometer reading at the time of application and an odometer reading which is at least six months prior to the most recent one.

Additionally, Plymouth Rock may accept other verifications of mileage, submitted with a form provided by the company, including, but not limited to:

- Service receipts showing the service date and mileage
- Visual inspection by the agent

If the vehicle is new to the insured or there is no acceptable means of calculating the vehicle's historical annual mileage, the vehicle's premium is not modified (Mileage Band Factor=1.00). However, if a vehicle replaces a vehicle which is subject to Mileage Band Rating, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The ratio of the vehicle's annualized mileage to the mileage base for that vehicle's Usage Group, Road Density Region, and DV Group is then used to determine the appropriate Mileage Relativity Group as defined in the Rate Pages.

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
 - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (except where that operator will be considered as a factor in tiering). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

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v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, M-0106-S, Operator Exclusion Form.

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

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

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

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

- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 29. POLICY UNDERWRITING TIERS

Each policy is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.;
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policy;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the number of years of driving experience (years licensed) for each operator;

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- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- The source of the mileage estimate used in rating the vehicle;
- The payment history of the policy;
- The type of Title associated with the vehicle;
- The number of previous owners for the vehicle and the type of ownership or registration;

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

<u>Tier Factors</u>						
<u>Tier</u>	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
XXVII	0.70	0.60	0.74	0.70	0.74	0.96
XXIX	0.73	0.64	0.76	0.73	0.77	0.96
XXXI	0.76	0.68	0.79	0.76	0.80	0.96
XXXIII	0.79	0.72	0.82	0.79	0.83	0.96
XXXV	0.82	0.77	0.85	0.82	0.86	0.96
XXXVII	0.85	0.81	0.88	0.85	0.89	0.96
XXXIX	0.88	0.85	0.91	0.88	0.92	0.97
XLI	0.91	0.89	0.93	0.91	0.95	0.97
XLIII	0.94	0.94	0.96	0.94	0.98	0.97
XLV	0.97	0.98	0.99	0.97	1.01	0.97
XLVII	1.00	1.02	1.02	1.00	1.04	0.97
XLIX	1.03	1.06	1.05	1.03	1.07	0.97
LI	1.07	1.10	1.07	1.07	1.09	0.98
LIII	1.10	1.15	1.09	1.10	1.10	1.00
LV	1.14	1.19	1.11	1.14	1.11	1.03
LVII	1.17	1.23	1.13	1.17	1.12	1.05
LIX	1.21	1.27	1.15	1.21	1.14	1.07
LXI	1.24	1.32	1.17	1.24	1.15	1.10
LXIII	1.28	1.36	1.19	1.28	1.16	1.12
LXV	1.34	1.40	1.24	1.34	1.22	1.15
LXVII	1.41	1.47	1.31	1.41	1.28	1.17
LXIX	1.48	1.54	1.37	1.48	1.34	1.19
LXXI	1.55	1.62	1.44	1.55	1.41	1.22
LXXIII	1.63	1.70	1.51	1.63	1.48	1.24

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.

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5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

The discount shall not apply to other coverages.

RULE 31. RESERVED FOR FUTURE USE

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

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, those vehicles specifically described above and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27B, refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

The premium is then calculated in accordance with Rule 11.

RULE 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only - as defined in Rule 27)

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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

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

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

Refer to Miscellaneous Motor Vehicle page for rating methods and factors. Merit Rating and the factors in the Miscellaneous Motor Vehicles page apply when rating Trailers. No other premium adjustments, factors or discounts apply.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. REPLACEMENT COST COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-104-04-08 for this coverage.)

This automatic coverage pays an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for a new vehicle at the time of the total loss for a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. If such a vehicle is unavailable, the coverage pays the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for an available vehicle.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.

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- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.
- 4) The total loss occurred within 12 months of the vehicle's purchase date.
- 5) The total loss occurred within the vehicle's first 15,000 miles as shown on the odometer.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Our liability for any loss will not exceed the MSRP of the vehicle of the same year, make, model, and equipment as the damaged vehicle.

We will pay for "customized equipment" only as described in the insured's policy or policy endorsements.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-105-04-08 when a vehicle is endorsed for this coverage)

At the option of the insured, this coverage may be purchased to pay an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of the damage or loss and the cost at the time of the damage or loss of a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. This coverage replaces the Replacement Cost Coverage under Section A of this rule above.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.
- 4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.
- 5) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 36. RESERVED FOR FUTURE USE

RULE 37. ACCIDENT FORGIVENESS COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-106-04-08 for this coverage.)

An adjustment will not be applied and the Excellent Driver Discount Plus will not be lost upon renewal of the policy due to an at-fault accident occurring while the policy is in force if all of the following conditions are met:

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- a. the policy has been in force with Plymouth Rock Assurance for at least 48 months prior to the renewal effective date;
- b. as of the effective date of the policy, there is at least one experienced operator listed on the Coverage Selections Page and all experienced operators listed qualify for the Excellent Driver Discount Plus under the Merit Rating Plan;
- c. as of the effective date of the policy, all inexperienced drivers listed on the Coverage Selections Page as operators on the policy either have 0 Merit Rating Plan Operator Points or qualify for the Excellent Driver discount under the Merit Rating Plan;
- d. the at-fault driver and the vehicle involved in the at-fault accident were listed on the Coverage Selections Page;
- e. the at-fault accident claim was reported to the Company; and
- f. there are no other accidents currently being waived on the policy
- g. the at-fault accident was caused by an experienced driver on the policy.

Notes:

- If an additional at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial at-fault accident will not be affected.
- Waived accidents are still considered for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-106-04-08 when a vehicle is endorsed for this coverage.)

A surcharge will not be applied and the Excellent Driver Discount Plus will not be lost upon the next renewal of the policy due to the first occurrence of an at-fault accident if the following conditions are met:

- a. as of the effective date of the policy, there is at least one experienced operator listed on the Coverage Selections Page and all experienced operators listed qualify for the Excellent Driver Discount Plus under the Merit Rating Plan; for the purposes of determining whether the Excellent Driver Discount Plus is applied, waived accidents are not counted;
- b. as of the effective date of the policy, all inexperienced operators listed on the Coverage Selections Page either have 0 Merit Rating Plan Operator Points or qualify for the Excellent Driver discount under the Merit Rating Plan;
- c. the at-fault driver and the vehicle involved in the at-fault accident were listed on the Coverage Selections Page;
- d. the at-fault accident claim was reported to the Company;
- e. there are no other accidents currently being waived on the policy;
- f. the at-fault accident was caused by an experienced driver on the policy.

Note:

- If an additional at-fault accident occurs while an accident waiver is in effect, the subsequent accident will not be forgiven. However, the forgiveness of the initial at-fault accident will not be affected.
- Waived accidents are still considered for the purpose of applying other rules, including, without limitation, the Disappearing Deductible.

Refer to Miscellaneous Rating Factors page for applicable charge.

RULE 38. EXTENDED COVERAGES FOR MOTOR CLUB MEMBERS ENDORSEMENT

The Extended Coverages for Motor Club Members Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, and Waiver of Collision Deductible.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policyholder is a member in good standing at the time of loss of a motor club that has been approved by Plymouth Rock Assurance Corporation.

This endorsement will be added to each eligible new and renewal policy issued on or after October 15, 2009.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

B. Camper Bodies

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

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

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

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8, and 9

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

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

RULE 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

NOTE: a. Only Stated Amount Coverage is available.

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

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

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been

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permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

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

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

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

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

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

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

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

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

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

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

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

RULE 50. USE OF OTHER AUTOMOBILES

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

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

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

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

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance - 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

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

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Eligibility

This rule is applicable to:

Private Passenger Automobiles as defined in Private Passenger Definition in this Private Passenger Manual.

2. Coverages

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

3. Discounts Applicable

The following discounts are to be applied:

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

4. Definitions

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

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

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

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

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

5. General

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

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

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

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

Category II

Devices qualifying in this category receive 15% discounts.

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

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

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the

steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

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

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

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

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from

the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

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

(c) Armored Ignition Cut-Off Switch

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

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

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

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

(d) Passive Multi-Component Cut-Off Switch

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

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

(2) The device must disconnect the starter.

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

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

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

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

(e) Passive Time Delay Ignition System

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

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

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

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

(1) Armored Cable Hood Lock

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

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

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

(2) Electrically Operated Hood Lock

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

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

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

(g) Passive, Delayed Ignition Cut-Off System

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

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

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

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

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

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

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location.

The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

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

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

The Commissioner of Insurance promulgated regulation 211 CMR 94.00, Pre-Insurance Inspection of Private Passenger Motor Vehicles, to be effective July 24, 2009. For specific details about the Program, refer to the regulation.

The provisions of this Rule 55 shall be applied uniformly and without regard to whether the applicable motor vehicle is to be insured under a policy that was written on a voluntary basis or is to be insured under a policy that was assigned to the company by the Massachusetts Automobile Insurance Plan.

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When the applicant had physical damage coverage on the vehicle on the prior policy term with no lapse in coverage

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

The following summary is a general overview of the Merit Rating Plan and its impact on underlying rates.

Operator Points/Experience Period

Each listed operator on a policy is assigned an Operator Adjustment Factor based on the operator's driving history record, as per the Merit Rating Board. The Operator Adjustment Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of incidents during the Policy Experience Period. The Factor is either the Excellent Driver Factor, awarded to operators with Incident-Free Periods of more than five but less than six years, the Excellent Driver Plus Factor, awarded to operators with Incident-Free Periods of at least six years, or

the factor corresponding to the number of points determined for the driver. The Experience Period is the six year period immediately preceding the effective date of the policy. The operator points will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the total number of operator points for each listed operator.

Accident Forgiveness

Accidents used in the computation of the Operator Adjustment Factor will not include those that have been forgiven, consistent with Rule 37 – Accident Forgiveness.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's driving history record.

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

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

Classification of Operator points

Merit Rating Plan Operator Points are assigned as follows:

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

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Operator points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The Merit Rating Plan adjustment factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), Collision (Part 7) and Comprehensive (Part 9).

The adjustment factor varies based on the coverages to which it is applied as well as on the operator's years of driving experience and points. The Merit Rating adjustment factors are shown in the Rate Pages section.

