

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-ij, 5h-ij, 7h-ij, and 8h-ij 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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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.

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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-j, 5h-j, 7h-j, and 8h-j 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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - j. Apply the modified cap factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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.

- latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
- j. Apply the modified cap factor if appropriate.
6. For Part 3
- Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - Apply Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
- apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - 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.
 - Apply the Age 65 or older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified cap factor if appropriate.
8. For Part 5
- Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - 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.
 - Apply the Age 65 or Older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified cap factor if appropriate.
9. For Part 6
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply the Part 6 ILF factor to the previous number.
 - Apply the PIP Symbol Factor, Transfer Pricing Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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.
- j. Apply the modified cap factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 19. DISCOUNTS

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Age 65 or Older

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 cannot 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 cannot 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 Policy Discount

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 (renter's, condo, or homeowner's), from an eligible insurance company. A discount of 10% 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 [Casualty Company](#) or [Mount Washington Assurance Corporation](#) or has an HO4 policy from Bunker Hill Insurance Company. A discount of 13% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible companion HO3, HO6, HO1775, or Dwelling Fire policy from Bunker Hill Insurance Company.

Companion Commercial Auto Policy Discount

A discount will be given if the named insured has an eligible companion commercial auto policy from either Plymouth Rock Assurance Corporation or from Pilgrim Insurance Company.

Refer to Miscellaneous Rating Factors page for applicable discount.

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 10/1/2010.

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 10/1/2010.

Paid in Full Discount

The Paid-in-Full Discount applies to policies where the annual policy premium is paid in full, subject to the following:

- a. For new business, payment must be made in full upon down payment.
- b. For renewal business, payment must be made in full on or before the first installment due date.
- c. Exceptions:
 - (1) Finance company payments do not qualify policy for the discount.
 - (2) Policies where full payment is required due to the policyholder being cancelled for non-payment within the 24 months immediately prior to this policy's effective date.
- d. This discount can only be added effective on the policy's effective date; the discount cannot be added midterm

Refer to Miscellaneous Rating Factors page for applicable discount.

eDocument Discount

The eDocument Discount will apply provided the following criteria are met:

- a. The insured must sign up for eDocument delivery on Plymouth Rock's eService website.
- b. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

Refer to Miscellaneous Rating Factors page for applicable discount.

RULE 19. DISCOUNTS

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Age 65 or Older

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 cannot 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 cannot 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 Policy Discount

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 (renter's, condo, or homeowner's) from an eligible insurance company. A discount of 10% 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 Casualty Company or Mt. Washington Assurance Corporation or has an HO4 policy from Bunker Hill Insurance Company. A discount of 13% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible companion HO3, HO6, HO1775, or Dwelling Fire policy from Bunker Hill Insurance Company.

Companion Commercial Auto Policy Discount

A discount will be given if the named insured has an eligible companion commercial auto policy from either Plymouth Rock Assurance Corporation or from Pilgrim Insurance Company.

Refer to Miscellaneous Rating Factors page for applicable discount.

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 10/1/2010.

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 10/1/2010.

Paid in Full Discount

The Paid-in-Full Discount applies to policies where the annual policy premium is paid in full, subject to the following:

- a. For new business, payment must be made in full upon down payment.
- b. For renewal business, payment must be made in full on or before the first installment due date.
- c. Exceptions:
 - (1) Finance company payments do not qualify policy for the discount.
 - (2) Policies where full payment is required due to the policyholder being cancelled for non-payment within the 24 months immediately prior to this policy's effective date.
- d. This discount can only be added effective on the policy's effective date; the discount cannot be added midterm

Refer to Miscellaneous Rating Factors page for applicable discount.

eDocument Discount

The eDocument Discount will apply provided the following criteria are met:

- a. The insured must sign up for eDocument delivery on Plymouth Rock's eService website.
- b. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

Refer to Miscellaneous Rating Factors page for applicable discount.

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

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.3 to determine the symbol.

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

For 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.

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

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

ISO-27 Symbol	ISO-75 Collision Symbol	FOB Price or Purchase Price
1	1	1-3000
1	2	3001-5500
2	3	5501-8000
3	4	8001-9000
4	5	9001-10000
5	6	10001-1100
6	7	1101-12000
7	8	12001-13000
8	10	13001-14000
8	11	14001-15000
10	12	15001-15625
10	13	15626-16250
11	14	16251-16875
11	15	16876-17500
12	16	17501-18125
12	17	18126-18750
13	18	18751-19375
13	19	19376-20000
14	20	20001-20625
14	21	20626-21250
14	22	21251-21875
15	23	21876-22500
15	24	22501-23125
15	25	23126-23750
16	26	23751-24375
16	27	24376-25000
16	28	25001-25625
17	29	25626-26250
17	30	26251-26875
17	31	26876-27500
18	32	27501-28125
18	33	28126-28750
18	34	28751-29375
18	35	29376-30000
19	36	30001-31000
19	37	31001-32000
19	38	32001-33000
20	39	33001-34000
20	40	34001-35000
20	41	35001-36000
21	42	36001-37000
21	43	37001-38000
21	44	38001-39000

21	45	39001-40000
22	46	40001-41250
22	47	41251-42500
22	48	42501-43750
22	49	43751-45000
23	50	45001-46250
23	51	46251-47500
23	52	47501-48750
23	53	48751-50000
24	54	50001-52500
24	55	52501-55000
24	56	55001-57500
24	57	57501-60000
25	58	60001-65000
25	59	65001-70000
26	60	70001-75000
26	61	75001-80000
27	3262	80001- 75000 85000
27	63	75001 85001- 90000
27	64	90001-95000
27	65	95001-100000
27	66	100001-110000
27	67	110001-125000
27	68	125001-130000
27	69	130001-140000
27	70	140001-150000
27	71 -98	150001 & above

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

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.3 to determine the symbol.

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

For 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.

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

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

ISO-27 Symbol	ISO-75 Collision Symbol	FOB Price or Purchase Price
1	1	1-3000
1	2	3001-5500
2	3	5501-8000
3	4	8001-9000
4	5	9001-10000
5	6	10001-1100
6	7	1101-12000
7	8	12001-13000
8	10	13001-14000
8	11	14001-15000
10	12	15001-15625
10	13	15626-16250
11	14	16251-16875
11	15	16876-17500
12	16	17501-18125
12	17	18126-18750
13	18	18751-19375
13	19	19376-20000
14	20	20001-20625
14	21	20626-21250
14	22	21251-21875
15	23	21876-22500
15	24	22501-23125
15	25	23126-23750
16	26	23751-24375
16	27	24376-25000
16	28	25001-25625
17	29	25626-26250
17	30	26251-26875
17	31	26876-27500
18	32	27501-28125
18	33	28126-28750
18	34	28751-29375
18	35	29376-30000
19	36	30001-31000
19	37	31001-32000
19	38	32001-33000
20	39	33001-34000
20	40	34001-35000
20	41	35001-36000
21	42	36001-37000
21	43	37001-38000
21	44	38001-39000

21	45	39001-40000
22	46	40001-41250
22	47	41251-42500
22	48	42501-43750
22	49	43751-45000
23	50	45001-46250
23	51	46251-47500
23	52	47501-48750
23	53	48751-50000
24	54	50001-52500
24	55	52501-55000
24	56	55001-57500
24	57	57501-60000
25	58	60001-65000
25	59	65001-70000
26	60	70001-75000
26	61	75001-80000
27	62	80001-85000
27	63	85001-90000
27	64	90001-95000
27	65	95001-100000
27	66	100001-110000
27	67	110001-125000
27	68	125001-130000
27	69	130001-140000
27	70	140001-150000
27	71-98	150001 & above

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-average annualized~~ 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. For new policies or newly added vehicles, only the annualized mileage for the most recent year will be used. 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. The company will determine the average annualized mileage using the annualized mileage from the policy term that immediately precedes the current term along with the annualized mileage from the current term.

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 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.

If the calculated annualized mileage is 500 miles or less or 50,000 miles or greater, the vehicle will be rated as though annualized mileage was unable to be calculated for the policy term.

The ratio of the vehicle's average 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.

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 average annualized mileage to a base mileage for each vehicle's applicable Usage Group, Road Density Region, and DV Group. For new policies or newly added vehicles, only the annualized mileage for the most recent year will be used. 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. The company will determine the average annualized mileage using the annualized mileage from the policy term that immediately precedes the current term along with the annualized mileage from the current term.

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 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.

If the calculated annualized mileage is 500 miles or less or 50,000 miles or greater, the vehicle will be rated as though annualized mileage was unable to be calculated for the policy term.

The ratio of the vehicle's average 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.

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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.

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 throughout the policy term 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 or will be sixty-five years of age or more at some point during the policy term 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 has 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. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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.

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 [throughout the policy term](#) 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 [or will be](#) sixty-five years of age or more [at some point during the policy term](#) 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 has 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 30. 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 date of the policy's original inception with Plymouth Rock.
- 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;
- The driving record(s) of all listed operators, including those 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</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>
XXVII	0.761	0.604	0.802	0.761	0.802	0.931
XXIX	0.779	0.615	0.807	0.779	0.814	0.933
XXXI	0.797	0.625	0.812	0.797	0.826	0.935
XXXIII	0.816	0.636	0.817	0.816	0.838	0.936
XXXV	0.834	0.646	0.822	0.834	0.850	0.938
XXXVII	0.853	0.697	0.840	0.853	0.875	0.944
XXXIX	0.879	0.747	0.858	0.879	0.901	0.950
XLI	0.913	0.797	0.877	0.913	0.926	0.955
XLIII	0.948	0.828	0.917	0.948	0.956	0.955
XLV	0.982	0.859	0.958	0.982	0.986	0.955
XLVII	0.999	0.889	0.999	0.999	1.015	0.955
XLIX	0.999	0.961	0.999	0.999	1.019	0.955
LI	0.999	1.032	0.999	0.999	1.023	0.955
LIII	0.999	1.103	1.000	0.999	1.027	0.955
LV	1.016	1.153	1.039	1.016	1.063	1.004
LVII	1.052	1.204	1.079	1.052	1.098	1.053
LIX	1.087	1.254	1.119	1.087	1.133	1.102
LXI	1.122	1.312	1.159	1.122	1.170	1.119
LXIII	1.181	1.370	1.199	1.181	1.208	1.136
LXV	1.264	1.428	1.239	1.264	1.245	1.153
LXVII	1.347	1.617	1.331	1.347	1.326	1.217
LXIX	1.431	1.806	1.423	1.431	1.407	1.280
LXXI	1.514	1.995	1.515	1.514	1.488	1.344
LXXIII	1.597	2.185	1.606	1.597	1.569	1.407
BB	0.654	0.518	0.688	0.654	0.688	0.800
BK	0.661	0.525	0.698	0.661	0.698	0.809
BM	0.669	0.531	0.705	0.669	0.705	0.818
BO	0.676	0.537	0.713	0.676	0.713	0.828
BR	0.684	0.543	0.721	0.684	0.721	0.837

GA	0.691	0.549	0.728	0.691	0.728	0.846
GC	0.700	0.555	0.737	0.700	0.737	0.856
GE	0.707	0.561	0.745	0.707	0.745	0.865
GG	0.724	0.571	0.750	0.724	0.756	0.867
GI	0.740	0.581	0.754	0.740	0.767	0.869
GK	0.758	0.591	0.759	0.758	0.779	0.870
GM	0.775	0.600	0.764	0.775	0.790	0.871
GO	0.792	0.648	0.780	0.792	0.813	0.877
GR	0.817	0.694	0.797	0.817	0.837	0.883
GT	0.848	0.740	0.815	0.848	0.860	0.887
GU	0.881	0.769	0.852	0.881	0.888	0.887
GW	0.912	0.798	0.890	0.912	0.916	0.887
GY	0.928	0.826	0.928	0.928	0.943	0.887
MM	0.928	0.893	0.928	0.928	0.947	0.887
PA	0.928	0.959	0.928	0.928	0.950	0.887
PC	0.928	1.025	0.929	0.928	0.954	0.887
PE	0.944	1.071	0.965	0.944	0.988	0.933
PG	0.977	1.119	1.002	0.977	1.020	0.978
PI	1.010	1.165	1.040	1.010	1.053	1.024
PK	1.042	1.219	1.077	1.042	1.087	1.040
PM	1.097	1.273	1.114	1.097	1.122	1.055
PO	1.174	1.327	1.151	1.174	1.157	1.071
PR	1.251	1.502	1.236	1.251	1.232	1.131
PT	1.329	1.678	1.322	1.329	1.307	1.189
PU	1.407	1.853	1.407	1.407	1.382	1.249
PW	1.484	2.030	1.492	1.484	1.458	1.307
PY	1.513	2.071	1.522	1.513	1.486	1.333
XA	1.544	2.112	1.552	1.544	1.516	1.360
XC	1.575	2.154	1.583	1.575	1.547	1.387
XE	1.606	2.197	1.615	1.606	1.577	1.415
XG	1.638	2.241	1.647	1.638	1.609	1.443
XX	1.670	2.286	1.681	1.670	1.642	1.472

RULE 30. POLICY UNDERWRITING TIERS

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- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.
- The date of the policy's original inception with Plymouth Rock.
- 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;
- The driving record(s) of any all listed operators, including those 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:

Tier	Tier Factors					
	Cov 1	Cov 2	Cov 4	Cov 5	Cov 7	Cov 9
	<u>0.761</u>	<u>0.604</u>	<u>0.802</u>	<u>0.761</u>	<u>0.802</u>	<u>0.931</u>
XXVII	<u>0.000</u>	<u>0.436</u>	<u>0.761</u>	<u>0.604</u>	<u>0.802</u>	<u>0.761</u>
	<u>0.779</u>	<u>0.615</u>	<u>0.807</u>	<u>0.779</u>	<u>0.814</u>	<u>0.933</u>
XXIX	<u>0.436</u>	<u>0.494</u>	<u>0.779</u>	<u>0.615</u>	<u>0.807</u>	<u>0.779</u>
	<u>0.797</u>	<u>0.625</u>	<u>0.812</u>	<u>0.797</u>	<u>0.826</u>	<u>0.935</u>
XXXI	<u>0.494</u>	<u>0.526</u>	<u>0.797</u>	<u>0.625</u>	<u>0.812</u>	<u>0.797</u>
	<u>0.816</u>	<u>0.636</u>	<u>0.817</u>	<u>0.816</u>	<u>0.838</u>	<u>0.936</u>
XXXIII	<u>0.526</u>	<u>0.560</u>	<u>0.816</u>	<u>0.636</u>	<u>0.817</u>	<u>0.816</u>
	<u>0.834</u>	<u>0.646</u>	<u>0.822</u>	<u>0.834</u>	<u>0.850</u>	<u>0.938</u>
XXXV	<u>0.560</u>	<u>0.597</u>	<u>0.834</u>	<u>0.646</u>	<u>0.822</u>	<u>0.834</u>
	<u>0.853</u>	<u>0.697</u>	<u>0.840</u>	<u>0.853</u>	<u>0.875</u>	<u>0.944</u>
XXXVII	<u>0.597</u>	<u>0.636</u>	<u>0.853</u>	<u>0.697</u>	<u>0.840</u>	<u>0.853</u>
	<u>0.879</u>	<u>0.747</u>	<u>0.858</u>	<u>0.879</u>	<u>0.901</u>	<u>0.950</u>
XXXIX	<u>0.636</u>	<u>0.677</u>	<u>0.879</u>	<u>0.747</u>	<u>0.858</u>	<u>0.879</u>
	<u>0.913</u>	<u>0.797</u>	<u>0.877</u>	<u>0.913</u>	<u>0.926</u>	<u>0.955</u>
XLI	<u>0.677</u>	<u>0.721</u>	<u>0.913</u>	<u>0.797</u>	<u>0.877</u>	<u>0.913</u>
	<u>0.948</u>	<u>0.828</u>	<u>0.917</u>	<u>0.948</u>	<u>0.956</u>	<u>0.955</u>
XLIII	<u>0.721</u>	<u>0.768</u>	<u>0.948</u>	<u>0.828</u>	<u>0.917</u>	<u>0.948</u>
	<u>0.982</u>	<u>0.859</u>	<u>0.958</u>	<u>0.982</u>	<u>0.986</u>	<u>0.955</u>
XLV	<u>0.768</u>	<u>0.818</u>	<u>0.982</u>	<u>0.859</u>	<u>0.958</u>	<u>0.982</u>
	<u>0.999</u>	<u>0.889</u>	<u>0.999</u>	<u>0.999</u>	<u>1.015</u>	<u>0.955</u>
XLVII	<u>0.818</u>	<u>0.871</u>	<u>0.999</u>	<u>0.889</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>0.961</u>	<u>0.999</u>	<u>0.999</u>	<u>1.019</u>	<u>0.955</u>
XLIX	<u>0.871</u>	<u>0.927</u>	<u>0.999</u>	<u>0.961</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>1.032</u>	<u>0.999</u>	<u>0.999</u>	<u>1.023</u>	<u>0.955</u>
LI	<u>0.927</u>	<u>0.988</u>	<u>0.999</u>	<u>1.032</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>1.103</u>	<u>1.000</u>	<u>0.999</u>	<u>1.027</u>	<u>0.955</u>
LIII	<u>0.988</u>	<u>1.052</u>	<u>0.999</u>	<u>1.103</u>	<u>1.000</u>	<u>0.999</u>
	<u>1.016</u>	<u>1.153</u>	<u>1.039</u>	<u>1.016</u>	<u>1.063</u>	<u>1.004</u>
LV	<u>1.052</u>	<u>1.120</u>	<u>1.016</u>	<u>1.153</u>	<u>1.039</u>	<u>1.016</u>
	<u>1.052</u>	<u>1.204</u>	<u>1.079</u>	<u>1.052</u>	<u>1.098</u>	<u>1.053</u>
LVII	<u>1.120</u>	<u>1.193</u>	<u>1.052</u>	<u>1.204</u>	<u>1.079</u>	<u>1.052</u>
	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>	<u>1.133</u>	<u>1.102</u>
LIX	<u>1.193</u>	<u>1.271</u>	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>

	<u>1.122</u>	<u>1.312</u>	<u>1.159</u>	<u>1.122</u>	<u>1.170</u>	<u>1.119</u>
LXI	1.271	1.441	1.122	1.312	1.159	1.122
	<u>1.181</u>	<u>1.370</u>	<u>1.199</u>	<u>1.181</u>	<u>1.208</u>	<u>1.136</u>
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
	<u>1.264</u>	<u>1.428</u>	<u>1.239</u>	<u>1.264</u>	<u>1.245</u>	<u>1.153</u>
LXV	1.635	1.854	1.264	1.428	1.239	1.264
	<u>1.347</u>	<u>1.617</u>	<u>1.331</u>	<u>1.347</u>	<u>1.326</u>	<u>1.217</u>
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
	<u>1.431</u>	<u>1.806</u>	<u>1.423</u>	<u>1.431</u>	<u>1.407</u>	<u>1.280</u>
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
	<u>1.514</u>	<u>1.995</u>	<u>1.515</u>	<u>1.514</u>	<u>1.488</u>	<u>1.344</u>
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
	<u>1.597</u>		<u>1.606</u>	<u>1.597</u>	<u>1.569</u>	<u>1.407</u>
LXXIII	2.706	<u>2.185</u> ∞	1.597	2.185	1.606	1.597
BB	<u>0.654</u>	<u>0.518</u>	<u>0.688</u>	<u>0.654</u>	<u>0.688</u>	<u>0.800</u>
BK	<u>0.661</u>	<u>0.525</u>	<u>0.698</u>	<u>0.661</u>	<u>0.698</u>	<u>0.809</u>
BM	<u>0.669</u>	<u>0.531</u>	<u>0.705</u>	<u>0.669</u>	<u>0.705</u>	<u>0.818</u>
BO	<u>0.676</u>	<u>0.537</u>	<u>0.713</u>	<u>0.676</u>	<u>0.713</u>	<u>0.828</u>
BR	<u>0.684</u>	<u>0.543</u>	<u>0.721</u>	<u>0.684</u>	<u>0.721</u>	<u>0.837</u>
GA	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
GC	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
GE	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
GG	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
GI	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
GK	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
GM	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
GO	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
GR	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
GT	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
GU	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
GW	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
GY	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
MM	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
PA	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
PC	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
PE	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
PG	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
PI	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
PK	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
PM	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
PO	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
PR	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
PT	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
PU	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
PW	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
PY	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
XA	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
XC	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
XE	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
XG	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>
XX	<u>1.670</u>	<u>2.286</u>	<u>1.681</u>	<u>1.670</u>	<u>1.642</u>	<u>1.472</u>

RULE 36. MODIFIED CAP FACTOR

For renewal policies effective on or after ~~4~~9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with ~~50-49~~ years or more of driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than ~~10~~15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least ~~10~~15%, but ~~not more~~less than 20%, a ~~0.92-95~~ Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, ~~the~~ a ~~0.85-90~~ Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.

RULE 36. MODIFIED CAP FACTOR

For renewal policies effective on or after 9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with 49 years or more of driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than 15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 15%, but less than 20%, a 0.95 Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, a 0.90 Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.

Increased Limit Factors

Limit	Part 3 Factor	Part 5 Factor	Part 12 Factor	Limit	Part 4 Factor	Limit	Part 6 Factor
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:	\$1,000*	\$2,000*	\$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)			
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum
			\$100/Day, \$3,000 Maximum
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 Motor Homes and Antique Autos 25% Parts 2, 3, 6 and 12			
Companion Discount:	13% for Bunker Hill Insurance Company HO3, HO6, HO1775, and Dwelling Fire Companion Policies Parts 1-9, and 12 10% for Bunker Hill Insurance Company HO4, Bunker Hill Insurance Casualty 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

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: 13% for Bunker Hill Insurance Company HO3, HO6, HO1775, and Dwelling Fire Companion Policies Parts 1-9, and 12			
10% for Bunker Hill Insurance Company HO4, Bunker Hill Insurance Casualty Company or Mt. 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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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	105	168	168	323	323	258	258	115
2	113	180	180	348	348	278	278	124
3	100	160	160	308	308	246	246	110
4	126	201	201	388	388	310	310	138
5	131	210	210	404	404	323	323	144
6	153	244	244	471	471	377	377	168
7	162	260	260	500	500	400	400	179
8	163	260	260	501	501	401	401	179
9	178	285	285	549	549	439	439	196
10	178	285	285	549	549	439	439	196
11	172	274	274	529	529	423	423	189
12	197	314	314	606	606	485	485	216
13	206	329	329	635	635	508	508	227
14	277	443	443	853	853	683	683	305
15	301	481	481	926	926	741	741	331
16	304	486	486	936	936	749	749	334
17	230	367	367	708	708	566	566	253
18	227	363	363	699	699	559	559	250
19	316	506	506	974	974	780	780	348
20	252	403	403	777	777	622	622	278
21	381	609	609	1173	1173	938	938	419
22	456	729	729	1405	1405	1124	1124	502
23	202	323	323	623	623	498	498	222
24	191	306	306	589	589	471	471	210
25	221	353	353	680	680	544	544	243
26	216	345	345	664	664	531	531	237
27	83	132	132	255	255	204	204	91
40	262	420	420	809	809	647	647	289
41	207	331	331	638	638	510	510	228
42	317	507	507	976	976	781	781	349
43	267	426	426	821	821	657	657	293
44	254	406	406	783	783	627	627	280
45	361	577	577	1112	1112	889	889	397

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

Massachusetts Private Passenger Automobile Insurance Rates Residual Market Rates - Effective October 1, 2012 Class-Territory Base Rates 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	182	318	200	594	314	535	283	177
2	197	348	229	647	355	582	320	192
3	219	364	260	736	398	662	358	207
4	246	404	281	853	484	768	436	230
5	251	402	316	896	518	806	466	250
6	274	469	312	961	591	865	532	258
7	260	432	320	976	576	878	518	251
8	298	479	346	1073	647	966	582	281
9	340	539	405	1111	676	1000	608	329
10	328	603	420	1132	745	1019	671	322
11	332	716	446	1155	782	1039	704	366
12	359	624	474	1145	840	1031	756	348
13	388	679	488	1117	810	1005	729	380
14	455	779	568	1039	836	935	753	457
15	517	860	573	1092	903	983	813	496
16	468	884	782	1091	910	982	819	466
17	357	687	434	1076	695	968	626	358
18	373	898	506	1153	858	1037	772	411
19	440	853	585	1127	848	1015	763	475
20	408	871	551	1164	870	1048	783	465
21	512	929	746	1037	927	933	834	714
22	506	929	750	1022	919	920	827	670
23	386	833	582	1143	863	1029	777	391
24	380	722	466	1076	732	969	659	374
25	376	817	505	1082	823	974	741	422
26	462	887	645	1012	920	911	828	432
27	174	291	193	585	291	527	262	178
40	434	790	551	1190	825	1071	743	443
41	437	717	574	1163	872	1047	785	449
42	569	919	657	1219	997	1097	897	577
43	485	850	605	1110	914	999	823	520
44	411	822	722	1038	843	934	759	404
45	530	864	634	1079	960	971	864	535

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

Class-Territory Base Rates

Part 2 (A-2)

<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	36	48	48	91	91	73	73	36
2	39	52	52	98	98	78	78	39
3	43	57	57	108	108	87	87	43
4	46	60	60	114	114	91	91	46
5	47	62	62	117	117	94	94	47
6	51	67	67	127	127	102	102	51
7	55	73	73	137	137	110	110	55
8	55	73	73	138	138	111	111	55
9	58	76	76	144	144	116	116	58
10	61	81	81	153	153	123	123	61
11	57	76	76	144	144	115	115	57
12	64	85	85	160	160	128	128	64
13	70	92	92	175	175	140	140	70
14	89	118	118	223	223	178	178	89
15	100	132	132	250	250	200	200	100
16	112	149	149	281	281	225	225	112
17	50	67	67	126	126	101	101	50
18	69	91	91	172	172	138	138	69
19	85	113	113	213	213	170	170	85
20	101	133	133	252	252	202	202	101
21	130	173	173	326	326	261	261	130
22	131	173	173	327	327	262	262	131
23	60	79	79	150	150	120	120	60
24	55	73	73	138	138	110	110	55
25	56	75	75	141	141	113	113	56
26	74	98	98	186	186	149	149	74
27	31	41	41	78	78	62	62	31
40	87	116	116	219	219	175	175	87
41	78	103	103	194	194	155	155	78
42	110	145	145	275	275	220	220	110
43	88	117	117	220	220	176	176	88
44	102	136	136	256	256	205	205	102
45	136	180	180	340	340	272	272	136

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

Massachusetts Private Passenger Automobile Insurance Rates Residual Market Rates - Effective October 1, 2012 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	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013 Class-Territory Base Rates Part 4 Basic (\$5000 PDL)

<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	166	229	229	432	432	346	346	200
2	171	235	235	444	444	355	355	205
3	196	270	270	509	509	407	407	235
4	210	289	289	546	546	437	437	252
5	193	266	266	503	503	402	402	232
6	219	302	302	570	570	456	456	263
7	224	309	309	582	582	466	466	269
8	239	330	330	622	622	497	497	287
9	242	333	333	628	628	503	503	290
10	235	323	323	610	610	488	488	282
11	239	329	329	621	621	496	496	286
12	266	367	367	692	692	554	554	320
13	236	325	325	612	612	490	490	283
14	249	343	343	648	648	518	518	299
15	329	453	453	854	854	683	683	394
16	315	435	435	820	820	656	656	378
17	261	359	359	678	678	542	542	313
18	266	367	367	692	692	554	554	320
19	230	318	318	599	599	479	479	277
20	234	322	322	608	608	486	486	281
21	289	398	398	751	751	601	601	347
22	263	362	362	683	683	546	546	315
23	201	277	277	523	523	419	419	242
24	314	433	433	817	817	653	653	377
25	239	329	329	621	621	497	497	287
26	304	420	420	792	792	633	633	365
27	147	203	203	383	383	306	306	177
40	202	278	278	525	525	420	420	242
41	241	333	333	627	627	502	502	290
42	229	316	316	596	596	477	477	275
43	300	414	414	780	780	624	624	360
44	215	297	297	560	560	448	448	258
45	311	429	429	810	810	648	648	374

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2012
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