Total Merit Rating Plan Operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Operator Points applicable to the operator shall be the sum of the operator points identified for each Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Incidents in the most recent five years of the Policy Experience Period is three or less, the Operator Points applicable to each incident shall be reduced by one and the total number of Operator Points applicable to the Operator shall be the sum of those reduced Operator points. In no event shall the Operator points for any single incident be reduced below zero.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

RULE 57. SURETY BOND RULES AND RATES

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

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 PLYMOUTH ROCK ASSURANCE CORPORATION
PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX
JUNE 1, 2008

<u>TITLE</u>	<u>AIB FORM NO.</u>
Accident Forgiveness	PRAC Auto MA-106-07-09
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Charitable Group Discount Endorsement	PRAC Auto MA-108-05-08
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Disappearing Deductible	PRAC Auto MA-103-07-09
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 04-07)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Motor Club Discount Endorsement	PRAC MA-109-10-09
MYLES Endorsement	PRAC MA-102-04-08
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 014-08)
Optional Replacement Cost Coverage	PRAC Auto MA-105-04-08
Original Equipment Manufacturer Parts Coverage	PRAC Auto MA-107-04-08
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Replacement Cost Coverage	PRAC Auto MA-104-04-08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible Endorsement	MPY-0016-S(Ed.04-08)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)
 Approved for Use January 1, 2006
 For Vehicles Not Subject to the Compulsory Law

Form Title <u>Policy</u>	Form Number and <u>Edition</u> <u>Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
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NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05
MYLES ENDORSEMENT	PRAC MA-102-04-08
DISAPPEARING DEDUCTIBLE	PRAC MA-103-07-09
REPLACEMENT COST COVERAGE	PRAC MA-104-04-08
OPTIONAL REPLACEMENT COST COVERAGE	PRAC MA-105-04-08
ACCIDENT FORGIVENESS	PRAC MA-106-07-09
ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE	PRAC MA-107-04-08
CHARITABLE GROUP DISCOUNT ENDORSEMENT	PRAC MA-108-05-08
MOTOR CLUB DISCOUNT ENDORSEMENT	PRAC MA-109-10-09

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 PLYMOUTH ROCK ASSURANCE CORPORATION
RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

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 CITY OF BOSTON

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

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

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

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

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

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

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 PLYMOUTH ROCK ASSURANCE CORPORATION
STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

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

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

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	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

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 PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

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

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION**

MOTORCYCLE RATES

**Part 7 - Collision
Rates at \$500 deductible**

**Part 7 - Collision
Other deductibles**

Territory	Rate per \$100 of value*
	Experienced
	Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

$$\text{\$500 deductible base premium (Part 8)} = (6.0\%) \times [\text{\$500 deductible Collision base premium (Part 7)}]$$

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

Approved Motorcycle Training Sites

A list of approved motorcycle training sites can be found at:

<http://www.mass.gov/rmv/motorcycle/index.htm>

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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Increased Limit Factors

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
20/40	1.000	1.000	0.000	5	1.000	\$ 5,000	1.00
20/50	1.042	1.010	0.046	10	1.204	\$ 10,000	1.30
25/50	1.155	1.050	0.226	15	1.220	\$ 15,000	1.70
25/60	1.179	1.060	0.250	20	1.232	\$ 20,000	1.80
30/60	1.250	1.110	0.571	25	1.242	\$ 25,000	2.00
30/70	1.252	1.120	0.583	30	1.249		
35/50	1.276	1.150	0.798	35	1.254		
35/80	1.283	1.160	0.857	40	1.258		
40/70	1.310	1.200	1.079	45	1.262		
50/100	1.344	1.270	1.512	50	1.265		
100/100	1.429	1.480	3.214	75	1.274		
100/200	1.500	1.490	3.286	80	1.275		
100/300	1.541	1.500	3.357	100	1.280		
150/300	1.705	1.690	5.929	150	1.292		
200/200	1.821	1.810	7.643	200	1.303		
200/400	1.837	1.830	7.857	250	1.309		
250/250	1.914	1.920	9.143	300	1.314		
250/500	1.943	1.940	9.357	400	1.323		
300/300	2.116	2.150	12.643	500	1.329		
300/500	2.143	2.180	13.214				
500/500	2.750	2.860	24.143				

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	
SUBSTITUTE TRANSPORTATION (RULE 17)			
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>
			<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146
Motorcycle:	\$45	\$90	\$167
			\$346
DISCOUNTS (RULE 19)			
Advanced Driver Training: 5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7.			
Good Student: 10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1,2 and 4 – 9.			
Student Away at School: 15% classes 20, 21, 25, 26; 10% class 17; 5% class 18. Applied to Parts 1,2 and 4 – 9.			
Passive Restraint Discount: Applies only to 25% Parts 2, 3, 6 and 12			
Motor Homes and Antique Autos			
Companion Discount:	6% for Bunker Hill Insurance Company or Mount Washington Assurance Corporation Companion Policies Parts 1-9, and 12 4% all other eligible Companion Policies Parts 1-9, and 12		
Agency Transfer Discount:	2% in the first term the policy is with Plymouth Rock, 1% in the second term Parts 1-9, and 12		
Advanced Issue Discount:	5% in the first term the policy is with Plymouth Rock, 3% in the second term , 1% in the third term Parts 1-9, and 12		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PLYMOUTH ROCK ASSURANCE CORPORATION

Miscellaneous Rating Factors

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	<u>Actual Cash Value</u>						
Fire	10% of Comprehensive Premium						
Fire & Theft	70% of Comprehensive Premium						
Fire, Theft & C.A.C.	85% of Comprehensive Premium						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)							
Parts 7, 8 and 9 rating factor:	1.10						
TOWING AND LABOR (RULE 33)							
	\$50 per Disablement			\$100 per Disablement			
Private Passenger and Motorcycle:	\$8			\$16			
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							
ACCIDENT FORGIVENESS (RULE 37)							
Parts 1-9 and 12 rating factor:	1.015						

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 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 Manual Rates	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 Rates for Rules 34, 39, 40, and 42 are 2007 AIB Manual Rates		

Snowmobiles (Rule 43)		
<u>Liability</u>	<u>Annual Premiums</u>	
B.I. (excluding passenger hazard) - \$20,000/40,000	\$ 36	
B.I. (including passenger hazard) - \$20,000/40,000	\$106	
Uninsured Motorists - \$20,000/40,000	\$ 7	
Property Damage - \$5,000	\$ 10	
Medical Payments - \$500 per person (no other limits)	\$ 10	
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	80	112	112	243	243	195	195	85
2	90	126	126	273	273	218	218	95
3	84	117	117	255	255	204	204	89
4	121	169	169	368	368	294	294	128
5	99	138	138	299	299	239	239	104
6	131	183	183	399	399	319	319	139
7	136	190	190	413	413	330	330	144
8	133	186	186	404	404	323	323	141
9	154	215	215	467	467	374	374	163
10	157	219	219	476	476	381	381	166
11	136	189	189	412	412	329	329	144
12	171	238	238	518	518	414	414	181
13	156	218	218	474	474	379	379	165
14	214	299	299	650	650	520	520	227
15	269	376	376	817	817	654	654	285
16	280	391	391	849	849	679	679	296
17	217	303	303	658	658	526	526	230
18	222	310	310	674	674	539	539	235
19	285	399	399	867	867	694	694	303
20	210	294	294	638	638	511	511	223
21	307	430	430	934	934	747	747	326
22	344	481	481	1045	1045	836	836	365
23	133	185	185	403	403	322	322	141
24	197	275	275	598	598	479	479	209
25	177	247	247	537	537	430	430	188
26	145	203	203	442	442	354	354	154
27	66	92	92	199	199	159	159	69
40	248	347	347	753	753	603	603	263
41	194	272	272	590	590	472	472	206
42	286	399	399	867	867	694	694	303
43	236	330	330	717	717	574	574	250
44	208	291	291	632	632	506	506	221
45	317	442	442	962	962	769	769	336

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2010
Part 1 (A-1)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	168	303	190	566	299	509	269	164
2	183	331	212	616	338	554	304	178
3	193	347	229	669	362	602	326	188
4	208	385	237	742	421	668	379	200
5	212	383	267	779	450	701	405	211
6	231	426	263	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	251	456	301	933	563	840	507	244
9	287	490	342	966	588	869	529	278
10	289	574	382	1029	677	926	609	293
11	281	623	377	1011	680	910	612	318
12	312	594	412	1014	730	913	657	303
13	353	647	444	1015	736	914	662	345
14	396	677	497	997	759	897	683	385
15	470	754	521	995	821	896	739	451
16	395	769	680	974	794	877	715	405
17	301	580	366	989	586	890	527	302
18	306	758	415	1015	730	914	657	347
19	372	742	494	969	742	872	668	413
20	345	757	465	1005	762	905	686	381
21	422	762	632	976	802	878	722	586
22	415	762	615	979	788	881	709	566
23	317	703	491	989	728	890	655	321
24	320	628	405	994	653	895	588	325
25	317	710	426	996	752	896	677	346
26	390	771	545	972	801	875	721	376
27	147	277	163	509	253	458	228	150
40	366	687	452	1005	717	905	645	385
41	380	683	499	1011	758	910	682	390
42	467	754	539	1001	818	901	736	474
43	419	743	526	997	818	897	736	452
44	380	783	688	989	803	890	723	385
45	435	729	520	1000	814	900	733	451

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	27	45	45	56	56	45	45	29
2	30	50	50	63	63	51	51	32
3	32	53	53	67	67	54	54	35
4	36	60	60	76	76	61	61	39
5	37	62	62	79	79	63	63	40
6	41	68	68	86	86	69	69	44
7	42	70	70	88	88	71	71	45
8	42	71	71	89	89	71	71	46
9	47	78	78	99	99	79	79	51
10	51	84	84	106	106	85	85	55
11	41	68	68	86	86	69	69	44
12	53	88	88	112	112	89	89	57
13	54	89	89	112	112	90	90	58
14	69	115	115	145	145	116	116	75
15	80	134	134	169	169	135	135	87
16	95	158	158	200	200	160	160	103
17	38	63	63	79	79	63	63	41
18	59	99	99	125	125	100	100	64
19	68	112	112	142	142	113	113	73
20	79	131	131	166	166	133	133	85
21	109	181	181	229	229	183	183	118
22	103	172	172	216	216	173	173	111
23	44	73	73	93	93	74	74	48
24	44	73	73	92	92	73	73	47
25	43	72	72	91	91	73	73	47
26	62	103	103	130	130	104	104	67
27	24	40	40	51	51	41	41	26
40	75	125	125	158	158	126	126	81
41	63	105	105	133	133	106	106	68
42	92	153	153	193	193	155	155	99
43	72	119	119	151	151	121	121	77
44	88	146	146	184	184	148	148	95
45	112	186	186	235	235	188	188	121