1.1

<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	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1156	774	1040	697	408
15	406	669	449	1143	772	1029	695	418
16	384	626	435	1086	691	977	622	436
17	349	563	467	1085	663	977	597	362
18	359	617	432	1082	710	974	639	402
19	349	607	461	1021	715	919	644	353
20	340	605	380	1089	742	980	668	434
21	426	678	511	1238	815	1114	734	397
22	450	711	540	1261	860	1135	774	442
23	335	620	400	1052	672	947	605	389
24	373	654	492	1114	730	1003	657	368
25	376	683	471	1112	835	1001	752	454
26	417	689	497	1152	794	1037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1121	825	1009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1242	793	1118	714	417

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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	16	25	25	48	48	38	38	17
2	17	27	27	52	52	41	41	18
3	15	24	24	46	46	37	37	16
4	19	30	30	58	58	46	46	21
5	19	31	31	60	60	48	48	21
6	23	36	36	70	70	56	56	25
7	24	39	39	74	74	59	59	27
8	24	39	39	74	74	59	59	27
9	26	42	42	81	81	65	65	29
10	26	42	42	81	81	65	65	29
11	25	41	41	78	78	63	63	28
12	29	47	47	90	90	72	72	32
13	31	49	49	94	94	75	75	34
14	41	66	66	127	127	101	101	45
15	45	71	71	137	137	110	110	49
16	45	72	72	139	139	111	111	50
17	34	55	55	105	105	84	84	38
18	34	54	54	104	104	83	83	37
19	47	75	75	145	145	116	116	52
20	37	60	60	115	115	92	92	41
21	56	90	90	174	174	139	139	62
22	68	108	108	208	208	167	167	74
23	30	48	48	92	92	74	74	33
24	28	45	45	87	87	70	70	31
25	33	52	52	101	101	81	81	36
26	32	51	51	99	99	79	79	35
27	12	20	20	38	38	30	30	14
40	39	62	62	120	120	96	96	43
41	31	49	49	95	95	76	76	34
42	47	75	75	145	145	116	116	52
43	40	63	63	122	122	97	97	44
44	38	60	60	116	116	93	93	41
45	54	86	86	165	165	132	132	59

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

Massachusetts Private Passenger Automobile Insurance Rates Residual Market Rates - Effective October 1, 2012 Class-Territory Base Rates 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	20	45	29	71	41	64	37	20
2	21	48	34	79	43	71	39	20
3	23	50	35	88	53	79	48	22
4	25	58	40	102	61	92	55	23
5	25	56	43	107	64	96	58	28
6	25	66	43	113	75	102	68	29
7	26	59	43	118	73	106	66	25
8	30	66	47	129	82	116	74	29
9	35	76	54	132	86	119	77	35
10	33	78	59	131	95	118	86	32
11	37	97	59	136	101	122	91	39
12	36	85	64	136	105	122	95	40
13	39	95	66	130	103	117	93	40
14	47	109	76	137	110	123	99	47
15	56	120	77	133	114	120	103	54
16	64	115	97	135	118	122	106	67
17	36	90	56	136	87	122	78	36
18	46	120	68	143	113	129	102	51
19	51	116	76	140	116	126	104	56
20	51	120	76	143	114	129	103	60
21	70	123	104	143	130	129	117	89
22	70	125	102	143	128	129	115	83
23	38	120	75	136	108	122	97	43
24	39	93	62	136	93	122	84	39
25	45	118	70	135	113	122	102	48
26	52	115	82	132	118	119	106	53
27	18	40	25	69	38	62	34	20
40	41	107	72	140	108	126	97	45
41	41	99	78	137	108	123	97	47
42	59	127	85	143	127	129	114	61
43	53	118	82	139	121	125	109	55
44	53	108	89	121	109	109	98	59
45	55	122	89	144	130	130	117	59

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)

Territory	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	247	492	492	697	697	558	558	272
2	243	484	484	685	685	548	548	267
3	256	509	509	720	720	576	576	281
4	267	532	532	753	753	603	603	294
5	276	550	550	779	779	623	623	304
6	287	570	570	807	807	646	646	315
7	296	589	589	834	834	668	668	326
8	319	635	635	899	899	719	719	351
9	315	627	627	888	888	711	711	347
10	317	630	630	892	892	714	714	348
11	339	674	674	954	954	764	764	373
12	367	729	729	1033	1033	826	826	403
13	344	684	684	969	969	775	775	378
14	422	839	839	1188	1188	950	950	464
15	451	897	897	1270	1270	1016	1016	496
16	433	862	862	1220	1220	976	976	477
17	355	706	706	1000	1000	800	800	391
18	415	825	825	1169	1169	935	935	456
19	375	746	746	1057	1057	846	846	413
20	398	791	791	1121	1121	897	897	438
21	518	1031	1031	1460	1460	1168	1168	570
22	549	1092	1092	1547	1547	1237	1237	604
23	335	667	667	944	944	755	755	369
24	360	716	716	1014	1014	811	811	396
25	376	748	748	1059	1059	847	847	414
26	448	890	890	1261	1261	1009	1009	492
27	221	439	439	621	621	497	497	243
40	308	612	612	867	867	694	694	339
41	326	648	648	918	918	734	734	358
42	343	682	682	965	965	772	772	377
43	390	775	775	1098	1098	878	878	429
44	350	696	696	986	986	789	789	385
45	406	808	808	1144	1144	915	915	447

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

Territory	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	116	137	137	139	139	111	111	139
2	118	140	140	141	141	113	113	141
3	123	145	145	147	147	118	118	147
4	121	143	143	144	144	115	115	145
5	121	143	143	145	145	116	116	145
6	125	148	148	149	149	119	119	150
7	128	151	151	153	153	122	122	153
8	138	163	163	165	165	132	132	165
9	130	154	154	155	155	124	124	156
10	135	160	160	162	162	130	130	162
11	139	164	164	166	166	133	133	166
12	146	173	173	175	175	140	140	176
13	166	197	197	199	199	159	159	200
14	183	217	217	219	219	175	175	220
15	198	235	235	238	238	190	190	238
16	287	340	340	344	344	275	275	344
17	109	129	129	130	130	104	104	130
18	194	229	229	232	232	185	185	232
19	219	259	259	262	262	209	209	262
20	205	243	243	246	246	197	197	246
21	277	328	328	332	332	265	265	332
22	297	352	352	356	356	285	285	356
23	206	244	244	247	247	197	197	247
24	148	176	176	178	178	142	142	178
25	222	263	263	266	266	213	213	267
26	256	303	303	307	307	245	245	308
27	107	127	127	129	129	103	103	129
40	139	165	165	167	167	133	133	167
41	148	175	175	177	177	142	142	177
42	154	182	182	184	184	147	147	185
43	174	205	205	208	208	166	166	208
44	268	317	317	321	321	257	257	322
45	191	226	226	228	228	183	183	229

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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

Symbol	Model Year																				1990 -	1989 &			
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.953	0.907	0.864	0.823	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.468	0.445	0.421	0.400	0.348	0.348	0.311	0.311	0.311	0.311	0.311	0.311	0.090
2	1.009	0.961	0.915	0.872	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.494	0.467	0.443	0.419	0.364	0.364	0.326	0.326	0.326	0.326	0.326	0.326	0.105
3	1.067	1.016	0.968	0.922	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.520	0.491	0.466	0.441	0.382	0.382	0.342	0.342	0.342	0.342	0.342	0.342	0.123
4	1.131	1.077	1.026	0.978	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.548	0.518	0.489	0.464	0.400	0.400	0.358	0.358	0.358	0.358	0.358	0.358	0.147
5	1.200	1.142	1.088	1.036	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.578	0.545	0.516	0.488	0.420	0.420	0.376	0.376	0.376	0.376	0.376	0.376	0.173
6	1.272	1.212	1.154	1.099	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.610	0.576	0.543	0.514	0.441	0.441	0.394	0.394	0.394	0.394	0.394	0.394	0.201
7	1.349	1.285	1.224	1.166	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.644	0.608	0.574	0.542	0.464	0.464	0.415	0.415	0.415	0.415	0.415	0.415	0.236
8	1.433	1.365	1.300	1.238	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.680	0.642	0.605	0.571	0.488	0.488	0.437	0.437	0.437	0.437	0.437	0.437	0.280
10	1.521	1.449	1.380	1.315	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.720	0.678	0.638	0.602	0.514	0.514	0.460	0.460	0.460	0.460	0.460	0.460	0.326
11	1.616	1.539	1.466	1.397	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.762	0.717	0.675	0.637	0.542	0.542	0.485	0.485	0.485	0.485	0.485	0.485	0.388
12	1.717	1.635	1.557	1.483	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.807	0.758	0.714	0.673	0.572	0.572	0.512	0.512	0.512	0.512	0.512	0.512	0.456
13	1.733	1.651	1.572	1.497	1.426	1.336	1.251	1.172	1.100	1.032	0.968	0.909	0.812	0.763	0.718	0.675	0.573	0.573	0.513	0.513	0.513	0.513	0.513	0.513	0.513
14	1.844	1.757	1.673	1.593	1.517	1.419	1.330	1.246	1.168	1.095	1.027	0.964	0.860	0.808	0.759	0.715	0.606	0.606	0.542	0.542	0.542	0.542	0.542	0.542	0.607
15	1.960	1.867	1.778	1.694	1.613	1.511	1.414	1.324	1.241	1.163	1.090	1.023	0.912	0.856	0.805	0.756	0.639	0.639	0.572	0.572	0.572	0.572	0.572	0.572	0.715
16	2.086	1.987	1.892	1.801	1.716	1.606	1.503	1.407	1.318	1.235	1.158	1.086	0.967	0.908	0.853	0.801	0.676	0.676	0.605	0.605	0.605	0.605	0.605	0.605	0.847
17	2.220	2.115	2.014	1.918	1.827	1.708	1.599	1.496	1.400	1.312	1.229	1.151	1.027	0.963	0.904	0.849	0.715	0.715	0.640	0.640	0.640	0.640	0.640	0.640	1.004
18	2.398	2.284	2.175	2.072	1.973	1.845	1.727	1.616	1.512	1.416	1.328	1.244	1.109	1.040	0.977	0.917	0.772	0.772	0.690	0.690	0.690	0.690	0.690	0.690	1.154
19	2.553	2.432	2.316	2.205	2.100	1.965	1.838	1.720	1.610	1.509	1.414	1.324	1.181	1.107	1.040	0.977	0.822	0.822	0.736	0.736	0.736	0.736	0.736	0.736	1.305
20	2.776	2.644	2.518	2.398	2.284	2.136	1.999	1.871	1.751	1.640	1.537	1.439	1.284	1.204	1.131	1.061	0.893	0.893	0.799	0.799	0.799	0.799	0.799	0.799	1.455
21	3.155	3.005	2.862	2.726	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.459	1.368	1.285	1.207	1.016	1.016	0.909	0.909	0.909	0.909	0.909	0.909	1.691
22	3.389	3.228	3.074	2.927	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.568	1.470	1.380	1.296	1.091	1.091	0.976	0.976	0.976	0.976	0.976	0.976	#N/A
23	3.624	3.451	3.287	3.130	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.676	1.571	1.475	1.386	1.167	1.167	1.044	1.044	1.044	1.044	1.044	1.044	#N/A
24	3.973	3.784	3.604	3.432	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.838	1.723	1.618	1.520	1.279	1.279	1.144	1.144	1.144	1.144	1.144	1.144	#N/A
25	4.325	4.119	3.923	3.736	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.000	1.875	1.761	1.654	1.392	1.392	1.245	1.245	1.245	1.245	1.245	1.245	#N/A
26	4.675	4.452	4.240	4.038	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.162	2.027	1.904	1.788	1.505	1.505	1.346	1.346	1.346	1.346	1.346	1.346	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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

Symbol	Model Year																			1990 -	1989 &				
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.755	0.719	0.685	0.653	0.622	0.609	0.596	0.584	0.572	0.561	0.549	0.539	0.502	0.493	0.483	0.474	0.469	0.469	0.447	0.447	0.447	0.447	0.447	0.402	0.096
2	0.838	0.798	0.760	0.724	0.689	0.675	0.660	0.647	0.634	0.621	0.607	0.595	0.555	0.545	0.533	0.523	0.518	0.518	0.494	0.494	0.494	0.494	0.494	0.444	0.125
3	0.885	0.843	0.803	0.765	0.729	0.713	0.698	0.684	0.669	0.655	0.642	0.627	0.586	0.574	0.562	0.551	0.546	0.546	0.520	0.520	0.520	0.520	0.520	0.468	0.149
4	0.937	0.893	0.850	0.809	0.771	0.754	0.739	0.722	0.707	0.692	0.677	0.664	0.618	0.605	0.593	0.581	0.574	0.574	0.547	0.547	0.547	0.547	0.547	0.492	0.178
5	0.991	0.944	0.899	0.857	0.816	0.798	0.781	0.763	0.746	0.731	0.716	0.701	0.653	0.639	0.626	0.612	0.605	0.605	0.576	0.576	0.576	0.576	0.576	0.519	0.213
6	1.051	1.001	0.953	0.908	0.864	0.845	0.827	0.808	0.790	0.774	0.756	0.740	0.690	0.675	0.662	0.647	0.639	0.639	0.609	0.609	0.609	0.609	0.609	0.548	0.252
7	1.114	1.061	1.010	0.962	0.916	0.895	0.875	0.856	0.837	0.819	0.800	0.784	0.730	0.714	0.698	0.684	0.675	0.675	0.643	0.643	0.643	0.643	0.643	0.578	0.306
8	1.180	1.124	1.070	1.019	0.970	0.948	0.927	0.906	0.886	0.867	0.848	0.829	0.773	0.755	0.739	0.723	0.713	0.713	0.679	0.679	0.679	0.679	0.679	0.611	0.367
10	1.251	1.192	1.135	1.081	1.030	1.007	0.983	0.961	0.940	0.918	0.897	0.879	0.818	0.800	0.782	0.765	0.754	0.754	0.718	0.718	0.718	0.718	0.718	0.646	0.439
11	1.266	1.205	1.148	1.094	1.042	1.017	0.994	0.971	0.949	0.928	0.907	0.886	0.826	0.807	0.789	0.772	0.760	0.760	0.724	0.724	0.724	0.724	0.724	0.652	0.501
12	1.344	1.280	1.219	1.161	1.106	1.080	1.055	1.031	1.008	0.984	0.962	0.940	0.875	0.855	0.836	0.818	0.804	0.804	0.766	0.766	0.766	0.766	0.766	0.689	0.607
13	1.428	1.360	1.295	1.234	1.175	1.148	1.121	1.095	1.070	1.045	1.021	0.998	0.928	0.907	0.887	0.867	0.853	0.853	0.812	0.812	0.812	0.812	0.812	0.731	0.731
14	1.519	1.447	1.378	1.312	1.250	1.220	1.192	1.163	1.137	1.110	1.085	1.059	0.986	0.963	0.941	0.920	0.903	0.903	0.860	0.860	0.860	0.860	0.860	0.774	0.882
15	1.616	1.539	1.466	1.396	1.329	1.298	1.266	1.237	1.209	1.180	1.152	1.125	1.047	1.023	0.999	0.975	0.959	0.959	0.913	0.913	0.913	0.913	0.913	0.822	1.060
16	1.719	1.637	1.559	1.485	1.414	1.380	1.347	1.316	1.284	1.254	1.224	1.195	1.112	1.086	1.061	1.036	1.016	1.016	0.968	0.968	0.968	0.968	0.968	0.871	1.281
17	1.829	1.742	1.659	1.580	1.505	1.469	1.434	1.400	1.366	1.334	1.302	1.272	1.182	1.154	1.127	1.101	1.080	1.080	1.029	1.029	1.029	1.029	1.029	0.926	1.546
18	1.976	1.882	1.792	1.707	1.625	1.587	1.549	1.512	1.475	1.441	1.406	1.373	1.277	1.246	1.217	1.189	1.167	1.167	1.111	1.111	1.111	1.111	1.111	1.000	1.778
19	2.104	2.003	1.908	1.817	1.730	1.689	1.650	1.610	1.571	1.534	1.497	1.463	1.359	1.327	1.296	1.266	1.242	1.242	1.183	1.183	1.183	1.183	1.183	1.065	2.010
20	2.400	2.286	2.177	2.073	1.975	1.928	1.883	1.837	1.793	1.751	1.709	1.669	1.552	1.515	1.479	1.445	1.418	1.418	1.350	1.350	1.350	1.350	1.350	1.215	2.354
21	2.593	2.470	2.352	2.240	2.133	2.083	2.033	1.985	1.936	1.891	1.846	1.803	1.676	1.636	1.597	1.560	1.531	1.531	1.458	1.458	1.458	1.458	1.458	1.313	2.598
22	2.785	2.652	2.526	2.406	2.291	2.237	2.184	2.131	2.079	2.031	1.982	1.936	1.800	1.757	1.716	1.676	1.645	1.645	1.567	1.567	1.567	1.567	1.567	1.410	#N/A
23	2.977	2.835	2.700	2.571	2.449	2.390	2.334	2.278	2.224	2.171	2.119	2.069	1.924	1.878	1.834	1.792	1.758	1.758	1.675	1.675	1.675	1.675	1.675	1.507	#N/A
24	3.265	3.109	2.961	2.820	2.686	2.622	2.560	2.498	2.439	2.380	2.324	2.270	2.109	2.060	2.012	1.966	1.928	1.928	1.836	1.836	1.836	1.836	1.836	1.653	#N/A
25	3.552	3.383	3.222	3.069	2.923	2.853	2.786	2.719	2.654	2.591	2.529	2.470	2.296	2.242	2.189	2.139	2.099	2.099	1.999	1.999	1.999	1.999	1.999	1.799	#N/A
26	3.841	3.658	3.484	3.318	3.160	3.085	3.012	2.939	2.869	2.800	2.734	2.670	2.482	2.423	2.367	2.312	2.269	2.269	2.161	2.161	2.161	2.161	2.161	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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>
\$13	See Page R-4	\$12	See Page R-3	\$17

	<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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2012
Increased Limits Factors and Flat Rates**

<u>Limit</u>	<u>Part 3 (U-1)</u>	
		<u>Rate</u>
20/40	\$	33
20/50	\$	34
25/50	\$	35
25/60	\$	37
35/80	\$	40
50/100	\$	43
100/100	\$	48
100/200	\$	49
100/300	\$	50
200/400	\$	59
250/500	\$	62
250/1000	\$	64
300/500	\$	70
500/500	\$	92
500/1000	\$	94

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
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	EXP Range	Group
10&15	EXP106-EXP148	U1
10&15	EXP149-EXP199	U5
17	EXP103-EXP105	U2
18	EXP103-EXP105	U3
20	EXP100-EXP102	U2
21	EXP100-EXP102	U3
25	EXP100-EXP102	U2
26	EXP100-EXP102	U3
30	EXP100-EXP199	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Mileage Relativity	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
Relativity=0*	MRG00	1.145	1.024	1.064	1.087	1.062
0<Relativity<=0.25	MRG11	0.689	0.758	0.715	0.733	0.645
0.25<Relativity<=0.45	MRG13	0.702	0.772	0.73	0.746	0.655
0.45<Relativity<=0.5	MRG15	0.721	0.794	0.753	0.761	0.669
0.5<Relativity<=0.55	MRG21	0.799	0.834	0.844	0.813	0.749
0.55<Relativity<=0.7	MRG23	0.826	0.855	0.862	0.824	0.758
0.7<Relativity<=0.75	MRG25	0.857	0.881	0.886	0.843	0.775
0.75<Relativity<=0.85	MRG31	0.958	0.999	0.931	0.939	0.921
0.85<Relativity<=1.05**	MRG33	0.977	1.01	0.958	0.964	0.944
1.05<Relativity<=1.15	MRG35	0.987	1.011	0.977	0.981	0.958
1.15<Relativity<=1.2	MRG41	0.991	1.011	1.073	1.037	1.114
1.2<Relativity<=1.4	MRG43	0.993	1.012	1.094	1.044	1.132
1.4<Relativity<=1.5	MRG45	1.015	1.033	1.13	1.07	1.165
1.5<Relativity<=1.6	MRG51	1.168	1.271	1.23	1.232	1.37
1.6<Relativity<=2.7	MRG53	1.221	1.312	1.26	1.25	1.405
2.7<Relativity	MRG55	1.319	1.385	1.317	1.285	1.476

*Vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year > 1 have a default relativity 0.0

**Vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1 have a default relativity 1.00

**2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
Driving Experience Factor Table**

An operator with XX full years of driver experience is assigned to category EXP1XX,
where XX is the two-digit representation of a number between 0 and 99.

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP100	1.000	1.000	1.000	1.000	1.000
EXP101	1.000	1.000	1.000	1.000	1.000
EXP102	1.000	1.000	1.000	1.000	1.000
EXP103	1.000	1.000	1.000	1.000	1.000
EXP104	1.000	1.000	1.000	1.000	1.000
EXP105	1.000	1.000	1.000	1.000	1.000
EXP106	1.212	1.250	1.303	1.493	1.232
EXP107	1.212	1.250	1.263	1.429	1.232
EXP108	1.212	1.250	1.199	1.368	1.232
EXP109	1.210	1.250	1.053	1.309	1.197
EXP110	1.195	1.250	1.053	1.279	1.190
EXP111	1.176	1.250	1.053	1.250	1.180
EXP112	1.155	1.250	1.053	1.222	1.173
EXP113	1.136	1.250	1.053	1.194	1.167
EXP114	1.118	1.125	1.053	1.167	1.165
EXP115	1.118	1.125	1.053	1.160	1.159
EXP116	1.118	1.125	1.053	1.154	1.154
EXP117	1.118	1.125	1.053	1.147	1.148
EXP118	1.118	1.125	1.053	1.141	1.141
EXP119	1.118	1.082	1.053	1.134	1.135
EXP120	1.118	1.082	1.053	1.117	1.128
EXP121	1.118	1.082	1.053	1.101	1.122
EXP122	1.118	1.082	1.053	1.085	1.115
EXP123	1.118	1.082	1.053	1.069	1.111
EXP124	1.118	1.000	1.053	1.053	1.107
EXP125	1.118	1.000	1.053	1.045	1.097
EXP126	1.118	1.000	1.053	1.037	1.090
EXP127	1.118	1.000	1.053	1.029	1.074
EXP128	1.118	1.000	1.053	1.021	1.059
EXP129	1.018	1.000	1.012	1.014	1.025
EXP130	1.004	1.000	1.005	1.006	1.000
EXP131	0.990	1.000	0.998	0.999	0.994
EXP132	0.990	1.000	0.992	0.992	0.988
EXP133	0.990	1.000	0.985	0.984	0.982
EXP134	0.990	1.000	0.978	0.977	0.945
EXP135	0.990	1.000	0.973	0.977	0.945
EXP136	0.994	1.000	0.968	0.977	0.945
EXP137	1.007	1.000	0.964	0.977	0.945
EXP138	1.020	1.000	0.959	0.977	0.945
EXP139	1.039	1.013	0.939	0.977	0.945
EXP140	1.049	1.013	0.939	0.977	0.945
EXP141	1.059	1.013	0.939	0.977	0.945
EXP142	1.069	1.013	0.939	0.977	0.945
EXP143	1.079	1.013	0.939	0.977	0.945
EXP144	1.095	1.031	0.939	0.977	0.916
EXP145	1.095	1.031	0.939	0.977	0.890
EXP146	1.095	1.031	0.939	0.977	0.864
EXP147	1.460	1.395	1.252	1.308	1.104
EXP148	1.412	1.412	1.252	1.308	1.030
EXP149	1.329	1.424	1.212	1.308	0.944

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP150	1.258	1.444	1.166	1.308	0.920
EXP151	1.191	1.460	1.123	1.308	0.897
EXP152	1.161	1.496	1.081	1.308	0.875
EXP153	1.127	1.534	1.081	1.308	0.853
EXP154	1.127	1.572	1.081	1.308	0.832
EXP155	1.127	1.611	1.081	1.308	0.811
EXP156	1.127	1.693	1.081	1.308	0.790
EXP157	1.191	1.779	1.123	1.308	0.771
EXP158	1.258	1.869	1.166	1.308	0.751
EXP159	1.334	1.987	1.230	1.376	0.711
EXP160	1.414	2.113	1.296	1.448	0.672
EXP161	1.499	2.246	1.367	1.523	0.636
EXP162	1.589	2.388	1.441	1.602	0.602
EXP163	1.685	2.539	1.519	1.686	0.569
EXP164	1.786	2.700	1.601	1.774	0.539
EXP165	1.894	2.871	1.688	1.866	0.509
EXP166	2.008	3.052	1.780	1.963	0.482
EXP167	2.008	3.052	1.780	1.963	0.482
EXP168	2.008	3.052	1.780	1.963	0.482
EXP169	2.008	3.052	1.780	1.963	0.482
EXP170	2.008	3.052	1.780	1.963	0.482
EXP171	2.008	3.052	1.780	1.963	0.482
EXP172	2.008	3.052	1.780	1.963	0.482
EXP173	2.008	3.052	1.780	1.963	0.482
EXP174	2.008	3.052	1.780	1.963	0.482
EXP175	2.008	3.052	1.780	1.963	0.482
EXP176	2.008	3.052	1.780	1.963	0.482
EXP177	2.008	3.052	1.780	1.963	0.482
EXP178	2.008	3.052	1.780	1.963	0.482
EXP179	2.008	3.052	1.780	1.963	0.482
EXP180	2.008	3.052	1.780	1.963	0.482
EXP181	2.008	3.052	1.780	1.963	0.482
EXP182	2.008	3.052	1.780	1.963	0.482
EXP183	2.008	3.052	1.780	1.963	0.482
EXP184	2.008	3.052	1.780	1.963	0.482
EXP185	2.008	3.052	1.780	1.963	0.482
EXP186	2.008	3.052	1.780	1.963	0.482
EXP187	2.008	3.052	1.780	1.963	0.482
EXP188	2.008	3.052	1.780	1.963	0.482
EXP189	2.008	3.052	1.780	1.963	0.482
EXP190	2.008	3.052	1.780	1.963	0.482
EXP191	2.008	3.052	1.780	1.963	0.482
EXP192	2.008	3.052	1.780	1.963	0.482
EXP193	2.008	3.052	1.780	1.963	0.482
EXP194	2.008	3.052	1.780	1.963	0.482
EXP195	2.008	3.052	1.780	1.963	0.482
EXP196	2.008	3.052	1.780	1.963	0.482
EXP197	2.008	3.052	1.780	1.963	0.482
EXP198	2.008	3.052	1.780	1.963	0.482
EXP199	2.008	3.052	1.780	1.963	0.482

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
 Tenure with Prior Carrier Rating Factor Table

Tenure with Prior Carrier Rating Factors

		Continuous Years w/ Plymouth Rock					
		< 1	>= 1	>= 2	>= 3	>= 4	>= 5+
Years with Prior Carrier	LT1	1.08	1.04	1	1	1	1
	1	1	1	1	1	1	1
	2	1	1	1	1	1	1
	3	0.99	1	1	1	1	1
	4	0.98	0.99	1	1	1	1
	5	0.97	0.98	0.99	1	1	1
	6+	0.96	0.97	0.98	0.99	1	1
	R	1	1	1	1	1	1

R: Includes policies that incepted with Plymouth Rock prior to 11/1/2011.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
2	BROCKTON	RDR3
10	ABINGTON	RDR4
11	BRIDGEWATER	RDR6
12	HINGHAM	RDR3
13	MIDDLEBOROUGH	RDR6
14	PLYMOUTH	RDR5
15	ROCKLAND	RDR3
16	WAREHAM	RDR5
17	WHITMAN	RDR3
21	BARNSTABLE	RDR3
30	CARVER	RDR5
31	DUXBURY	RDR6
32	EAST BRIDGEWATER	RDR5
33	HANOVER	RDR4
34	HANSON	RDR5
35	HULL	RDR3
36	KINGSTON	RDR5
37	LAKEVILLE	RDR6
38	MARION	RDR6
39	MARSHFIELD	RDR6
40	MATTAPOISETT	RDR6
41	NORWELL	RDR4
42	PEMBROKE	RDR6
43	ROCHESTER	RDR6
44	SCITUATE	RDR5
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR5
51	CHATHAM	RDR1
52	DENNIS	RDR4
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR4
55	HARWICH	RDR3
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR2
59	PROVINCETOWN	RDR3
60	SANDWICH	RDR6
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR6
71	PLYMPTON	RDR6
80	BREWSTER	RDR3
81	CHILMARK	RDR1
82	EASTHAM	RDR2
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR4
86	TRURO	RDR6
87	WELLFLEET	RDR4
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR2