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2010
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	54	91	59	169	94	152	85	54
2	56	99	66	182	104	164	94	55
3	63	104	70	197	110	177	99	59
4	65	114	73	218	125	196	113	64
5	68	113	81	231	134	208	121	68
6	71	125	81	246	153	221	138	70
7	73	122	88	261	155	235	140	70
8	78	134	91	274	168	247	151	76
9	90	142	104	283	174	255	157	85
10	90	168	114	297	200	267	180	90
11	88	182	113	291	200	262	180	95
12	94	174	123	291	217	262	195	91
13	108	194	132	291	218	262	196	104
14	120	204	148	287	223	258	201	115
15	138	226	153	287	242	258	218	129
16	120	231	200	278	233	250	210	123
17	93	169	110	289	174	260	157	93
18	94	221	124	292	217	263	195	107
19	113	222	148	278	218	250	196	125
20	104	228	138	288	226	259	203	119
21	127	228	189	279	234	251	211	177
22	125	228	187	281	232	253	209	170
23	94	212	147	284	216	256	194	96
24	99	183	122	286	193	257	174	99
25	96	212	127	287	222	258	200	108
26	118	231	160	278	234	250	211	114
27	45	83	51	152	79	137	71	50
40	112	205	134	288	211	259	190	115
41	113	205	148	291	222	262	200	115
42	139	226	160	288	239	259	215	139
43	125	222	155	288	242	259	218	134
44	114	233	203	284	237	256	213	115
45	129	218	153	288	239	259	215	134

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	130	165	165	336	336	269	269	156
2	135	172	172	350	350	280	280	162
3	140	179	179	364	364	291	291	168
4	139	177	177	359	359	288	288	166
5	156	199	199	405	405	324	324	187
6	154	197	197	400	400	320	320	185
7	163	207	207	422	422	338	338	195
8	173	221	221	450	450	360	360	208
9	170	216	216	440	440	352	352	204
10	165	211	211	429	429	343	343	198
11	174	222	222	452	452	361	361	209
12	191	243	243	495	495	396	396	229
13	181	231	231	470	470	376	376	218
14	188	240	240	488	488	390	390	226
15	219	279	279	568	568	455	455	263
16	188	239	239	487	487	390	390	225
17	141	180	180	365	365	292	292	169
18	195	248	248	504	504	404	404	234
19	140	178	178	362	362	290	290	168
20	183	233	233	473	473	379	379	219
21	257	327	327	665	665	532	532	308
22	243	310	310	631	631	504	504	292
23	184	235	235	478	478	383	383	221
24	190	242	242	492	492	393	393	228
25	191	243	243	495	495	396	396	229
26	298	380	380	772	772	618	618	358
27	111	142	142	289	289	231	231	134
40	153	195	195	397	397	318	318	184
41	188	239	239	486	486	389	389	225
42	177	225	225	458	458	366	366	212
43	223	284	284	578	578	463	463	268
44	185	235	235	479	479	383	383	222
45	238	303	303	617	617	494	494	286

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2010
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	216	385	273	758	470	682	423	226
2	233	405	281	817	504	735	454	238
3	238	415	299	850	509	765	458	253
4	253	432	303	910	545	819	491	277
5	253	437	302	938	578	844	520	284
6	269	445	320	945	596	851	536	288
7	276	451	338	972	637	875	573	301
8	278	479	347	1004	638	904	574	315
9	288	487	345	1021	642	919	578	298
10	291	495	347	1030	647	927	582	299
11	287	525	355	1020	643	918	579	302
12	318	535	380	1045	688	941	619	325
13	332	534	377	1044	688	940	619	332
14	347	578	400	1048	712	943	641	357
15	372	635	425	1064	769	958	692	380
16	327	624	421	1042	690	938	621	336
17	301	578	360	1044	608	940	547	301
18	330	649	400	1066	692	959	623	325
19	343	639	411	1035	667	932	600	332
20	318	637	387	1060	675	954	608	335
21	375	702	451	1044	756	940	680	376
22	474	748	559	1041	812	937	731	465
23	287	653	421	1059	700	953	630	315
24	348	653	419	1063	672	957	605	342
25	331	708	415	1065	743	959	669	350
26	396	725	512	1041	793	937	714	391
27	208	367	246	717	417	645	375	208
40	307	575	381	1044	657	940	591	355
41	313	560	395	1044	698	940	628	331
42	315	604	429	1071	758	964	682	372
43	361	620	426	1070	769	963	692	367
44	287	609	413	1042	690	938	621	297
45	367	621	419	1070	763	963	687	373

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	12	17	17	36	36	29	29	13
2	13	19	19	41	41	32	32	14
3	12	17	17	38	38	30	30	13
4	18	25	25	55	55	44	44	19
5	15	20	20	44	44	36	36	15
6	19	27	27	59	59	47	47	21
7	20	28	28	61	61	49	49	21
8	20	28	28	60	60	48	48	21
9	23	32	32	69	69	55	55	24
10	23	33	33	71	71	57	57	25
11	20	28	28	61	61	49	49	21
12	25	35	35	77	77	61	61	27
13	23	32	32	70	70	56	56	25
14	32	44	44	96	96	77	77	34
15	40	56	56	121	121	97	97	42
16	41	58	58	126	126	101	101	44
17	32	45	45	98	98	78	78	34
18	33	46	46	100	100	80	80	35
19	42	59	59	129	129	103	103	45
20	31	44	44	95	95	76	76	33
21	46	64	64	139	139	111	111	48
22	51	71	71	155	155	124	124	54
23	20	28	28	60	60	48	48	21
24	29	41	41	89	89	71	71	31
25	26	37	37	80	80	64	64	28
26	22	30	30	66	66	52	52	23
27	10	14	14	30	30	24	24	10
40	37	51	51	112	112	89	89	39
41	29	40	40	88	88	70	70	31
42	42	59	59	129	129	103	103	45
43	35	49	49	106	106	85	85	37
44	31	43	43	94	94	75	75	33
45	47	66	66	143	143	114	114	50

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2010
Part 5 Basic (B)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	18	43	28	68	39	61	35	18
2	19	46	31	75	41	68	37	18
3	20	48	31	80	48	72	43	20
4	21	55	34	89	53	80	48	20
5	21	53	36	93	56	84	50	23
6	21	60	36	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	25	63	41	112	71	101	64	25
9	29	69	46	115	75	104	68	29
10	29	74	54	119	86	107	77	29
11	31	84	50	118	88	106	79	34
12	31	81	56	118	91	106	82	35
13	35	90	60	118	94	106	85	36
14	41	95	66	119	96	107	86	40
15	51	104	70	117	104	105	94	49
16	54	100	84	114	103	103	93	58
17	30	76	48	118	74	106	67	30
18	38	101	56	120	95	108	86	43
19	43	101	64	118	98	106	88	49
20	43	104	64	117	96	105	86	49
21	58	101	85	117	107	105	96	73
22	58	103	84	117	105	105	95	70
23	31	101	63	115	91	104	82	35
24	33	81	54	118	81	106	73	34
25	38	103	59	117	98	105	88	40
26	44	100	69	115	103	104	93	46
27	16	38	21	60	33	54	30	16
40	35	93	59	118	94	106	85	39
41	36	94	68	119	94	107	85	41
42	48	104	70	117	104	105	94	50
43	45	103	71	117	105	105	95	48
44	49	103	85	115	104	104	94	56
45	45	103	73	118	107	106	96	49

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	274	513	513	743	743	594	594	301
2	270	507	507	734	734	587	587	297
3	278	522	522	755	755	604	604	306
4	295	552	552	799	799	639	639	324
5	308	577	577	835	835	668	668	339
6	308	578	578	836	836	669	669	339
7	330	619	619	896	896	717	717	363
8	352	659	659	954	954	763	763	387
9	336	629	629	910	910	728	728	369
10	346	649	649	939	939	751	751	381
11	363	681	681	986	986	789	789	400
12	403	755	755	1092	1092	874	874	443
13	364	682	682	987	987	790	790	400
14	441	828	828	1197	1197	958	958	485
15	470	881	881	1275	1275	1020	1020	517
16	440	824	824	1192	1192	954	954	483
17	378	710	710	1026	1026	821	821	416
18	456	855	855	1236	1236	989	989	501
19	411	771	771	1115	1115	892	892	452
20	430	806	806	1166	1166	933	933	473
21	560	1049	1049	1518	1518	1214	1214	616
22	590	1107	1107	1601	1601	1281	1281	649
23	368	690	690	998	998	798	798	405
24	403	755	755	1092	1092	874	874	443
25	435	816	816	1180	1180	944	944	479
26	473	886	886	1282	1282	1026	1026	520
27	248	465	465	672	672	538	538	273
40	337	631	631	913	913	730	730	370
41	366	687	687	994	994	795	795	403
42	378	709	709	1026	1026	821	821	416
43	409	767	767	1110	1110	888	888	450
44	382	715	715	1035	1035	828	828	420
45	440	824	824	1192	1192	954	954	484

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	112	170	170	153	153	123	123	134
2	114	173	173	156	156	125	125	136
3	118	179	179	162	162	129	129	141
4	115	175	175	158	158	126	126	138
5	116	177	177	160	160	128	128	140
6	121	184	184	166	166	133	133	145
7	122	185	185	167	167	134	134	146
8	129	196	196	177	177	142	142	155
9	119	181	181	163	163	131	131	143
10	132	202	202	182	182	145	145	159
11	138	209	209	189	189	151	151	165
12	145	221	221	199	199	159	159	174
13	161	244	244	220	220	176	176	193
14	171	260	260	234	234	187	187	205
15	192	292	292	263	263	211	211	230
16	271	411	411	371	371	297	297	325
17	107	162	162	146	146	117	117	128
18	199	302	302	272	272	218	218	238
19	217	330	330	297	297	238	238	260
20	203	309	309	279	279	223	223	244
21	289	439	439	396	396	317	317	347
22	300	457	457	412	412	330	330	360
23	203	310	310	279	279	223	223	244
24	140	213	213	192	192	154	154	168
25	229	348	348	314	314	251	251	275
26	249	379	379	342	342	274	274	299
27	105	159	159	143	143	115	115	125
40	140	214	214	193	193	154	154	168
41	141	214	214	193	193	154	154	169
42	155	235	235	212	212	170	170	185
43	166	252	252	228	228	182	182	199
44	266	404	404	364	364	291	291	319
45	190	289	289	261	261	209	209	228

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates

Model Year / Symbol Factors

Part 7 \$500 Deductible (Collision)

Symbol	Model Year																							
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989 & Prior	
1	0.782	0.745	0.701	0.660	0.623	0.588	0.554	0.563	0.532	0.478	0.454	0.430	0.408	0.355	0.355	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.090
2	0.828	0.789	0.742	0.698	0.658	0.620	0.585	0.594	0.560	0.504	0.477	0.452	0.428	0.372	0.372	0.326	0.326	0.326	0.326	0.326	0.326	0.326	0.326	0.105
3	0.876	0.834	0.785	0.738	0.695	0.656	0.618	0.625	0.591	0.531	0.501	0.475	0.450	0.390	0.390	0.342	0.342	0.342	0.342	0.342	0.342	0.342	0.342	0.123
4	0.929	0.884	0.831	0.782	0.736	0.693	0.652	0.661	0.623	0.560	0.529	0.500	0.473	0.408	0.408	0.358	0.358	0.358	0.358	0.358	0.358	0.358	0.358	0.147
5	0.985	0.938	0.881	0.827	0.778	0.732	0.690	0.698	0.658	0.590	0.557	0.527	0.499	0.429	0.429	0.376	0.376	0.376	0.376	0.376	0.376	0.376	0.376	0.173
6	1.044	0.995	0.933	0.877	0.825	0.775	0.729	0.737	0.695	0.623	0.588	0.555	0.525	0.450	0.450	0.394	0.394	0.394	0.394	0.394	0.394	0.394	0.394	0.201
7	1.107	1.055	0.990	0.929	0.873	0.821	0.771	0.780	0.734	0.658	0.621	0.586	0.553	0.473	0.473	0.415	0.415	0.415	0.415	0.415	0.415	0.415	0.415	0.236
8	1.176	1.120	1.051	0.986	0.926	0.869	0.817	0.825	0.776	0.695	0.656	0.618	0.583	0.499	0.499	0.437	0.437	0.437	0.437	0.437	0.437	0.437	0.437	0.280
10	1.249	1.189	1.115	1.046	0.981	0.922	0.865	0.873	0.821	0.735	0.693	0.652	0.615	0.525	0.525	0.460	0.460	0.460	0.460	0.460	0.460	0.460	0.460	0.326
11	1.327	1.264	1.184	1.110	1.041	0.977	0.918	0.926	0.870	0.778	0.732	0.690	0.650	0.553	0.553	0.485	0.485	0.485	0.485	0.485	0.485	0.485	0.485	0.388
12	1.408	1.341	1.257	1.179	1.105	1.036	0.973	0.980	0.921	0.824	0.774	0.729	0.687	0.584	0.584	0.512	0.512	0.512	0.512	0.512	0.512	0.512	0.512	0.456
13	1.452	1.383	1.296	1.214	1.137	1.067	1.001	1.008	0.947	0.847	0.795	0.749	0.704	0.597	0.597	0.524	0.524	0.524	0.524	0.524	0.524	0.524	0.524	0.524
14	1.545	1.472	1.377	1.290	1.209	1.133	1.062	1.070	1.004	0.897	0.842	0.791	0.745	0.631	0.631	0.553	0.553	0.553	0.553	0.553	0.553	0.553	0.553	0.620
15	1.643	1.565	1.465	1.371	1.285	1.203	1.128	1.135	1.066	0.951	0.893	0.839	0.788	0.666	0.666	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.730
16	1.747	1.664	1.557	1.458	1.365	1.278	1.198	1.206	1.131	1.008	0.947	0.889	0.836	0.705	0.705	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.865
17	1.861	1.772	1.657	1.551	1.451	1.358	1.273	1.280	1.199	1.071	1.004	0.943	0.885	0.745	0.745	0.653	0.653	0.653	0.653	0.653	0.653	0.653	0.653	1.025
18	2.010	1.914	1.790	1.675	1.567	1.467	1.374	1.383	1.295	1.156	1.084	1.018	0.956	0.804	0.804	0.705	0.705	0.705	0.705	0.705	0.705	0.705	0.705	1.178
19	2.139	2.037	1.906	1.783	1.669	1.562	1.463	1.472	1.379	1.232	1.154	1.084	1.018	0.857	0.857	0.751	0.751	0.751	0.751	0.751	0.751	0.751	0.751	1.332
20	2.398	2.284	2.136	1.999	1.871	1.751	1.640	1.650	1.545	1.380	1.294	1.215	1.141	0.960	0.960	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	1.532
21	2.590	2.466	2.306	2.158	2.020	1.891	1.771	1.782	1.669	1.490	1.397	1.312	1.232	1.037	1.037	0.909	0.909	0.909	0.909	0.909	0.909	0.909	0.909	1.691
22	2.781	2.649	2.477	2.318	2.170	2.030	1.902	1.914	1.792	1.601	1.501	1.409	1.323	1.114	1.114	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	#N/A
23	2.974	2.832	2.648	2.479	2.319	2.171	2.034	2.046	1.917	1.711	1.604	1.506	1.415	1.191	1.191	1.044	1.044	1.044	1.044	1.044	1.044	1.044	1.044	#N/A
24	3.261	3.106	2.904	2.718	2.544	2.381	2.231	2.244	2.101	1.877	1.760	1.652	1.552	1.306	1.306	1.144	1.144	1.144	1.144	1.144	1.144	1.144	1.144	#N/A
25	3.549	3.380	3.160	2.958	2.768	2.591	2.427	2.442	2.287	2.042	1.915	1.798	1.689	1.421	1.421	1.245	1.245	1.245	1.245	1.245	1.245	1.245	1.245	#N/A
26	3.836	3.654	3.416	3.198	2.993	2.801	2.624	2.640	2.472	2.208	2.070	1.944	1.826	1.536	1.536	1.346	1.346	1.346	1.346	1.346	1.346	1.346	1.346	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates

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

Symbol	Model Year																							
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989 & Prior	
1	0.653	0.622	0.609	0.625	0.612	0.572	0.561	0.523	0.539	0.502	0.493	0.507	0.498	0.469	0.469	0.465	0.465	0.465	0.465	0.465	0.465	0.465	0.465	0.096
2	0.724	0.689	0.675	0.692	0.678	0.634	0.621	0.579	0.595	0.555	0.545	0.560	0.549	0.518	0.518	0.513	0.513	0.513	0.513	0.513	0.513	0.513	0.513	0.125
3	0.765	0.729	0.713	0.731	0.716	0.669	0.655	0.611	0.627	0.586	0.574	0.590	0.579	0.546	0.546	0.541	0.541	0.541	0.541	0.541	0.541	0.541	0.541	0.149
4	0.809	0.771	0.754	0.774	0.757	0.707	0.692	0.645	0.664	0.618	0.605	0.623	0.610	0.574	0.574	0.569	0.569	0.569	0.569	0.569	0.569	0.569	0.569	0.178
5	0.816	0.777	0.760	0.779	0.761	0.711	0.696	0.649	0.668	0.622	0.609	0.626	0.612	0.576	0.576	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.203
6	0.908	0.864	0.845	0.866	0.847	0.790	0.774	0.720	0.740	0.690	0.675	0.695	0.679	0.639	0.639	0.633	0.633	0.633	0.633	0.633	0.633	0.633	0.633	0.252
7	0.962	0.916	0.895	0.917	0.896	0.837	0.819	0.762	0.784	0.730	0.714	0.733	0.718	0.675	0.675	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.668	0.306
8	1.019	0.970	0.948	0.971	0.949	0.886	0.867	0.807	0.829	0.773	0.755	0.776	0.760	0.713	0.713	0.707	0.707	0.707	0.707	0.707	0.707	0.707	0.707	0.367
10	1.081	1.030	1.007	1.030	1.007	0.940	0.918	0.855	0.879	0.818	0.800	0.821	0.804	0.754	0.754	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.439
11	1.094	1.042	1.017	1.042	1.018	0.949	0.928	0.864	0.886	0.826	0.807	0.828	0.811	0.760	0.760	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.501
12	1.161	1.106	1.080	1.106	1.080	1.008	0.984	0.916	0.940	0.875	0.855	0.878	0.859	0.804	0.804	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.797	0.607
13	1.234	1.175	1.148	1.175	1.147	1.070	1.045	0.972	0.998	0.928	0.907	0.931	0.910	0.853	0.853	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.731
14	1.312	1.250	1.220	1.249	1.219	1.137	1.110	1.033	1.059	0.986	0.963	0.988	0.966	0.903	0.903	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.882
15	1.396	1.329	1.298	1.327	1.296	1.209	1.180	1.097	1.125	1.047	1.023	1.049	1.024	0.959	0.959	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	1.060
16	1.485	1.414	1.380	1.411	1.378	1.284	1.254	1.166	1.195	1.112	1.086	1.114	1.088	1.016	1.016	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.281
17	1.580	1.505	1.469	1.503	1.466	1.366	1.334	1.240	1.272	1.182	1.154	1.183	1.156	1.080	1.080	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.546
18	1.707	1.625	1.587	1.623	1.584	1.475	1.441	1.339	1.373	1.277	1.246	1.278	1.248	1.167	1.167	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.778
19	1.817	1.730	1.689	1.728	1.686	1.571	1.534	1.426	1.463	1.359	1.327	1.361	1.329	1.242	1.242	1.230	1.230	1.230	1.230	1.230	1.230	1.230	1.230	2.010
20	1.975	1.881	1.836	1.879	1.833	1.707	1.667	1.550	1.590	1.478	1.443	1.479	1.445	1.350	1.350	1.337	1.337	1.337	1.337	1.337	1.337	1.337	1.337	2.242
21	2.240	2.133	2.083	2.130	2.079	1.936	1.891	1.758	1.803	1.676	1.636	1.677	1.638	1.531	1.531	1.517	1.517	1.517	1.517	1.517	1.517	1.517	1.517	2.598
22	2.406	2.291	2.237	2.288	2.233	2.079	2.031	1.888	1.936	1.800	1.757	1.801	1.760	1.645	1.645	1.629	1.629	1.629	1.629	1.629	1.629	1.629	1.629	#N/A
23	2.571	2.449	2.390	2.445	2.386	2.224	2.171	2.018	2.069	1.924	1.878	1.926	1.882	1.758	1.758	1.742	1.742	1.742	1.742	1.742	1.742	1.742	1.742	#N/A
24	2.820	2.686	2.622	2.682	2.617	2.439	2.380	2.213	2.270	2.109	2.060	2.112	2.064	1.928	1.928	1.910	1.910	1.910	1.910	1.910	1.910	1.910	1.910	#N/A
25	3.069	2.923	2.853	2.919	2.848	2.654	2.591	2.409	2.470	2.296	2.242	2.299	2.246	2.099	2.099	2.079	2.079	2.079	2.079	2.079	2.079	2.079	2.079	#N/A
26	3.318	3.160	3.085	3.155	3.079	2.869	2.800	2.604	2.670	2.482	2.423	2.485	2.428	2.269	2.269	2.247	2.247	2.247	2.247	2.247	2.247	2.247	2.247	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Increased Limits Factors for Parts 3, 4, 5, 6 and 12
Minimum Premiums for Parts 1, 2, 4, 5, 7, 8 and 9**