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR3
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR3
131	CLARKSBURG	RDR2
132	DALTON	RDR2
133	HINSDALE	RDR3
134	LANESBOROUGH	RDR4
135	LEE	RDR3
136	LENOX	RDR4
137	SHEFFIELD	RDR4
138	STOCKBRIDGE	RDR3
139	WEST STOCKBRIDGE	RDR3
140	WILLIAMSTOWN	RDR2
170	ALFORD	RDR2
171	BECKET	RDR6
172	EGREMONT	RDR2
173	FLORIDA	RDR2
174	HANCOCK	RDR4
175	MONTEREY	RDR4
176	MOUNT WASHINGTON	RDR6
177	NEW ASHFORD	RDR6
178	NEW MARLBOROUGH	RDR3
179	OTIS	RDR6
180	PERU	RDR5
181	RICHMOND	RDR5
182	SANDISFIELD	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
183	SAVOY	RDR4
184	TYRINGHAM	RDR5
185	WASHINGTON	RDR5
186	WINDSOR	RDR6
200	NEW BEDFORD	RDR2
201	FALL RIVER	RDR2
202	TAUNTON	RDR5
210	ATTLEBORO	RDR4
211	DARTMOUTH	RDR3
212	EASTON	RDR5
213	FAIRHAVEN	RDR3
214	MANSFIELD	RDR5
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	RDR2
238	SOMERSET	RDR3
239	SWANSEA	RDR5
240	WESTPORT	RDR4
300	LYNN	RDR2
302	HAVERHILL	RDR5

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR3
304	SALEM	RDR2
310	AMESBURY	RDR6
311	ANDOVER	RDR5
312	BEVERLY	RDR3
313	DANVERS	RDR3
314	GLOUCESTER	RDR4
315	IPSWICH	RDR4
316	MARBLEHEAD	RDR1
317	METHUEN	RDR5
318	NEWBURYPORT	RDR5
319	NORTH ANDOVER	RDR5
320	PEABODY	RDR2
321	SAUGUS	RDR2
322	SWAMPSCOTT	RDR2
330	ESSEX	RDR5
331	GEORGETOWN	RDR5
332	GROVELAND	RDR5
333	HAMILTON	RDR5
334	LYNNFIELD	RDR4
335	MANCHESTER	RDR5
336	MERRIMAC	RDR6
337	MIDDLETON	RDR5
338	NAHANT	RDR2
339	NEWBURY	RDR5
340	ROCKPORT	RDR4

Statistical Code	Location	RDR Code
341	ROWLEY	RDR6
342	SALISBURY	RDR5
343	WENHAM	RDR4
344	WEST NEWBURY	RDR6
370	BOXFORD	RDR6
371	TOPSFIELD	RDR5
400	SPRINGFIELD	RDR3
402	CHICOPEE	RDR2
403	HOLYOKE	RDR2
410	GREENFIELD	RDR3
411	MONTAGUE	RDR4
412	ORANGE	RDR5
420	AGAWAM	RDR4
421	LUDLOW	RDR3
422	MONSON	RDR5
423	PALMER	RDR5
424	WESTFIELD	RDR4
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR6
431	COLRAIN	RDR6
432	DEERFIELD	RDR4
433	ERVING	RDR3
434	NORTHFIELD	RDR6
435	SHELBURNE	RDR5
436	SUNDERLAND	RDR5
437	WHATELY	RDR3

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
440	CHESTER	RDR5
441	EAST LONGMEADOW	RDR4
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	RDR2
475	HAWLEY	RDR6
476	HEATH	RDR5
477	LEVERETT	RDR5
478	LEYDEN	RDR5
479	MONROE	RDR6
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	RDR5
494	HOLLAND	RDR6

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR6
496	TOLLAND	RDR6
497	WALES	RDR6
510	AMHERST	RDR2
511	EASTHAMPTON	RDR4
512	NORTHAMPTON	RDR3
513	SOUTH HADLEY	RDR2
514	WARE	RDR5
530	BELCHERTOWN	RDR6
531	HADLEY	RDR2
532	HATFIELD	RDR4
533	HUNTINGTON	RDR6
534	WILLIAMSBURG	RDR5
570	CHESTERFIELD	RDR4
571	CUMMINGTON	RDR6
573	GOSHEN	RDR6
574	GRANBY	RDR4
576	MIDDLEFIELD	RDR6
577	PELHAM	RDR4
578	PLAINFIELD	RDR5
580	SOUTHAMPTON	RDR5
581	WESTHAMPTON	RDR5
582	WORTHINGTON	RDR6
600	CAMBRIDGE	RDR1
601	LOWELL	RDR3
602	EVERETT	RDR1

Statistical Code	Location	RDR Code
603	MALDEN	RDR1
604	MEDFORD	RDR1
605	NEWTON	RDR2
606	SOMERVILLE	RDR1
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR2
612	CHELMSFORD	RDR4
613	CONCORD	RDR4
614	DRACUT	RDR4
615	FRAMINGHAM	RDR4
616	HUDSON	RDR4
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

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
633	BEDFORD	RDR4
634	BILLERICA	RDR4
635	BURLINGTON	RDR4
636	GROTON	RDR6
637	HOLLISTON	RDR6
638	HOPKINTON	RDR6
639	LINCOLN	RDR3
640	LITTLETON	RDR6
641	NORTH READING	RDR5
642	PEPPERELL	RDR5
643	SHIRLEY	RDR5
644	STOW	RDR5
645	SUDBURY	RDR4
646	TEWKSBURY	RDR5
647	TOWNSEND	RDR6
648	TYNGSBOROUGH	RDR6
649	WAYLAND	RDR5
650	WESTFORD	RDR6
651	WESTON	RDR3
652	WILMINGTON	RDR3
670	ASHBY	RDR6
671	BOXBOROUGH	RDR6
672	CARLISLE	RDR4
673	DUNSTABLE	RDR6
674	SHERBORN	RDR3
702	BROOKLINE	RDR1

Statistical Code	Location	RDR Code
703	QUINCY	RDR2
710	BRAINTREE	RDR2
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	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR5
732	COHASSET	RDR4
733	DOVER	RDR5
734	FOXBOROUGH	RDR5
735	HOLBROOK	RDR4
736	MEDFIELD	RDR5
737	MEDWAY	RDR5
738	MILLIS	RDR5
739	NORFOLK	RDR5
740	PLAINVILLE	RDR4
741	SHARON	RDR5
742	WESTWOOD	RDR3

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR5
802	CHELSEA	RDR2
803	REVERE	RDR1
810	WINTHROP	RDR1
815	WEST ROXBURY	RDR2
816	ROSLINDALE	RDR2
817	JAMAICA PLAIN	RDR2
818	HYDE PARK	RDR2
819	DORCHESTER	RDR1
820	ROXBURY	RDR1
821	BOSTON CENTRAL	RDR2
822	BRIGHTON	RDR2
823	SOUTH BOSTON	RDR1
824	BOSTON & CHARLESTON	RDR1
900	WORCESTER	RDR3
902	FITCHBURG	RDR4
910	ATHOL	RDR5
911	CLINTON	RDR4
912	GARDNER	RDR5
913	GRAFTON	RDR5
914	LEOMINSTER	RDR4
915	MILFORD	RDR4
916	MILLBURY	RDR4
917	NORTHBRIDGE	RDR5
918	SHREWSBURY	RDR5
919	SOUTHBRIDGE	RDR6

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Statistical Code	Location	RDR Code
920	SPENCER	RDR5
921	UXBRIDGE	RDR6
922	WEBSTER	RDR4
923	WESTBOROUGH	RDR5
924	WINCHENDON	RDR6
930	ASHBURNHAM	RDR6
931	AUBURN	RDR5
932	BARRE	RDR6
933	BERLIN	RDR5
934	BLACKSTONE	RDR5
935	BROOKFIELD	RDR6
936	CHARLTON	RDR6
937	DOUGLAS	RDR6
938	DUDLEY	RDR5
939	HARDWICK	RDR6
940	HOLDEN	RDR6
941	HOPEDALE	RDR5
942	HUBBARDSTON	RDR6
943	LANCASTER	RDR6
944	LEICESTER	RDR5
945	LUNENBURG	RDR5
946	MENDON	RDR6
947	MILLVILLE	RDR5
948	NORTH BROOKFIELD	RDR5
949	NORTHBOROUGH	RDR5
950	OXFORD	RDR6

Statistical Code	Location	RDR Code
951	RUTLAND	RDR5
952	SOUTHBOROUGH	RDR6
953	STERLING	RDR5
954	STURBRIDGE	RDR6
955	SUTTON	RDR5
956	TEMPLETON	RDR6
957	UPTON	RDR6
958	WARREN	RDR6
959	WEST BOYLSTON	RDR5
960	WEST BROOKFIELD	RDR6
961	WESTMINSTER	RDR6
970	BOLTON	RDR6
971	BOYLSTON	RDR6
973	EAST BROOKFIELD	RDR6
974	HARVARD	RDR6
975	NEW BRAintree	RDR6
976	OAKHAM	RDR5
977	PAXTON	RDR5
978	PETERSHAM	RDR6
979	PHILLIPSTON	RDR6
980	PRINCETON	RDR6
981	ROYALSTON	RDR6
991	CONNECTICUT	RDR4
992	MAINE	RDR5
993	NEW HAMPSHIRE	RDR4
994	NEW YORK	RDR3

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR4
996	VERMONT	RDR5
999	OTHER	RDR4

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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	Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	8,537	U1	RDR4	DV2D	10,389	U2	RDR1	DV3D	9,305
U1	RDR1	DV12	8,667	U1	RDR4	DV2E	11,554	U2	RDR1	DV3E	8,116
U1	RDR1	DV13	8,797	U1	RDR4	DV2M	11,627	U2	RDR1	DV3M	8,062
U1	RDR1	DV2D	8,332	U1	RDR4	DV3D	9,910	U2	RDR2	DV11	10,976
U1	RDR1	DV2E	8,589	U1	RDR4	DV3E	11,659	U2	RDR2	DV12	10,910
U1	RDR1	DV2M	8,897	U1	RDR4	DV3M	11,833	U2	RDR2	DV13	10,069
U1	RDR1	DV3D	7,635	U1	RDR5	DV11	12,937	U2	RDR2	DV2D	11,597
U1	RDR1	DV3E	8,365	U1	RDR5	DV12	13,068	U2	RDR2	DV2E	10,441
U1	RDR1	DV3M	8,653	U1	RDR5	DV13	13,119	U2	RDR2	DV2M	9,816
U1	RDR2	DV11	9,903	U1	RDR5	DV2D	11,814	U2	RDR2	DV3D	10,612
U1	RDR2	DV12	10,092	U1	RDR5	DV2E	12,705	U2	RDR2	DV3E	9,403
U1	RDR2	DV13	10,402	U1	RDR5	DV2M	12,731	U2	RDR2	DV3M	9,218
U1	RDR2	DV2D	9,751	U1	RDR5	DV3D	11,123	U2	RDR3	DV11	11,736
U1	RDR2	DV2E	9,819	U1	RDR5	DV3E	13,105	U2	RDR3	DV12	11,363
U1	RDR2	DV2M	10,137	U1	RDR5	DV3M	13,452	U2	RDR3	DV13	10,639
U1	RDR2	DV3D	8,992	U1	RDR6	DV11	14,496	U2	RDR3	DV2D	12,213
U1	RDR2	DV3E	10,010	U1	RDR6	DV12	14,184	U2	RDR3	DV2E	11,024
U1	RDR2	DV3M	10,218	U1	RDR6	DV13	14,202	U2	RDR3	DV2M	10,164
U1	RDR3	DV11	10,871	U1	RDR6	DV2D	11,972	U2	RDR3	DV3D	11,196
U1	RDR3	DV12	10,791	U1	RDR6	DV2E	14,047	U2	RDR3	DV3E	9,897
U1	RDR3	DV13	11,283	U1	RDR6	DV2M	13,806	U2	RDR3	DV3M	9,796
U1	RDR3	DV2D	10,542	U1	RDR6	DV3D	11,906	U2	RDR4	DV11	12,793
U1	RDR3	DV2E	10,643	U1	RDR6	DV3E	14,090	U2	RDR4	DV12	12,250
U1	RDR3	DV2M	10,776	U1	RDR6	DV3M	14,352	U2	RDR4	DV13	11,352
U1	RDR3	DV3D	9,740	U2	RDR1	DV11	9,772	U2	RDR4	DV2D	12,019
U1	RDR3	DV3E	10,816	U2	RDR1	DV12	9,677	U2	RDR4	DV2E	11,950
U1	RDR3	DV3M	11,148	U2	RDR1	DV13	8,795	U2	RDR4	DV2M	10,951
U1	RDR4	DV11	11,867	U2	RDR1	DV2D	10,234	U2	RDR4	DV3D	11,376
U1	RDR4	DV12	11,650	U2	RDR1	DV2E	9,432	U2	RDR4	DV3E	10,653
U1	RDR4	DV13	12,056	U2	RDR1	DV2M	8,898	U2	RDR4	DV3M	10,383

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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	Usage Group	Road Density	DV Group	Average Mileage
U2	RDR5	DV11	13,231	U3	RDR2	DV2D	9,150	U3	RDR5	DV3D	13,176
U2	RDR5	DV12	13,035	U3	RDR2	DV2E	11,226	U3	RDR5	DV3E	14,531
U2	RDR5	DV13	11,718	U3	RDR2	DV2M	11,631	U3	RDR5	DV3M	14,407
U2	RDR5	DV2D	12,965	U3	RDR2	DV3D	10,932	U3	RDR6	DV11	13,102
U2	RDR5	DV2E	12,466	U3	RDR2	DV3E	11,391	U3	RDR6	DV12	15,464
U2	RDR5	DV2M	11,375	U3	RDR2	DV3M	11,231	U3	RDR6	DV13	14,893
U2	RDR5	DV3D	12,112	U3	RDR3	DV11	9,912	U3	RDR6	DV2D	11,329
U2	RDR5	DV3E	11,359	U3	RDR3	DV12	12,014	U3	RDR6	DV2E	15,909
U2	RDR5	DV3M	11,197	U3	RDR3	DV13	12,084	U3	RDR6	DV2M	15,692
U2	RDR6	DV11	14,420	U3	RDR3	DV2D	10,038	U3	RDR6	DV3D	14,339
U2	RDR6	DV12	13,762	U3	RDR3	DV2E	12,311	U3	RDR6	DV3E	15,883
U2	RDR6	DV13	12,338	U3	RDR3	DV2M	12,509	U3	RDR6	DV3M	15,627
U2	RDR6	DV2D	12,779	U3	RDR3	DV3D	11,979	U4	RDR1	DV11	10,273
U2	RDR6	DV2E	13,405	U3	RDR3	DV3E	12,451	U4	RDR1	DV12	9,874
U2	RDR6	DV2M	11,998	U3	RDR3	DV3M	12,396	U4	RDR1	DV13	10,671
U2	RDR6	DV3D	12,610	U3	RDR4	DV11	10,578	U4	RDR1	DV2D	8,483
U2	RDR6	DV3E	11,880	U3	RDR4	DV12	12,715	U4	RDR1	DV2E	9,706
U2	RDR6	DV3M	11,620	U3	RDR4	DV13	12,657	U4	RDR1	DV2M	10,369
U3	RDR1	DV11	7,927	U3	RDR4	DV2D	9,639	U4	RDR1	DV3D	8,879
U3	RDR1	DV12	9,693	U3	RDR4	DV2E	13,101	U4	RDR1	DV3E	8,691
U3	RDR1	DV13	9,463	U3	RDR4	DV2M	13,231	U4	RDR1	DV3M	9,029
U3	RDR1	DV2D	7,881	U3	RDR4	DV3D	11,948	U4	RDR2	DV11	12,393
U3	RDR1	DV2E	9,979	U3	RDR4	DV3E	13,158	U4	RDR2	DV12	11,957
U3	RDR1	DV2M	10,374	U3	RDR4	DV3M	12,899	U4	RDR2	DV13	13,122
U3	RDR1	DV3D	9,432	U3	RDR5	DV11	11,499	U4	RDR2	DV2D	10,324
U3	RDR1	DV3E	9,674	U3	RDR5	DV12	14,015	U4	RDR2	DV2E	11,540
U3	RDR1	DV3M	9,665	U3	RDR5	DV13	13,533	U4	RDR2	DV2M	12,286
U3	RDR2	DV11	8,973	U3	RDR5	DV2D	10,757	U4	RDR2	DV3D	10,875
U3	RDR2	DV12	11,107	U3	RDR5	DV2E	14,155	U4	RDR2	DV3E	10,815
U3	RDR2	DV13	11,011	U3	RDR5	DV2M	14,235	U4	RDR2	DV3M	11,089

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Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV11	13,710	U4	RDR6	DV2D	12,610	U5	RDR3	DV3D	6,876
U4	RDR3	DV12	12,884	U4	RDR6	DV2E	16,422	U5	RDR3	DV3E	8,632
U4	RDR3	DV13	14,345	U4	RDR6	DV2M	16,645	U5	RDR3	DV3M	8,182
U4	RDR3	DV2D	11,249	U4	RDR6	DV3D	14,325	U5	RDR4	DV11	6,331
U4	RDR3	DV2E	12,606	U4	RDR6	DV3E	15,144	U5	RDR4	DV12	7,482
U4	RDR3	DV2M	13,163	U4	RDR6	DV3M	15,493	U5	RDR4	DV13	7,290
U4	RDR3	DV3D	11,871	U5	RDR1	DV11	4,839	U5	RDR4	DV2D	6,353
U4	RDR3	DV3E	11,777	U5	RDR1	DV12	5,913	U5	RDR4	DV2E	7,762
U4	RDR3	DV3M	12,191	U5	RDR1	DV13	5,651	U5	RDR4	DV2M	8,319
U4	RDR4	DV11	14,625	U5	RDR1	DV2D	5,412	U5	RDR4	DV3D	6,995
U4	RDR4	DV12	13,592	U5	RDR1	DV2E	6,130	U5	RDR4	DV3E	9,303
U4	RDR4	DV13	14,978	U5	RDR1	DV2M	6,762	U5	RDR4	DV3M	8,683
U4	RDR4	DV2D	10,833	U5	RDR1	DV3D	5,725	U5	RDR5	DV11	6,777
U4	RDR4	DV2E	13,372	U5	RDR1	DV3E	7,092	U5	RDR5	DV12	8,240
U4	RDR4	DV2M	13,878	U5	RDR1	DV3M	6,745	U5	RDR5	DV13	7,789
U4	RDR4	DV3D	11,803	U5	RDR2	DV11	5,486	U5	RDR5	DV2D	7,093
U4	RDR4	DV3E	12,405	U5	RDR2	DV12	6,729	U5	RDR5	DV2E	8,380
U4	RDR4	DV3M	12,645	U5	RDR2	DV13	6,530	U5	RDR5	DV2M	8,943
U4	RDR5	DV11	15,238	U5	RDR2	DV2D	6,190	U5	RDR5	DV3D	7,709
U4	RDR5	DV12	14,573	U5	RDR2	DV2E	6,848	U5	RDR5	DV3E	10,267
U4	RDR5	DV13	15,578	U5	RDR2	DV2M	7,530	U5	RDR5	DV3M	9,692
U4	RDR5	DV2D	11,774	U5	RDR2	DV3D	6,590	U5	RDR6	DV11	7,723
U4	RDR5	DV2E	14,054	U5	RDR2	DV3E	8,293	U5	RDR6	DV12	9,097
U4	RDR5	DV2M	14,524	U5	RDR2	DV3M	7,785	U5	RDR6	DV13	8,575
U4	RDR5	DV3D	12,662	U5	RDR3	DV11	5,801	U5	RDR6	DV2D	7,311
U4	RDR5	DV3E	13,326	U5	RDR3	DV12	6,931	U5	RDR6	DV2E	9,423
U4	RDR5	DV3M	13,740	U5	RDR3	DV13	6,823	U5	RDR6	DV2M	9,864
U4	RDR6	DV11	18,046	U5	RDR3	DV2D	6,447	U5	RDR6	DV3D	8,393
U4	RDR6	DV12	16,717	U5	RDR3	DV2E	7,151	U5	RDR6	DV3E	11,228
U4	RDR6	DV13	17,823	U5	RDR3	DV2M	7,712	U5	RDR6	DV3M	10,517

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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	0.96	0.90	0.93	0.91	1.00
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.05	1.33	1.04	1.02	1.14	1	1.06	1.46	1.06	1.04	1.24
2	1.18	1.42	1.09	1.10	1.18	2	1.20	1.56	1.11	1.11	1.27
3	1.31	1.50	1.12	1.13	1.21	3	1.33	1.65	1.14	1.14	1.31
4	1.44	1.58	1.23	1.22	1.24	4	1.47	1.74	1.25	1.23	1.35
5	1.58	1.67	1.34	1.46	1.28	5	1.60	1.83	1.37	1.48	1.38
6	1.71	1.75	1.45	1.57	1.31	6	1.74	1.92	1.48	1.59	1.42
7	1.85	1.94	1.56	1.67	1.34	7	1.88	2.13	1.59	1.69	1.45
8	1.99	2.13	1.67	1.77	1.38	8	2.01	2.33	1.70	1.80	1.49
9	2.12	2.31	1.79	1.87	1.41	9	2.15	2.54	1.83	1.89	1.53
10	2.26	2.50	1.87	1.97	1.44	10	2.29	2.74	1.91	1.99	1.56
11	2.40	2.69	1.99	2.07	1.48	11	2.43	2.95	2.03	2.10	1.60
12	2.54	2.88	2.11	2.17	1.51	12	2.57	3.16	2.16	2.20	1.64
13	2.67	3.06	2.22	2.27	1.54	13	2.71	3.36	2.27	2.30	1.67
14	2.81	3.25	2.33	2.38	1.58	14	2.85	3.57	2.38	2.40	1.71
15	2.95	3.44	2.45	2.48	1.61	15	2.99	3.77	2.50	2.51	1.74
16	3.09	3.63	2.56	2.58	1.64	16	3.13	3.98	2.61	2.61	1.78
17	3.23	3.81	2.67	2.68	1.68	17	3.27	4.19	2.72	2.71	1.82
18	3.36	4.00	2.78	2.78	1.71	18	3.41	4.39	2.84	2.81	1.85
19	3.50	4.19	2.89	2.88	1.75	19	3.55	4.60	2.95	2.92	1.89
20	3.64	4.38	3.00	2.98	1.78	20	3.69	4.80	3.06	3.02	1.93
21	3.78	4.56	3.11	3.08	1.81	21	3.83	5.01	3.18	3.12	1.96
22	3.91	4.75	3.22	3.18	1.85	22	3.97	5.22	3.29	3.22	2.00
23	4.05	4.94	3.33	3.28	1.88	23	4.11	5.42	3.40	3.32	2.04
24	4.19	5.13	3.44	3.39	1.91	24	4.25	5.63	3.52	3.43	2.07
25	4.33	5.31	3.55	3.49	1.95	25	4.39	5.83	3.63	3.53	2.11
26	4.47	5.50	3.67	3.59	1.98	26	4.53	6.04	3.74	3.63	2.14
27	4.60	5.69	3.78	3.69	2.01	27	4.67	6.24	3.86	3.73	2.18
28	4.74	5.88	3.89	3.79	2.05	28	4.81	6.45	3.97	3.83	2.22
29	4.88	6.06	4.00	3.89	2.08	29	4.95	6.66	4.08	3.94	2.25
30	5.02	6.25	4.11	3.99	2.11	30	5.09	6.86	4.20	4.04	2.29
31	5.15	6.44	4.22	4.09	2.15	31	5.23	7.07	4.31	4.14	2.33
32	5.29	6.63	4.33	4.19	2.18	32	5.37	7.27	4.42	4.24	2.36
33	5.43	6.81	4.44	4.29	2.21	33	5.51	7.48	4.54	4.35	2.40
34	5.57	7.00	4.55	4.39	2.25	34	5.65	7.69	4.65	4.45	2.43
35	5.70	7.19	4.66	4.50	2.28	35	5.79	7.89	4.76	4.55	2.47
36	5.84	7.38	4.78	4.60	2.32	36	5.93	8.10	4.88	4.65	2.51
37	5.98	7.56	4.89	4.70	2.35	37	6.07	8.30	4.99	4.75	2.54
38	6.12	7.75	5.00	4.80	2.38	38	6.21	8.51	5.10	4.86	2.58
39	6.26	7.94	5.11	4.90	2.42	39	6.35	8.71	5.22	4.96	2.62
40	6.39	8.13	5.22	5.00	2.45	40	6.49	8.92	5.33	5.06	2.65
41	6.53	8.31	5.33	5.10	2.48	41	6.63	9.13	5.44	5.16	2.69
42	6.67	8.50	5.44	5.20	2.52	42	6.77	9.33	5.56	5.27	2.73
43	6.81	8.69	5.55	5.30	2.55	43	6.91	9.54	5.67	5.37	2.76
44	6.94	8.88	5.66	5.40	2.58	44	7.05	9.74	5.78	5.47	2.80
45	7.08	9.06	5.77	5.51	2.62	45	7.19	9.95	5.90	5.57	2.83

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
Merit Rating Plan Factors

Operators with at least 6 but less than 49 Years' Driving Experience
Merit Rating

Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83
98	0.92	0.97	0.94	0.95	0.99
0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03
2	1.24	1.13	1.17	1.16	1.06
3	1.38	1.20	1.20	1.19	1.09
4	1.52	1.27	1.32	1.29	1.12
5	1.66	1.33	1.44	1.55	1.15
6	1.80	1.40	1.55	1.66	1.18
7	1.94	1.55	1.67	1.77	1.21
8	2.09	1.70	1.79	1.88	1.24
9	2.23	1.85	1.92	1.98	1.27
10	2.38	2.00	2.01	2.08	1.30
11	2.52	2.15	2.14	2.19	1.33
12	2.67	2.30	2.27	2.30	1.36
13	2.81	2.45	2.39	2.40	1.39
14	2.96	2.60	2.51	2.51	1.42
15	3.10	2.75	2.63	2.62	1.45
16	3.25	2.90	2.75	2.72	1.48
17	3.39	3.05	2.87	2.83	1.51
18	3.54	3.20	2.99	2.94	1.54
19	3.68	3.35	3.10	3.04	1.57
20	3.83	3.50	3.22	3.15	1.61
21	3.97	3.65	3.34	3.26	1.64
22	4.12	3.80	3.46	3.36	1.67
23	4.26	3.95	3.58	3.47	1.70
24	4.41	4.10	3.70	3.58	1.73
25	4.55	4.25	3.82	3.68	1.76
26	4.70	4.40	3.94	3.79	1.79
27	4.84	4.55	4.06	3.90	1.82
28	4.99	4.70	4.18	4.00	1.85
29	5.13	4.85	4.30	4.11	1.88
30	5.28	5.00	4.42	4.22	1.91
31	5.42	5.15	4.54	4.32	1.94
32	5.57	5.30	4.65	4.43	1.97
33	5.71	5.45	4.77	4.54	2.00
34	5.86	5.60	4.89	4.64	2.03
35	6.00	5.75	5.01	4.75	2.06
36	6.15	5.90	5.13	4.86	2.09
37	6.29	6.05	5.25	4.96	2.12
38	6.44	6.20	5.37	5.07	2.15
39	6.58	6.35	5.49	5.18	2.18
40	6.73	6.50	5.61	5.28	2.21
41	6.87	6.65	5.73	5.39	2.24
42	7.02	6.80	5.85	5.50	2.27
43	7.16	6.95	5.97	5.60	2.30
44	7.31	7.10	6.09	5.71	2.33
45	7.45	7.25	6.20	5.82	2.36