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
20/40	1.000	1.000	0.000	\$ 5,000	1.000	\$ 5,000	1.00
20/50	1.042	1.010	0.046	\$ 10,000	1.204	\$ 10,000	1.30
25/50	1.155	1.050	0.226	\$ 15,000	1.220	\$ 15,000	1.70
25/60	1.179	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.250	1.110	0.571	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.252	1.120	0.583	\$ 30,000	1.249		
35/50	1.276	1.150	0.798	\$ 35,000	1.254		
35/80	1.283	1.160	0.857	\$ 40,000	1.258		
40/70	1.310	1.200	1.079	\$ 45,000	1.262		
50/100	1.344	1.270	1.512	\$ 50,000	1.265		
100/100	1.429	1.480	3.214	\$ 75,000	1.274		
100/200	1.500	1.490	3.286	\$ 80,000	1.275		
100/300	1.541	1.500	3.357	\$ 100,000	1.280		
150/300	1.705	1.690	5.929	\$ 150,000	1.292		
200/200	1.821	1.810	7.643	\$ 200,000	1.303		
200/400	1.837	1.830	7.857	\$ 250,000	1.309		
250/250	1.914	1.920	9.143	\$ 300,000	1.314		
250/500	1.943	1.940	9.357	\$ 400,000	1.323		
300/300	2.116	2.150	12.643	\$ 500,000	1.329		
300/500	2.143	2.180	13.214				
500/500	2.750	2.860	24.143				

<u>Part 3 Base</u>	<u>Part 5 Base</u>	<u>Part 12 Base</u>	<u>Part 4 Base</u>	<u>Part 6 Base</u>
<u>Rate</u>	<u>Rates</u>	<u>Rate</u>	<u>Rates</u>	<u>Rate</u>
\$ 12	See Page R-4	\$ 12	See Page R-3	\$ 14

	<u>Minimum</u>
	<u>Premium</u>
Part 1	\$ 35.00
Part 2	\$ 12.00
Part 4	\$ 60.00
Part 5	\$ 25.00
Part 7	\$ 75.00
Part 8	\$ 6.00
Part 9	\$ 25.00

**2010 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Part 3 Flat Rates Effective April 1, 2010**

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 31
20/50	\$ 32
25/50	\$ 33
25/60	\$ 34
35/80	\$ 37
50/100	\$ 40
100/100	\$ 45
100/200	\$ 46
100/300	\$ 47
200/400	\$ 55
250/500	\$ 58
250/1000	\$ 59
300/500	\$ 66
500/500	\$ 87
500/1000	\$ 88

2010 Massachusetts Private Passenger Automobile Insurance Rates
Relative Mileage Rating Grouping and Driving Experience Factor Tables

<i>Driver Vehicle Groups</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Mileage Usage Groups</i>	
Rate Class	Group
10	U1
15	U1
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Historical Mileage	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
No Mileage History*	MRG0	1.000	1.000	1.000	1.000	1.000
0 < Relativity <= 0.40	MRG1	0.600	0.667	0.667	0.650	0.550
0.40 < Relativity <= 0.65†	MRG2	0.650	0.750	0.759	0.750	0.650
0.65 < Relativity <= 1.15	MRG3	0.811	0.869	0.893	0.827	0.777
1.15 < Relativity <= 1.50	MRG4	0.973	1.042	1.071	0.992	1.026
1.50 < Relativity	MRG5	1.135	1.086	1.223	1.157	1.263

*Includes only those vehicles for which the Policy Effective Year minus Vehicle Model Year > 1

†Also includes those vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1

<i>Driving Experience Groups</i>			<i>Experience Group Rating Factors</i>				
Experience Range		Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
#N/A	< 3 years	EXP0	1.000	1.000	1.000	1.000	1.000
>= 3 years	< 6 years	EXP1	1.000	1.000	1.000	1.000	1.000
>= 6 years	< 9 years	EXP2	1.150	1.250	1.270	1.400	1.250
>= 9 years	< 14 years	EXP3	1.110	1.050	1.030	1.200	1.200
>= 14 years	< 19 years	EXP4	1.050	1.050	1.000	1.100	1.200
>= 19 years	< 24 years	EXP5	1.050	1.000	1.000	1.050	1.100
>= 24 years	< 29 years	EXP6	1.050	1.000	1.000	1.025	1.050
>= 29 years	< 34 years	EXP7	1.000	1.000	1.000	1.000	1.000
>= 34 years	< 39 years	EXP8	0.900	0.900	0.950	0.950	0.950
>= 39 years	< 44 years	EXP9	1.050	0.950	0.950	0.965	0.860
>= 44 years	< 49 years	EXP10	1.125	1.000	0.975	0.975	0.860
>= 49 years	< 59 years	EXP11	1.157	1.512	1.214	1.303	0.854
>= 59 years	#N/A	EXP12	1.594	2.352	1.625	1.710	0.720

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
2	BROCKTON	RDR4
10	ABINGTON	RDR3
11	BRIDGEWATER	RDR6
12	HINGHAM	RDR3
13	MIDDLEBOROUGH	RDR6
14	PLYMOUTH	RDR5
15	ROCKLAND	RDR3
16	WAREHAM	RDR5
17	WHITMAN	RDR4
21	BARNSTABLE	RDR4
30	CARVER	RDR5
31	DUXBURY	RDR6
32	EAST BRIDGEWATER	RDR4
33	HANOVER	RDR3
34	HANSON	RDR5
35	HULL	RDR4
36	KINGSTON	RDR5
37	LAKEVILLE	RDR6
38	MARION	RDR6
39	MARSHFIELD	RDR6
40	MATTAPOISETT	RDR5
41	NORWELL	RDR4
42	PEMBROKE	RDR5
43	ROCHESTER	RDR6
44	SCITUATE	RDR5
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR6
51	CHATHAM	RDR2
52	DENNIS	RDR4
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR3
55	HARWICH	RDR4
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR2
59	PROVINCETOWN	RDR3
60	SANDWICH	RDR6
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR5
71	PLYMPTON	RDR6
80	BREWSTER	RDR3
81	CHILMARK	RDR1
82	EASTHAM	RDR2
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR5
86	TRURO	RDR3
87	WELLFLEET	RDR4
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR3

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR3
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR4
131	CLARKSBURG	RDR2
132	DALTON	RDR2
133	HINSDALE	RDR4
134	LANESBOROUGH	RDR3
135	LEE	RDR4
136	LENOX	RDR4
137	SHEFFIELD	RDR4
138	STOCKBRIDGE	RDR3
139	WEST STOCKBRIDGE	RDR4
140	WILLIAMSTOWN	RDR2
170	ALFORD	RDR1
171	BECKET	RDR6
172	EGREMONT	RDR2
173	FLORIDA	RDR4
174	HANCOCK	RDR3
175	MONTEREY	RDR4
176	MOUNT WASHINGTON	RDR6
177	NEW ASHFORD	RDR6
178	NEW MARLBOROUGH	RDR3
179	OTIS	RDR6
180	PERU	RDR4
181	RICHMOND	RDR5
182	SANDISFIELD	RDR5

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
183	SAVOY	RDR6
184	TYRINGHAM	RDR4
185	WASHINGTON	RDR6
186	WINDSOR	RDR6
200	NEW BEDFORD	RDR2
201	FALL RIVER	RDR2
202	TAUNTON	RDR6
210	ATTLEBORO	RDR4
211	DARTMOUTH	RDR3
212	EASTON	RDR5
213	FAIRHAVEN	RDR2
214	MANSFIELD	RDR6
215	NORTH ATTLEBORO	RDR4
230	ACUSHNET	RDR3
231	BERKLEY	RDR6
232	DIGHTON	RDR5
233	FREETOWN	RDR5
234	NORTON	RDR6
235	RAYNHAM	RDR6
236	REHOBOTH	RDR4
237	SEEKONK	RDR3
238	SOMERSET	RDR3
239	SWANSEA	RDR5
240	WESTPORT	RDR5
300	LYNN	RDR1
302	HAVERHILL	RDR5

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR3
304	SALEM	RDR1
310	AMESBURY	RDR6
311	ANDOVER	RDR5
312	BEVERLY	RDR3
313	DANVERS	RDR3
314	GLOUCESTER	RDR3
315	IPSWICH	RDR4
316	MARBLEHEAD	RDR1
317	METHUEN	RDR5
318	NEWBURYPORT	RDR5
319	NORTH ANDOVER	RDR5
320	PEABODY	RDR2
321	SAUGUS	RDR2
322	SWAMPSCOTT	RDR1
330	ESSEX	RDR5
331	GEORGETOWN	RDR5
332	GROVELAND	RDR5
333	HAMILTON	RDR5
334	LYNNFIELD	RDR4
335	MANCHESTER	RDR4
336	MERRIMAC	RDR6
337	MIDDLETON	RDR4
338	NAHANT	RDR2
339	NEWBURY	RDR5
340	ROCKPORT	RDR3

Statistical Code	Location	RDR Code
341	ROWLEY	RDR6
342	SALISBURY	RDR4
343	WENHAM	RDR3
344	WEST NEWBURY	RDR6
370	BOXFORD	RDR6
371	TOPSFIELD	RDR5
400	SPRINGFIELD	RDR2
402	CHICOPEE	RDR2
403	HOLYOKE	RDR2
410	GREENFIELD	RDR3
411	MONTAGUE	RDR4
412	ORANGE	RDR4
420	AGAWAM	RDR3
421	LUDLOW	RDR2
422	MONSON	RDR6
423	PALMER	RDR5
424	WESTFIELD	RDR4
425	WEST SPRINGFIELD	RDR2
430	BUCKLAND	RDR6
431	COLRAIN	RDR6
432	DEERFIELD	RDR4
433	ERVING	RDR3
434	NORTHFIELD	RDR6
435	SHELBURNE	RDR6
436	SUNDERLAND	RDR5
437	WHATELY	RDR4

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
440	CHESTER	RDR6
441	EAST LONGMEADOW	RDR3
442	LONGMEADOW	RDR4
443	RUSSELL	RDR5
444	SOUTHWICK	RDR5
445	WILBRAHAM	RDR4
470	ASHFIELD	RDR6
471	BERNARDSTON	RDR5
472	CHARLEMONT	RDR6
473	CONWAY	RDR6
474	GILL	RDR4
475	HAWLEY	RDR6
476	HEATH	RDR5
477	LEVERETT	RDR4
478	LEYDEN	RDR4
479	MONROE	RDR4
480	NEW SALEM	RDR6
481	ROWE	RDR5
482	SHUTESBURY	RDR5
483	WARWICK	RDR6
484	WENDELL	RDR6
490	BLANDFORD	RDR6
491	BRIMFIELD	RDR6
492	GRANVILLE	RDR6
493	HAMPDEN	RDR4
494	HOLLAND	RDR6