Operators with 49 or More Years of Driving Experience
Merit Rating

Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.88	0.83	0.86	0.79	0.95
98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00
1	1.29	1.51	1.58	1.27	1.00
2	1.46	1.61	1.67	1.36	1.03
3	1.62	1.70	1.72	1.40	1.06
4	1.78	1.80	1.88	1.50	1.09
5	1.95	1.89	2.05	1.81	1.12
6	2.11	1.99	2.21	1.94	1.15
7	2.28	2.20	2.38	2.07	1.18
8	2.45	2.41	2.55	2.19	1.21
9	2.62	2.63	2.74	2.31	1.24
10	2.79	2.84	2.86	2.44	1.27
11	2.96	3.05	3.05	2.56	1.30
12	3.13	3.27	3.23	2.69	1.33
13	3.30	3.48	3.40	2.81	1.36
14	3.47	3.69	3.57	2.94	1.39
15	3.64	3.91	3.74	3.06	1.42
16	3.81	4.12	3.91	3.19	1.45
17	3.98	4.33	4.08	3.31	1.48
18	4.15	4.54	4.25	3.44	1.51
19	4.32	4.76	4.42	3.56	1.54
20	4.49	4.97	4.59	3.69	1.56
21	4.67	5.18	4.76	3.81	1.59
22	4.84	5.40	4.93	3.94	1.62
23	5.01	5.61	5.10	4.06	1.65
24	5.18	5.82	5.27	4.19	1.68
25	5.35	6.04	5.44	4.31	1.71
26	5.52	6.25	5.61	4.44	1.74
27	5.69	6.46	5.78	4.56	1.77
28	5.86	6.67	5.95	4.69	1.80
29	6.03	6.89	6.12	4.81	1.83
30	6.20	7.10	6.29	4.93	1.86
31	6.37	7.31	6.46	5.06	1.89
32	6.54	7.53	6.63	5.18	1.92
33	6.71	7.74	6.80	5.31	1.95
34	6.88	7.95	6.97	5.43	1.98
35	7.05	8.17	7.14	5.56	2.01
36	7.22	8.38	7.31	5.68	2.04
37	7.39	8.59	7.48	5.81	2.07
38	7.56	8.80	7.65	5.93	2.10
39	7.73	9.02	7.82	6.06	2.13
40	7.90	9.23	7.99	6.18	2.15
41	8.07	9.44	8.16	6.31	2.18
42	8.24	9.66	8.33	6.43	2.21
43	8.41	9.87	8.50	6.56	2.24
44	8.58	10.08	8.67	6.68	2.27
45	8.75	10.30	8.84	6.81	2.30

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013
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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

Class-Territory Residual Market Charges

Part 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	7	7	7	7	7	7	7	7
2	7	7	7	7	7	7	7	7
3	7	7	7	7	7	7	7	7
4	7	7	7	7	7	7	7	7
5	7	7	7	0	0	7	7	7
6	7	7	7	7	7	7	7	7
7	7	7	7	0	0	7	7	7
8	7	7	7	7	7	7	7	7
9	7	7	7	0	0	7	7	7
10	7	7	7	0	0	7	7	7
11	7	7	7	0	0	7	7	7
12	7	7	7	0	0	7	7	7
13	7	7	7	0	0	7	7	7
14	7	7	7	0	0	7	7	7
15	0	0	0	0	0	7	7	7
16	0	0	0	0	0	0	0	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	0
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	0	0	7
21	0	0	0	0	0	7	7	0
22	0	0	0	0	0	0	0	7
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	0	0	7	7	7
26	0	0	0	0	0	7	7	7
27	7	7	7	7	7	7	7	7
40	0	0	0	0	0	7	7	7
41	0	0	0	0	0	7	7	7
42	0	0	0	0	0	7	7	7
43	0	0	0	0	0	7	7	7
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	7	7	0

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

Class-Territory Residual Market Charges

Part 2

<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	2	2	2	2	2	2	2	2
2	2	2	2	2	2	2	2	2
3	2	2	2	2	2	2	2	2
4	2	2	2	2	2	2	2	2
5	2	2	2	0	0	2	2	2
6	2	2	2	2	2	2	2	2
7	2	2	2	0	0	2	2	2
8	2	2	2	2	2	2	2	2
9	2	2	2	0	0	2	2	2
10	2	2	2	0	0	2	2	2
11	2	2	2	0	0	2	2	2
12	2	2	2	0	0	2	2	2
13	2	2	2	0	0	2	2	2
14	2	2	2	0	0	2	2	2
15	0	0	0	0	0	2	2	2
16	0	0	0	0	0	0	0	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	0
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	0	0	2
21	0	0	0	0	0	2	2	0
22	0	0	0	0	0	0	0	2
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	0	0	2	2	2
26	0	0	0	0	0	2	2	2
27	2	2	2	2	2	2	2	2
40	0	0	0	0	0	2	2	2
41	0	0	0	0	0	2	2	2
42	0	0	0	0	0	2	2	2
43	0	0	0	0	0	2	2	2
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	2	2	0

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2013

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	4	4	4	4	4	4	4	4
2	4	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4	4
5	4	4	4	0	0	4	4	4
6	4	4	4	4	4	4	4	4
7	4	4	4	0	0	4	4	4
8	4	4	4	4	4	4	4	4
9	4	4	4	0	0	4	4	4
10	4	4	4	0	0	4	4	4
11	4	4	4	0	0	4	4	4
12	4	4	4	0	0	4	4	4
13	4	4	4	0	0	4	4	4
14	4	4	4	0	0	4	4	4
15	0	0	0	0	0	4	4	4
16	0	0	0	0	0	0	0	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	0
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	0	0	4
21	0	0	0	0	0	4	4	0
22	0	0	0	0	0	0	0	4
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	0	0	4	4	4
26	0	0	0	0	0	4	4	4
27	4	4	4	4	4	4	4	4
40	0	0	0	0	0	4	4	4
41	0	0	0	0	0	4	4	4
42	0	0	0	0	0	4	4	4
43	0	0	0	0	0	4	4	4
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	4	4	0

Note: Class 15 charges are equal to the Class 10 charges.

RULE 19. DISCOUNTS

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Age 65 or Older

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 cannot 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 cannot 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 Policy Discount

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 (renter's, condo, or homeowner's), from an eligible insurance company. A discount of 10% 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 [Casualty Company](#) or [Mount Washington Assurance Corporation](#) or has an HO4 policy from Bunker Hill Insurance Company. A discount of 13% of the premium paid for Parts 1-9, and 12 will be given if the named insured has an eligible companion HO3, HO6, HO1775, or Dwelling Fire policy from Bunker Hill Insurance Company.

Companion Commercial Auto Policy Discount

A discount will be given if the named insured has an eligible companion commercial auto policy from either Plymouth Rock Assurance Corporation or from Pilgrim Insurance Company.

Refer to Miscellaneous Rating Factors page for applicable discount.

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 10/1/2010.

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 10/1/2010.

Paid in Full Discount

The Paid-in-Full Discount applies to policies where the annual policy premium is paid in full, subject to the following:

- a. For new business, payment must be made in full upon down payment.
- b. For renewal business, payment must be made in full on or before the first installment due date.
- c. Exceptions:
 - (1) Finance company payments do not qualify policy for the discount.
 - (2) Policies where full payment is required due to the policyholder being cancelled for non-payment within the 24 months immediately prior to this policy's effective date.
- d. This discount can only be added effective on the policy's effective date; the discount cannot be added midterm

Refer to Miscellaneous Rating Factors page for applicable discount.

eDocument Discount

The eDocument Discount will apply provided the following criteria are met:

- a. The insured must sign up for eDocument delivery on Plymouth Rock's eService website.
- b. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

Refer to Miscellaneous Rating Factors page for applicable discount.

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

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.3 to determine the symbol.

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

For 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.

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

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

ISO-27 Symbol	ISO-75 Collision Symbol	FOB Price or Purchase Price
1	1	1-3000
1	2	3001-5500
2	3	5501-8000
3	4	8001-9000
4	5	9001-10000
5	6	10001-1100
6	7	1101-12000
7	8	12001-13000
8	10	13001-14000
8	11	14001-15000
10	12	15001-15625
10	13	15626-16250
11	14	16251-16875
11	15	16876-17500
12	16	17501-18125
12	17	18126-18750
13	18	18751-19375
13	19	19376-20000
14	20	20001-20625
14	21	20626-21250
14	22	21251-21875
15	23	21876-22500
15	24	22501-23125
15	25	23126-23750
16	26	23751-24375
16	27	24376-25000
16	28	25001-25625
17	29	25626-26250
17	30	26251-26875
17	31	26876-27500
18	32	27501-28125
18	33	28126-28750
18	34	28751-29375
18	35	29376-30000
19	36	30001-31000
19	37	31001-32000
19	38	32001-33000
20	39	33001-34000
20	40	34001-35000
20	41	35001-36000
21	42	36001-37000
21	43	37001-38000
21	44	38001-39000

21	45	39001-40000
22	46	40001-41250
22	47	41251-42500
22	48	42501-43750
22	49	43751-45000
23	50	45001-46250
23	51	46251-47500
23	52	47501-48750
23	53	48751-50000
24	54	50001-52500
24	55	52501-55000
24	56	55001-57500
24	57	57501-60000
25	58	60001-65000
25	59	65001-70000
26	60	70001-75000
26	61	75001-80000
27	3262	80001- 75000 85000
27	63	75001 85001- 90000
27	64	90001-95000
27	65	95001-100000
27	66	100001-110000
27	67	110001-125000
27	68	125001-130000
27	69	130001-140000
27	70	140001-150000
27	71 -98	150001 & above

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-average annualized~~ 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. For new policies or newly added vehicles, only the annualized mileage for the most recent year will be used. 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. The company will determine the average annualized mileage using the annualized mileage from the policy term that immediately precedes the current term along with the annualized mileage from the current term.

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 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.

If the calculated annualized mileage is 500 miles or less or 50,000 miles or greater, the vehicle will be rated as though annualized mileage was unable to be calculated for the policy term.

The ratio of the vehicle's average 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.

Increased Limit Factors

Limit	Part 3 Factor	Part 5 Factor	Part 12 Factor	Limit	Part 4 Factor	Limit	Part 6 Factor
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 Motor Homes and Antique Autos 25% Parts 2, 3, 6 and 12			
Companion Discount:	13% for Bunker Hill Insurance Company HO3, HO6, HO1775, and Dwelling Fire Companion Policies Parts 1-9, and 12 10% for Bunker Hill Insurance Company HO4, Bunker Hill Insurance Casualty 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

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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.

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 [throughout the policy term](#) 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 [or will be](#) sixty-five years of age or more [at some point during the policy term](#) 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 has 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 36. MODIFIED CAP FACTOR

For renewal policies effective on or after ~~4~~9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with ~~50-49~~ years or more of driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than ~~10~~15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least ~~10~~15%, but ~~not more~~less than 20%, a ~~0.92-95~~ Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, ~~the~~ a ~~0.85-90~~ Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.

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-ij, 5h-ij, 7h-ij, and 8h-ij 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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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).
 - j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 30. 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 date of the policy's original inception with Plymouth Rock.
- 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;
- The driving record(s) of any all listed operators, including those 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:

Tier	Tier Factors					
	Cov 1	Cov 2	Cov 4	Cov 5	Cov 7	Cov 9
	<u>0.761</u>	<u>0.604</u>	<u>0.802</u>	<u>0.761</u>	<u>0.802</u>	<u>0.931</u>
XXVII	<u>0.000</u>	<u>0.436</u>	<u>0.761</u>	<u>0.604</u>	<u>0.802</u>	<u>0.761</u>
	<u>0.779</u>	<u>0.615</u>	<u>0.807</u>	<u>0.779</u>	<u>0.814</u>	<u>0.933</u>
XXIX	<u>0.436</u>	<u>0.494</u>	<u>0.779</u>	<u>0.615</u>	<u>0.807</u>	<u>0.779</u>
	<u>0.797</u>	<u>0.625</u>	<u>0.812</u>	<u>0.797</u>	<u>0.826</u>	<u>0.935</u>
XXXI	<u>0.494</u>	<u>0.526</u>	<u>0.797</u>	<u>0.625</u>	<u>0.812</u>	<u>0.797</u>
	<u>0.816</u>	<u>0.636</u>	<u>0.817</u>	<u>0.816</u>	<u>0.838</u>	<u>0.936</u>
XXXIII	<u>0.526</u>	<u>0.560</u>	<u>0.816</u>	<u>0.636</u>	<u>0.817</u>	<u>0.816</u>
	<u>0.834</u>	<u>0.646</u>	<u>0.822</u>	<u>0.834</u>	<u>0.850</u>	<u>0.938</u>
XXXV	<u>0.560</u>	<u>0.597</u>	<u>0.834</u>	<u>0.646</u>	<u>0.822</u>	<u>0.834</u>
	<u>0.853</u>	<u>0.697</u>	<u>0.840</u>	<u>0.853</u>	<u>0.875</u>	<u>0.944</u>
XXXVII	<u>0.597</u>	<u>0.636</u>	<u>0.853</u>	<u>0.697</u>	<u>0.840</u>	<u>0.853</u>
	<u>0.879</u>	<u>0.747</u>	<u>0.858</u>	<u>0.879</u>	<u>0.901</u>	<u>0.950</u>
XXXIX	<u>0.636</u>	<u>0.677</u>	<u>0.879</u>	<u>0.747</u>	<u>0.858</u>	<u>0.879</u>
	<u>0.913</u>	<u>0.797</u>	<u>0.877</u>	<u>0.913</u>	<u>0.926</u>	<u>0.955</u>
XLI	<u>0.677</u>	<u>0.721</u>	<u>0.913</u>	<u>0.797</u>	<u>0.877</u>	<u>0.913</u>
	<u>0.948</u>	<u>0.828</u>	<u>0.917</u>	<u>0.948</u>	<u>0.956</u>	<u>0.955</u>
XLIII	<u>0.721</u>	<u>0.768</u>	<u>0.948</u>	<u>0.828</u>	<u>0.917</u>	<u>0.948</u>
	<u>0.982</u>	<u>0.859</u>	<u>0.958</u>	<u>0.982</u>	<u>0.986</u>	<u>0.955</u>
XLV	<u>0.768</u>	<u>0.818</u>	<u>0.982</u>	<u>0.859</u>	<u>0.958</u>	<u>0.982</u>
	<u>0.999</u>	<u>0.889</u>	<u>0.999</u>	<u>0.999</u>	<u>1.015</u>	<u>0.955</u>
XLVII	<u>0.818</u>	<u>0.871</u>	<u>0.999</u>	<u>0.889</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>0.961</u>	<u>0.999</u>	<u>0.999</u>	<u>1.019</u>	<u>0.955</u>
XLIX	<u>0.871</u>	<u>0.927</u>	<u>0.999</u>	<u>0.961</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>1.032</u>	<u>0.999</u>	<u>0.999</u>	<u>1.023</u>	<u>0.955</u>
LI	<u>0.927</u>	<u>0.988</u>	<u>0.999</u>	<u>1.032</u>	<u>0.999</u>	<u>0.999</u>
	<u>0.999</u>	<u>1.103</u>	<u>1.000</u>	<u>0.999</u>	<u>1.027</u>	<u>0.955</u>
LIII	<u>0.988</u>	<u>1.052</u>	<u>0.999</u>	<u>1.103</u>	<u>1.000</u>	<u>0.999</u>
	<u>1.016</u>	<u>1.153</u>	<u>1.039</u>	<u>1.016</u>	<u>1.063</u>	<u>1.004</u>
LV	<u>1.052</u>	<u>1.120</u>	<u>1.016</u>	<u>1.153</u>	<u>1.039</u>	<u>1.016</u>
	<u>1.052</u>	<u>1.204</u>	<u>1.079</u>	<u>1.052</u>	<u>1.098</u>	<u>1.053</u>
LVII	<u>1.120</u>	<u>1.193</u>	<u>1.052</u>	<u>1.204</u>	<u>1.079</u>	<u>1.052</u>
	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>	<u>1.133</u>	<u>1.102</u>
LIX	<u>1.193</u>	<u>1.271</u>	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>