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR6
496	TOLLAND	RDR6
497	WALES	RDR6
510	AMHERST	RDR2
511	EASTHAMPTON	RDR5
512	NORTHAMPTON	RDR3
513	SOUTH HADLEY	RDR3
514	WARE	RDR5
530	BELCHERTOWN	RDR5
531	HADLEY	RDR2
532	HATFIELD	RDR4
533	HUNTINGTON	RDR5
534	WILLIAMSBURG	RDR4
570	CHESTERFIELD	RDR6
571	CUMMINGTON	RDR6
573	GOSHEN	RDR6
574	GRANBY	RDR4
576	MIDDLEFIELD	RDR6
577	PELHAM	RDR3
578	PLAINFIELD	RDR6
580	SOUTHAMPTON	RDR5
581	WESTHAMPTON	RDR5
582	WORTHINGTON	RDR5
600	CAMBRIDGE	RDR1
601	LOWELL	RDR3
602	EVERETT	RDR1

Statistical Code	Location	RDR Code
603	MALDEN	RDR1
604	MEDFORD	RDR2
605	NEWTON	RDR2
606	SOMERVILLE	RDR1
607	WALTHAM	RDR3
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR2
612	CHELMSFORD	RDR4
613	CONCORD	RDR3
614	DRACUT	RDR4
615	FRAMINGHAM	RDR3
616	HUDSON	RDR3
617	LEXINGTON	RDR2
618	MARLBOROUGH	RDR4
619	MELROSE	RDR2
620	MAYNARD	RDR5
621	NATICK	RDR4
622	READING	RDR3
623	STONEHAM	RDR2
624	WAKEFIELD	RDR3
625	WINCHESTER	RDR2
626	WOBURN	RDR3
630	ACTON	RDR5
631	ASHLAND	RDR5
632	AYER	RDR5

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
633	BEDFORD	RDR3
634	BILLERICA	RDR4
635	BURLINGTON	RDR3
636	GROTON	RDR6
637	HOLLISTON	RDR5
638	HOPKINTON	RDR6
639	LINCOLN	RDR3
640	LITTLETON	RDR6
641	NORTH READING	RDR4
642	PEPPERELL	RDR5
643	SHIRLEY	RDR5
644	STOW	RDR5
645	SUDBURY	RDR4
646	TEWKSBURY	RDR5
647	TOWNSEND	RDR5
648	TYNGSBOROUGH	RDR5
649	WAYLAND	RDR4
650	WESTFORD	RDR5
651	WESTON	RDR3
652	WILMINGTON	RDR3
670	ASHBY	RDR6
671	BOXBOROUGH	RDR6
672	CARLISLE	RDR5
673	DUNSTABLE	RDR5
674	SHERBORN	RDR3
702	BROOKLINE	RDR1

Statistical Code	Location	RDR Code
703	QUINCY	RDR2
710	BRAINTREE	RDR3
711	CANTON	RDR4
712	DEDHAM	RDR3
713	FRANKLIN	RDR5
714	MILTON	RDR4
715	NEEDHAM	RDR3
716	NORWOOD	RDR4
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR5
720	WELLESLEY	RDR3
721	WEYMOUTH	RDR2
730	AVON	RDR3
731	BELLINGHAM	RDR5
732	COHASSET	RDR3
733	DOVER	RDR4
734	FOXBOROUGH	RDR6
735	HOLBROOK	RDR5
736	MEDFIELD	RDR6
737	MEDWAY	RDR5
738	MILLIS	RDR6
739	NORFOLK	RDR6
740	PLAINVILLE	RDR5
741	SHARON	RDR5
742	WESTWOOD	RDR3

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR5
802	CHELSEA	RDR1
803	REVERE	RDR1
810	WINTHROP	RDR1
815	WEST ROXBURY	RDR2
816	ROSLINDALE	RDR2
817	JAMAICA PLAIN	RDR1
818	HYDE PARK	RDR2
819	DORCHESTER	RDR2
820	ROXBURY	RDR1
821	BOSTON CENTRAL	RDR2
822	BRIGHTON	RDR2
823	SOUTH BOSTON	RDR2
824	BOSTON & CHARLESTOV	RDR1
900	WORCESTER	RDR3
902	FITCHBURG	RDR4
910	ATHOL	RDR6
911	CLINTON	RDR3
912	GARDNER	RDR5
913	GRAFTON	RDR4
914	LEOMINSTER	RDR4
915	MILFORD	RDR4
916	MILLBURY	RDR3
917	NORTHBRIDGE	RDR5
918	SHREWSBURY	RDR4
919	SOUTHBRIDGE	RDR5

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
920	SPENCER	RDR5
921	UXBRIDGE	RDR5
922	WEBSTER	RDR4
923	WESTBOROUGH	RDR5
924	WINCHENDON	RDR6
930	ASHBURNHAM	RDR6
931	AUBURN	RDR4
932	BARRE	RDR6
933	BERLIN	RDR5
934	BLACKSTONE	RDR4
935	BROOKFIELD	RDR6
936	CHARLTON	RDR6
937	DOUGLAS	RDR6
938	DUDLEY	RDR5
939	HARDWICK	RDR6
940	HOLDEN	RDR5
941	HOPEDALE	RDR4
942	HUBBARDSTON	RDR6
943	LANCASTER	RDR6
944	LEICESTER	RDR4
945	LUNENBURG	RDR5
946	MENDON	RDR5
947	MILLVILLE	RDR6
948	NORTH BROOKFIELD	RDR5
949	NORTHBOROUGH	RDR5
950	OXFORD	RDR6

Statistical Code	Location	RDR Code
951	RUTLAND	RDR6
952	SOUTHBOROUGH	RDR6
953	STERLING	RDR6
954	STURBRIDGE	RDR6
955	SUTTON	RDR5
956	TEMPLETON	RDR6
957	UPTON	RDR6
958	WARREN	RDR5
959	WEST BOYLSTON	RDR4
960	WEST BROOKFIELD	RDR6
961	WESTMINSTER	RDR6
970	BOLTON	RDR5
971	BOYLSTON	RDR5
973	EAST BROOKFIELD	RDR5
974	HARVARD	RDR5
975	NEW BRAINTREE	RDR6
976	OAKHAM	RDR6
977	PAXTON	RDR5
978	PETERSHAM	RDR6
979	PHILLIPSTON	RDR6
980	PRINCETON	RDR6
981	ROYALSTON	RDR6
991	CONNECTICUT	RDR6
992	MAINE	RDR6
993	NEW HAMPSHIRE	RDR5
994	NEW YORK	RDR4

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR3
996	VERMONT	RDR4
999	OTHER	RDR4

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	8,440
U1	RDR1	DV12	8,306
U1	RDR1	DV13	8,848
U1	RDR1	DV2d	8,562
U1	RDR1	DV2e	8,613
U1	RDR1	DV2m	8,892
U1	RDR1	DV3d	7,335
U1	RDR1	DV3e	8,836
U1	RDR1	DV3m	8,754
U1	RDR2	DV11	9,504
U1	RDR2	DV12	9,544
U1	RDR2	DV13	10,570
U1	RDR2	DV2d	10,048
U1	RDR2	DV2e	9,721
U1	RDR2	DV2m	10,237
U1	RDR2	DV3d	9,198
U1	RDR2	DV3e	10,647
U1	RDR2	DV3m	11,064
U1	RDR3	DV11	10,659
U1	RDR3	DV12	10,592
U1	RDR3	DV13	11,418
U1	RDR3	DV2d	10,785
U1	RDR3	DV2e	10,750
U1	RDR3	DV2m	11,328
U1	RDR3	DV3d	9,635
U1	RDR3	DV3e	11,490
U1	RDR3	DV3m	11,454

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR4	DV11	11,270
U1	RDR4	DV12	11,254
U1	RDR4	DV13	12,216
U1	RDR4	DV2d	11,032
U1	RDR4	DV2e	11,357
U1	RDR4	DV2m	11,857
U1	RDR4	DV3d	10,487
U1	RDR4	DV3e	12,033
U1	RDR4	DV3m	12,476
U1	RDR5	DV11	12,297
U1	RDR5	DV12	12,383
U1	RDR5	DV13	13,092
U1	RDR5	DV2d	11,963
U1	RDR5	DV2e	12,526
U1	RDR5	DV2m	13,019
U1	RDR5	DV3d	10,916
U1	RDR5	DV3e	13,233
U1	RDR5	DV3m	13,361
U1	RDR6	DV11	13,904
U1	RDR6	DV12	13,824
U1	RDR6	DV13	13,979
U1	RDR6	DV2d	12,569
U1	RDR6	DV2e	14,086
U1	RDR6	DV2m	13,935
U1	RDR6	DV3d	12,033
U1	RDR6	DV3e	14,429
U1	RDR6	DV3m	14,511

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR1	DV11	10,916
U2	RDR1	DV12	10,358
U2	RDR1	DV13	9,621
U2	RDR1	DV2d	11,190
U2	RDR1	DV2e	10,317
U2	RDR1	DV2m	10,000
U2	RDR1	DV3d	8,827
U2	RDR1	DV3e	9,046
U2	RDR1	DV3m	8,919
U2	RDR2	DV11	12,122
U2	RDR2	DV12	11,737
U2	RDR2	DV13	11,335
U2	RDR2	DV2d	12,951
U2	RDR2	DV2e	11,484
U2	RDR2	DV2m	11,355
U2	RDR2	DV3d	10,917
U2	RDR2	DV3e	10,750
U2	RDR2	DV3m	11,117
U2	RDR3	DV11	12,512
U2	RDR3	DV12	11,989
U2	RDR3	DV13	11,269
U2	RDR3	DV2d	12,793
U2	RDR3	DV2e	11,687
U2	RDR3	DV2m	11,563
U2	RDR3	DV3d	10,525
U2	RDR3	DV3e	10,677
U2	RDR3	DV3m	10,591

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Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR4	DV11	13,040
U2	RDR4	DV12	12,556
U2	RDR4	DV13	11,885
U2	RDR4	DV2d	12,899
U2	RDR4	DV2e	12,172
U2	RDR4	DV2m	11,931
U2	RDR4	DV3d	11,291
U2	RDR4	DV3e	11,022
U2	RDR4	DV3m	11,371
U2	RDR5	DV11	13,872
U2	RDR5	DV12	13,469
U2	RDR5	DV13	12,417
U2	RDR5	DV2d	13,636
U2	RDR5	DV2e	13,087
U2	RDR5	DV2m	12,771
U2	RDR5	DV3d	11,459
U2	RDR5	DV3e	11,817
U2	RDR5	DV3m	11,873
U2	RDR6	DV11	15,565
U2	RDR6	DV12	14,921
U2	RDR6	DV13	13,157
U2	RDR6	DV2d	14,218
U2	RDR6	DV2e	14,604
U2	RDR6	DV2m	13,565
U2	RDR6	DV3d	12,534
U2	RDR6	DV3e	12,787
U2	RDR6	DV3m	12,796

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR1	DV11	8,606
U3	RDR1	DV12	10,128
U3	RDR1	DV13	9,765
U3	RDR1	DV2d	8,715
U3	RDR1	DV2e	10,094
U3	RDR1	DV2m	10,496
U3	RDR1	DV3d	9,431
U3	RDR1	DV3e	9,962
U3	RDR1	DV3m	10,204
U3	RDR2	DV11	9,666
U3	RDR2	DV12	11,724
U3	RDR2	DV13	11,753
U3	RDR2	DV2d	10,163
U3	RDR2	DV2e	11,477
U3	RDR2	DV2m	12,175
U3	RDR2	DV3d	11,915
U3	RDR2	DV3e	12,094
U3	RDR2	DV3m	12,993
U3	RDR3	DV11	10,820
U3	RDR3	DV12	12,966
U3	RDR3	DV13	12,651
U3	RDR3	DV2d	10,887
U3	RDR3	DV2e	12,647
U3	RDR3	DV2m	13,425
U3	RDR3	DV3d	12,438
U3	RDR3	DV3e	13,006
U3	RDR3	DV3m	13,403

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR4	DV11	11,424
U3	RDR4	DV12	13,631
U3	RDR4	DV13	13,393
U3	RDR4	DV2d	11,125
U3	RDR4	DV2e	13,221
U3	RDR4	DV2m	13,904
U3	RDR4	DV3d	13,395
U3	RDR4	DV3e	13,477
U3	RDR4	DV3m	14,444
U3	RDR5	DV11	12,475
U3	RDR5	DV12	14,650
U3	RDR5	DV13	14,020
U3	RDR5	DV2d	12,035
U3	RDR5	DV2e	14,243
U3	RDR5	DV2m	14,911
U3	RDR5	DV3d	13,619
U3	RDR5	DV3e	14,477
U3	RDR5	DV3m	15,110
U3	RDR6	DV11	14,121
U3	RDR6	DV12	16,363
U3	RDR6	DV13	14,977
U3	RDR6	DV2d	12,653
U3	RDR6	DV2e	16,024
U3	RDR6	DV2m	15,967
U3	RDR6	DV3d	15,019
U3	RDR6	DV3e	15,793
U3	RDR6	DV3m	16,418

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Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U4	RDR1	DV11	11,750	U4	RDR4	DV11	15,963
U4	RDR1	DV12	10,589	U4	RDR4	DV12	14,597
U4	RDR1	DV13	11,165	U4	RDR4	DV13	15,685
U4	RDR1	DV2d	9,643	U4	RDR4	DV2d	12,641
U4	RDR1	DV2e	11,096	U4	RDR4	DV2e	14,886
U4	RDR1	DV2m	11,246	U4	RDR4	DV2m	15,257
U4	RDR1	DV3d	8,917	U4	RDR4	DV3d	12,972
U4	RDR1	DV3e	10,903	U4	RDR4	DV3e	15,107
U4	RDR1	DV3m	10,333	U4	RDR4	DV3m	14,983
U4	RDR2	DV11	13,774	U4	RDR5	DV11	17,022
U4	RDR2	DV12	12,666	U4	RDR5	DV12	15,696
U4	RDR2	DV13	13,886	U4	RDR5	DV13	16,427
U4	RDR2	DV2d	11,781	U4	RDR5	DV2d	13,397
U4	RDR2	DV2e	13,037	U4	RDR5	DV2e	16,044
U4	RDR2	DV2m	13,479	U4	RDR5	DV2m	16,372
U4	RDR2	DV3d	11,642	U4	RDR5	DV3d	13,197
U4	RDR2	DV3e	13,677	U4	RDR5	DV3e	16,236
U4	RDR2	DV3m	13,596	U4	RDR5	DV3m	15,682
U4	RDR3	DV11	14,942	U4	RDR6	DV11	19,153
U4	RDR3	DV12	13,598	U4	RDR6	DV12	17,437
U4	RDR3	DV13	14,509	U4	RDR6	DV13	17,455
U4	RDR3	DV2d	12,232	U4	RDR6	DV2d	14,007
U4	RDR3	DV2e	13,945	U4	RDR6	DV2e	17,954
U4	RDR3	DV2m	14,427	U4	RDR6	DV2m	17,437
U4	RDR3	DV3d	11,796	U4	RDR6	DV3d	14,475
U4	RDR3	DV3e	14,277	U4	RDR6	DV3e	17,617
U4	RDR3	DV3m	13,614	U4	RDR6	DV3m	16,948

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
Merit Rating Plan Factors

Operators with Less Than 3 Years of Driving Experience						Operators with at least 3 but less than 6 Years' Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	#N/A	#N/A	#N/A	#N/A	#N/A	99	#N/A	#N/A	#N/A	#N/A	#N/A
98	#N/A	#N/A	#N/A	#N/A	#N/A	98	0.91	0.91	0.95	0.92	0.99
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.12	1.02	1.02	1.04	1.06	1	1.08	1.07	1.05	1.07	1.15
2	1.28	1.15	1.12	1.15	1.10	2	1.24	1.20	1.15	1.18	1.19
3	1.44	1.27	1.21	1.26	1.14	3	1.39	1.33	1.25	1.29	1.24
4	1.60	1.40	1.30	1.37	1.18	4	1.54	1.46	1.35	1.40	1.28
5	1.75	1.52	1.40	1.47	1.22	5	1.70	1.59	1.45	1.51	1.32
6	1.91	1.65	1.49	1.58	1.26	6	1.85	1.72	1.54	1.62	1.36
7	2.07	1.77	1.59	1.69	1.30	7	2.00	1.85	1.64	1.73	1.41
8	2.23	1.90	1.68	1.80	1.34	8	2.15	1.98	1.74	1.84	1.45
9	2.39	2.02	1.78	1.90	1.38	9	2.31	2.11	1.84	1.95	1.49
10	2.55	2.15	1.87	2.01	1.42	10	2.46	2.24	1.93	2.06	1.54
11	2.71	2.27	1.97	2.12	1.46	11	2.61	2.37	2.03	2.17	1.58
12	2.86	2.40	2.06	2.23	1.50	12	2.77	2.50	2.13	2.28	1.62
13	3.02	2.52	2.16	2.33	1.58	13	2.92	2.63	2.23	2.39	1.72
14	3.18	2.65	2.25	2.44	1.67	14	3.07	2.76	2.33	2.50	1.81
15	3.34	2.77	2.35	2.55	1.75	15	3.23	2.89	2.42	2.62	1.90
16	3.50	2.90	2.44	2.66	1.84	16	3.38	3.02	2.52	2.73	1.99
17	3.66	3.02	2.54	2.76	1.92	17	3.53	3.15	2.62	2.84	2.08
18	3.81	3.15	2.63	2.87	2.01	18	3.68	3.28	2.72	2.95	2.18
19	3.97	3.27	2.73	2.98	2.09	19	3.84	3.41	2.81	3.06	2.27
20	4.13	3.40	2.82	3.09	2.18	20	3.99	3.54	2.91	3.17	2.36
21	4.29	3.52	2.92	3.19	2.26	21	4.14	3.68	3.01	3.28	2.45
22	4.45	3.65	3.01	3.30	2.35	22	4.30	3.81	3.11	3.39	2.54
23	4.61	3.77	3.11	3.41	2.43	23	4.45	3.94	3.21	3.50	2.64
24	4.76	3.90	3.20	3.52	2.52	24	4.60	4.07	3.30	3.61	2.73
25	4.92	4.02	3.29	3.62	2.60	25	4.76	4.20	3.40	3.72	2.82
26	5.08	4.15	3.39	3.73	2.69	26	4.91	4.33	3.50	3.83	2.91
27	5.24	4.27	3.48	3.84	2.77	27	5.06	4.46	3.60	3.94	3.00
28	5.40	4.40	3.58	3.95	2.86	28	5.21	4.59	3.70	4.05	3.10
29	5.56	4.52	3.67	4.05	2.94	29	5.37	4.72	3.79	4.16	3.19
30	5.71	4.65	3.77	4.16	3.03	30	5.52	4.85	3.89	4.27	3.28
31	5.87	4.77	3.86	4.27	3.11	31	5.67	4.98	3.99	4.38	3.37
32	6.03	4.90	3.96	4.38	3.20	32	5.83	5.11	4.09	4.49	3.46
33	6.19	5.02	4.05	4.48	3.28	33	5.98	5.24	4.18	4.60	3.56
34	6.35	5.15	4.15	4.59	3.37	34	6.13	5.37	4.28	4.71	3.65
35	6.51	5.27	4.24	4.70	3.45	35	6.29	5.50	4.38	4.82	3.74
36	6.66	5.40	4.34	4.81	3.54	36	6.44	5.63	4.48	4.93	3.83
37	6.82	5.52	4.43	4.91	3.62	37	6.59	5.76	4.58	5.04	3.92
38	6.98	5.65	4.53	5.02	3.71	38	6.74	5.89	4.67	5.15	4.02
39	7.14	5.77	4.62	5.13	3.79	39	6.90	6.02	4.77	5.26	4.11
40	7.30	5.90	4.72	5.24	3.88	40	7.05	6.15	4.87	5.37	4.20
41	7.46	6.02	4.81	5.34	3.96	41	7.20	6.28	4.97	5.48	4.29
42	7.62	6.15	4.91	5.45	4.05	42	7.36	6.41	5.07	5.59	4.38
43	7.77	6.27	5.00	5.56	4.13	43	7.51	6.54	5.16	5.70	4.48
44	7.93	6.40	5.09	5.67	4.22	44	7.66	6.67	5.26	5.82	4.57
45	8.09	6.52	5.19	5.77	4.30	45	7.82	6.80	5.36	5.93	4.66

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2010 Massachusetts Private Passenger Automobile Insurance Rates
Merit Rating Plan Factors

Operators with at least 6 but less than 49 Years' Driving Experience						Operators with 49 or More Years of Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.85	0.91	0.84	0.81	0.84	99	0.94	0.93	0.93	0.86	0.93
98	0.96	0.97	0.91	0.96	0.96	98	0.99	0.96	0.99	0.98	0.96
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.16	1.14	1.10	1.11	1.04	1	1.29	1.64	1.61	1.41	1.02
2	1.33	1.28	1.20	1.23	1.08	2	1.48	1.84	1.75	1.55	1.05
3	1.49	1.42	1.31	1.34	1.12	3	1.66	2.04	1.90	1.70	1.09
4	1.66	1.56	1.41	1.46	1.16	4	1.84	2.24	2.05	1.84	1.13
5	1.82	1.69	1.51	1.57	1.19	5	2.02	2.44	2.20	1.99	1.17
6	1.99	1.83	1.61	1.69	1.23	6	2.21	2.64	2.35	2.13	1.21
7	2.15	1.97	1.72	1.80	1.27	7	2.39	2.84	2.50	2.28	1.24
8	2.32	2.11	1.82	1.92	1.31	8	2.57	3.04	2.65	2.42	1.28
9	2.48	2.25	1.92	2.03	1.35	9	2.76	3.24	2.80	2.57	1.32
10	2.64	2.39	2.02	2.15	1.39	10	2.94	3.44	2.95	2.72	1.36
11	2.81	2.53	2.13	2.26	1.43	11	3.12	3.64	3.10	2.86	1.40
12	2.97	2.67	2.23	2.38	1.47	12	3.30	3.84	3.25	3.01	1.43
13	3.14	2.80	2.33	2.49	1.55	13	3.49	4.03	3.39	3.15	1.52
14	3.30	2.94	2.43	2.61	1.63	14	3.67	4.23	3.54	3.30	1.60
15	3.47	3.08	2.53	2.72	1.72	15	3.85	4.43	3.69	3.44	1.68
16	3.63	3.22	2.64	2.84	1.80	16	4.04	4.63	3.84	3.59	1.76
17	3.80	3.36	2.74	2.95	1.88	17	4.22	4.83	3.99	3.73	1.84
18	3.96	3.50	2.84	3.07	1.96	18	4.40	5.03	4.14	3.88	1.92
19	4.13	3.64	2.94	3.18	2.05	19	4.58	5.23	4.29	4.02	2.00
20	4.29	3.78	3.05	3.30	2.13	20	4.77	5.43	4.44	4.17	2.08
21	4.45	3.91	3.15	3.41	2.21	21	4.95	5.63	4.59	4.31	2.16
22	4.62	4.05	3.25	3.53	2.30	22	5.13	5.83	4.74	4.46	2.24
23	4.78	4.19	3.35	3.64	2.38	23	5.31	6.03	4.88	4.60	2.33
24	4.95	4.33	3.46	3.76	2.46	24	5.50	6.23	5.03	4.75	2.41
25	5.11	4.47	3.56	3.87	2.55	25	5.68	6.43	5.18	4.89	2.49
26	5.28	4.61	3.66	3.99	2.63	26	5.86	6.63	5.33	5.04	2.57
27	5.44	4.75	3.76	4.10	2.71	27	6.05	6.83	5.48	5.18	2.65
28	5.61	4.89	3.87	4.22	2.79	28	6.23	7.03	5.63	5.33	2.73
29	5.77	5.02	3.97	4.33	2.88	29	6.41	7.23	5.78	5.47	2.81
30	5.93	5.16	4.07	4.45	2.96	30	6.59	7.43	5.93	5.62	2.89
31	6.10	5.30	4.17	4.56	3.04	31	6.78	7.63	6.08	5.76	2.97
32	6.26	5.44	4.27	4.68	3.13	32	6.96	7.83	6.23	5.91	3.05
33	6.43	5.58	4.38	4.79	3.21	33	7.14	8.03	6.37	6.05	3.14
34	6.59	5.72	4.48	4.91	3.29	34	7.32	8.23	6.52	6.20	3.22
35	6.76	5.86	4.58	5.02	3.38	35	7.51	8.43	6.67	6.34	3.30
36	6.92	6.00	4.68	5.14	3.46	36	7.69	8.63	6.82	6.49	3.38
37	7.09	6.14	4.79	5.25	3.54	37	7.87	8.83	6.97	6.64	3.46
38	7.25	6.27	4.89	5.37	3.62	38	8.06	9.03	7.12	6.78	3.54
39	7.41	6.41	4.99	5.48	3.71	39	8.24	9.23	7.27	6.93	3.62
40	7.58	6.55	5.09	5.60	3.79	40	8.42	9.43	7.42	7.07	3.70
41	7.74	6.69	5.20	5.71	3.87	41	8.60	9.63	7.57	7.22	3.78
42	7.91	6.83	5.30	5.83	3.96	42	8.79	9.83	7.72	7.36	3.86
43	8.07	6.97	5.40	5.94	4.04	43	8.97	10.03	7.87	7.51	3.95
44	8.24	7.11	5.50	6.06	4.12	44	9.15	10.23	8.01	7.65	4.03
45	8.40	7.25	5.60	6.17	4.21	45	9.33	10.42	8.16	7.80	4.11

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Liability, PIP and MedPay Symbol Factors**

Liability Symbols (Used for Coverage Parts 1, 4 and 5 only)		PIP - MedPay Symbols (Used for Coverage Parts 2 and 6 only)	
230	0.80	415	0.80
235	0.80	420	0.80
240	0.80	425	0.80
245	0.80	430	0.80
250	0.80	435	0.80
255	0.80	440	0.80
260	0.80	445	0.80
265	0.80	450	0.80
270	0.80	455	0.80
275	0.80	460	0.80
280	0.80	465	0.80
285	0.85	470	0.80
290	0.90	475	0.80
295	0.95	480	0.80
300	1.00	485	0.85
305	1.05	490	0.90
310	1.10	495	0.95
315	1.15	500	1.00
320	1.20	505	1.05
325	1.25	510	1.10
330	1.25	515	1.15
335	1.25	520	1.20
340	1.25	525	1.25
345	1.25	530	1.25
350	1.25	535	1.25
355	1.25	540	1.25
360	1.25	545	1.25
365	1.25	550	1.25
370	1.25	555	1.25
375	1.25	560	1.25
380	1.25	565	1.25
385	1.25	570	1.25
390	1.25	575	1.25
UNK	1.05	580	1.25
		585	1.25
		590	1.25
		UNK	1.05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Residual Market Charges
Part 1**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	52	52	52	52	52	52	52	52
2	52	52	52	52	52	52	52	52
3	52	52	52	52	52	52	52	52
4	52	52	52	52	52	52	52	52
5	52	52	52	-8	-8	52	52	52
6	52	52	52	52	52	52	52	52
7	52	52	52	-56	-56	52	52	52
8	52	52	52	52	52	52	52	52
9	52	52	52	-21	-21	52	52	52
10	52	52	52	-56	-56	52	52	52
11	52	52	52	52	52	52	52	52
12	52	52	52	-56	-56	52	52	52
13	52	52	52	-56	-56	52	52	52
14	52	52	52	-44	-44	52	52	52
15	0	-7	-7	-56	-56	52	52	0
16	-56	-56	-56	-56	-56	-56	-56	-56
17	52	52	52	52	52	52	52	52
18	4	52	52	52	52	52	52	-1
19	52	52	52	52	52	52	52	52
20	3	-4	-4	52	52	-36	-36	-1
21	-56	-56	-56	-56	-56	52	52	-56
22	-56	-26	-26	-56	-56	52	52	52
23	52	52	52	-56	-56	52	52	52
24	52	52	52	-56	-56	52	52	52
25	52	52	52	-56	-56	52	52	52
26	0	-21	-21	-56	-56	52	52	52
27	52	52	52	52	52	52	52	52
40	-56	52	52	-56	-56	52	52	52
41	8	-56	-56	-56	-56	-27	-27	52
42	-56	-56	-56	-56	-56	52	52	52
43	-56	-8	-8	-56	-56	52	52	52
44	-36	-56	-56	-56	-56	-33	-33	12
45	-56	52	52	-56	-56	52	52	-7

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2010 Massachusetts Private Passenger Automobile Insurance Rates
 Class-Territory Residual Market Charges
 Part 2

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	13	13	13	13	13	13	13	13
2	13	13	13	13	13	13	13	13
3	13	13	13	13	13	13	13	13
4	13	13	13	13	13	13	13	13
5	13	13	13	-2	-2	13	13	13
6	13	13	13	13	13	13	13	13
7	13	13	13	-14	-14	13	13	13
8	13	13	13	13	13	13	13	13
9	13	13	13	-5	-5	13	13	13
10	13	13	13	-14	-14	13	13	13
11	13	13	13	13	13	13	13	13
12	13	13	13	-14	-14	13	13	13
13	13	13	13	-14	-14	13	13	13
14	13	13	13	-11	-11	13	13	13
15	0	-2	-2	-14	-14	13	13	0
16	-14	-14	-14	-14	-14	-14	-14	-14
17	13	13	13	13	13	13	13	13
18	1	13	13	13	13	13	13	0
19	13	13	13	13	13	13	13	13
20	1	-1	-1	13	13	-9	-9	0
21	-14	-14	-14	-14	-14	13	13	-14
22	-14	-7	-7	-14	-14	13	13	13
23	13	13	13	-14	-14	13	13	13
24	13	13	13	-14	-14	13	13	13
25	13	13	13	-14	-14	13	13	13
26	0	-5	-5	-14	-14	13	13	13
27	13	13	13	13	13	13	13	13
40	-14	13	13	-14	-14	13	13	13
41	2	-14	-14	-14	-14	-7	-7	13
42	-14	-14	-14	-14	-14	13	13	13
43	-14	-2	-2	-14	-14	13	13	13
44	-9	-14	-14	-14	-14	-9	-9	3
45	-14	13	13	-14	-14	13	13	-2

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2010 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Residual Market Charges
Part 4**

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	33	33	33	33	33	33	33	33
2	33	33	33	33	33	33	33	33
3	33	33	33	33	33	33	33	33
4	33	33	33	33	33	33	33	33
5	33	33	33	-5	-5	33	33	33
6	33	33	33	33	33	33	33	33
7	33	33	33	-35	-35	33	33	33
8	33	33	33	33	33	33	33	33
9	33	33	33	-13	-13	33	33	33
10	33	33	33	-35	-35	33	33	33
11	33	33	33	33	33	33	33	33
12	33	33	33	-35	-35	33	33	33
13	33	33	33	-35	-35	33	33	33
14	33	33	33	-28	-28	33	33	33
15	0	-4	-4	-35	-35	33	33	0
16	-35	-35	-35	-35	-35	-35	-35	-35
17	33	33	33	33	33	33	33	33
18	2	33	33	33	33	33	33	-1
19	33	33	33	33	33	33	33	33
20	2	-2	-2	33	33	-23	-23	-1
21	-35	-35	-35	-35	-35	33	33	-35
22	-35	-16	-16	-35	-35	33	33	33
23	33	33	33	-35	-35	33	33	33
24	33	33	33	-35	-35	33	33	33
25	33	33	33	-35	-35	33	33	33
26	0	-13	-13	-35	-35	33	33	33
27	33	33	33	33	33	33	33	33
40	-35	33	33	-35	-35	33	33	33
41	5	-35	-35	-35	-35	-17	-17	33
42	-35	-35	-35	-35	-35	33	33	33
43	-35	-5	-5	-35	-35	33	33	33
44	-22	-35	-35	-35	-35	-21	-21	8
45	-35	33	33	-35	-35	33	33	-4

Note: Class 15 charges are equal to the Class 10 charges.