	<u>1.122</u>	<u>1.312</u>	<u>1.159</u>	<u>1.122</u>	<u>1.170</u>	<u>1.119</u>
LXI	1.271	1.441	1.122	1.312	1.159	1.122
	<u>1.181</u>	<u>1.370</u>	<u>1.199</u>	<u>1.181</u>	<u>1.208</u>	<u>1.136</u>
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
	<u>1.264</u>	<u>1.428</u>	<u>1.239</u>	<u>1.264</u>	<u>1.245</u>	<u>1.153</u>
LXV	1.635	1.854	1.264	1.428	1.239	1.264
	<u>1.347</u>	<u>1.617</u>	<u>1.331</u>	<u>1.347</u>	<u>1.326</u>	<u>1.217</u>
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
	<u>1.431</u>	<u>1.806</u>	<u>1.423</u>	<u>1.431</u>	<u>1.407</u>	<u>1.280</u>
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
	<u>1.514</u>	<u>1.995</u>	<u>1.515</u>	<u>1.514</u>	<u>1.488</u>	<u>1.344</u>
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
	<u>1.597</u>		<u>1.606</u>	<u>1.597</u>	<u>1.569</u>	<u>1.407</u>
LXXIII	2.706	<u>2.185</u> ∞	1.597	2.185	1.606	1.597
BB	<u>0.654</u>	<u>0.518</u>	<u>0.688</u>	<u>0.654</u>	<u>0.688</u>	<u>0.800</u>
BK	<u>0.661</u>	<u>0.525</u>	<u>0.698</u>	<u>0.661</u>	<u>0.698</u>	<u>0.809</u>
BM	<u>0.669</u>	<u>0.531</u>	<u>0.705</u>	<u>0.669</u>	<u>0.705</u>	<u>0.818</u>
BO	<u>0.676</u>	<u>0.537</u>	<u>0.713</u>	<u>0.676</u>	<u>0.713</u>	<u>0.828</u>
BR	<u>0.684</u>	<u>0.543</u>	<u>0.721</u>	<u>0.684</u>	<u>0.721</u>	<u>0.837</u>
GA	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
GC	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
GE	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
GG	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
GI	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
GK	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
GM	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
GO	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
GR	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
GT	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
GU	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
GW	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
GY	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
MM	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
PA	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
PC	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
PE	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
PG	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
PI	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
PK	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
PM	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
PO	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
PR	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
PT	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
PU	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
PW	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
PY	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
XA	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
XC	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
XE	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
XG	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>
XX	<u>1.670</u>	<u>2.286</u>	<u>1.681</u>	<u>1.670</u>	<u>1.642</u>	<u>1.472</u>

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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 30. 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 date of the policy's original inception with Plymouth Rock.](#)
- 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;
- The driving record(s) of [any all listed operators, including those](#) 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	0.761	0.604	0.802	0.761	0.802	0.931
XXIX	0.779	0.615	0.807	0.779	0.814	0.933
XXXI	0.797	0.625	0.812	0.797	0.826	0.935
XXXIII	0.816	0.636	0.817	0.816	0.838	0.936
XXXV	0.834	0.646	0.822	0.834	0.850	0.938
XXXVII	0.853	0.697	0.840	0.853	0.875	0.944
XXXIX	0.879	0.747	0.858	0.879	0.901	0.950
XLI	0.913	0.797	0.877	0.913	0.926	0.955
XLIII	0.948	0.828	0.917	0.948	0.956	0.955
XLV	0.982	0.859	0.958	0.982	0.986	0.955
XLVII	0.999	0.889	0.999	0.999	1.015	0.955
XLIX	0.999	0.961	0.999	0.999	1.019	0.955
LI	0.999	1.032	0.999	0.999	1.023	0.955
LIII	0.999	1.103	1.000	0.999	1.027	0.955
LV	1.016	1.153	1.039	1.016	1.063	1.004
LVII	1.052	1.204	1.079	1.052	1.098	1.053
LIX	1.087	1.254	1.119	1.087	1.133	1.102
LXI	1.122	1.312	1.159	1.122	1.170	1.119
LXIII	1.181	1.370	1.199	1.181	1.208	1.136
LXV	1.264	1.428	1.239	1.264	1.245	1.153
LXVII	1.347	1.617	1.331	1.347	1.326	1.217
LXIX	1.431	1.806	1.423	1.431	1.407	1.280
LXXI	1.514	1.995	1.515	1.514	1.488	1.344
LXXIII	1.597	2.185	1.606	1.597	1.569	1.407
BB	0.654	0.518	0.688	0.654	0.688	0.800
BK	0.661	0.525	0.698	0.661	0.698	0.809
BM	0.669	0.531	0.705	0.669	0.705	0.818
BO	0.676	0.537	0.713	0.676	0.713	0.828
BR	0.684	0.543	0.721	0.684	0.721	0.837

<u>GA</u>	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
<u>GC</u>	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
<u>GE</u>	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
<u>GG</u>	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
<u>GI</u>	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
<u>GK</u>	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
<u>GM</u>	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
<u>GO</u>	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
<u>GR</u>	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
<u>GT</u>	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
<u>GU</u>	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
<u>GW</u>	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
<u>GY</u>	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
<u>MM</u>	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
<u>PA</u>	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
<u>PC</u>	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
<u>PE</u>	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
<u>PG</u>	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
<u>PI</u>	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
<u>PK</u>	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
<u>PM</u>	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
<u>PO</u>	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
<u>PR</u>	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
<u>PT</u>	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
<u>PU</u>	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
<u>PW</u>	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
<u>PY</u>	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
<u>XA</u>	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
<u>XC</u>	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
<u>XE</u>	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
<u>XG</u>	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>
<u>XX</u>	<u>1.670</u>	<u>2.286</u>	<u>1.681</u>	<u>1.670</u>	<u>1.642</u>	<u>1.472</u>

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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified cap factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount modified cap~~ factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - j. Apply the modified cap factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
- j. Apply the modified cap factor if appropriate.
6. For Part 3
- Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - Apply Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
- apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - 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.
 - Apply the Age 65 or older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified cap factor if appropriate.
8. For Part 5
- Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - 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.
 - Apply the Age 65 or Older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified cap factor if appropriate.
9. For Part 6
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply the Part 6 ILF factor to the previous number.
 - Apply the PIP Symbol Factor, Transfer Pricing Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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.
- j. Apply the modified cap factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 30. 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 date of the policy's original inception with Plymouth Rock.](#)
- 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;
- The driving record(s) of [any all listed operators, including those](#) 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	0.761	0.604	0.802	0.761	0.802	0.931
XXIX	0.779	0.615	0.807	0.779	0.814	0.933
XXXI	0.797	0.625	0.812	0.797	0.826	0.935
XXXIII	0.816	0.636	0.817	0.816	0.838	0.936
XXXV	0.834	0.646	0.822	0.834	0.850	0.938
XXXVII	0.853	0.697	0.840	0.853	0.875	0.944
XXXIX	0.879	0.747	0.858	0.879	0.901	0.950
XLI	0.913	0.797	0.877	0.913	0.926	0.955
XLIII	0.948	0.828	0.917	0.948	0.956	0.955
XLV	0.982	0.859	0.958	0.982	0.986	0.955
XLVII	0.999	0.889	0.999	0.999	1.015	0.955
XLIX	0.999	0.961	0.999	0.999	1.019	0.955
LI	0.999	1.032	0.999	0.999	1.023	0.955
LIII	0.999	1.103	1.000	0.999	1.027	0.955
LV	1.016	1.153	1.039	1.016	1.063	1.004
LVII	1.052	1.204	1.079	1.052	1.098	1.053
LIX	1.087	1.254	1.119	1.087	1.133	1.102
LXI	1.122	1.312	1.159	1.122	1.170	1.119
LXIII	1.181	1.370	1.199	1.181	1.208	1.136
LXV	1.264	1.428	1.239	1.264	1.245	1.153
LXVII	1.347	1.617	1.331	1.347	1.326	1.217
LXIX	1.431	1.806	1.423	1.431	1.407	1.280
LXXI	1.514	1.995	1.515	1.514	1.488	1.344
LXXIII	1.597	2.185	1.606	1.597	1.569	1.407
BB	0.654	0.518	0.688	0.654	0.688	0.800
BK	0.661	0.525	0.698	0.661	0.698	0.809
BM	0.669	0.531	0.705	0.669	0.705	0.818
BO	0.676	0.537	0.713	0.676	0.713	0.828
BR	0.684	0.543	0.721	0.684	0.721	0.837

<u>GA</u>	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
<u>GC</u>	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
<u>GE</u>	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
<u>GG</u>	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
<u>GI</u>	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
<u>GK</u>	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
<u>GM</u>	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
<u>GO</u>	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
<u>GR</u>	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
<u>GT</u>	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
<u>GU</u>	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
<u>GW</u>	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
<u>GY</u>	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
<u>MM</u>	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
<u>PA</u>	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
<u>PC</u>	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
<u>PE</u>	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
<u>PG</u>	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
<u>PI</u>	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
<u>PK</u>	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
<u>PM</u>	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
<u>PO</u>	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
<u>PR</u>	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
<u>PT</u>	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
<u>PU</u>	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
<u>PW</u>	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
<u>PY</u>	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
<u>XA</u>	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
<u>XC</u>	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
<u>XE</u>	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
<u>XG</u>	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>
<u>XX</u>	<u>1.670</u>	<u>2.286</u>	<u>1.681</u>	<u>1.670</u>	<u>1.642</u>	<u>1.472</u>

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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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).
 - j. Apply the ~~renewal experience discount modified capping~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount~~modified capping factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - j. Apply the modified capping factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
- j. Apply the modified capping factor if appropriate.
6. For Part 3
- Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - Apply Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
- apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - 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.
 - Apply the Age 65 or older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified capping factor if appropriate.
8. For Part 5
- Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - 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.
 - Apply the Age 65 or Older discount factor if appropriate
 - For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
 - For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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 $MCF < 1.0$).
 - Apply the modified capping factor if appropriate.
9. For Part 6
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - Apply the Part 6 ILF factor to the previous number.
 - Apply the PIP Symbol Factor, Transfer Pricing Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
- Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds 110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than 97.5% 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.
- j. Apply the modified capping factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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. If a non-Class 15 operator is the principal operator of a vehicle and a Class 15 operator is occasional, the Class 15 operator shall not be assigned to that vehicle even if the resulting combined premium would be higher.

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.

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 throughout the policy term 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 or will be sixty-five years of age or more at some point during the policy term 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 has 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. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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. If a non-Class 15 operator is the principal operator of a vehicle and a Class 15 operator is occasional, the Class 15 operator shall not be assigned to that vehicle even if the resulting combined premium would be higher.

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.

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.
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B. Operator Classes

Class

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 throughout the policy term 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 or will be sixty-five years of age or more at some point during the policy term 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 has 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 30. 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 date of the policy's original inception with Plymouth Rock.](#)
- 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;
- The driving record(s) of [any-all listed operators, including those](#) 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</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>
	0.761	0.604	0.802	0.761	0.802	0.931
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
	0.779	0.615	0.807	0.779	0.814	0.933
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
	0.797	0.625	0.812	0.797	0.826	0.935
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
	0.816	0.636	0.817	0.816	0.838	0.936
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
	0.834	0.646	0.822	0.834	0.850	0.938
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
	0.853	0.697	0.840	0.853	0.875	0.944
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
	0.879	0.747	0.858	0.879	0.901	0.950
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
	0.913	0.797	0.877	0.913	0.926	0.955
XLI	0.677	0.721	0.913	0.797	0.877	0.913
	0.948	0.828	0.917	0.948	0.956	0.955
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
	0.982	0.859	0.958	0.982	0.986	0.955
XLV	0.768	0.818	0.982	0.859	0.958	0.982
	0.999	0.889	0.999	0.999	1.015	0.955
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
	0.999	0.961	0.999	0.999	1.019	0.955
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
	0.999	1.032	0.999	0.999	1.023	0.955
LI	0.927	0.988	0.999	1.032	0.999	0.999
	0.999	1.103	1.000	0.999	1.027	0.955
LIII	0.988	1.052	0.999	1.103	1.000	0.999
	1.016	1.153	1.039	1.016	1.063	1.004
LV	1.052	1.120	1.016	1.153	1.039	1.016
	1.052	1.204	1.079	1.052	1.098	1.053
LVII	1.120	1.193	1.052	1.204	1.079	1.052

	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>	<u>1.133</u>	<u>1.102</u>
LIX	1.193	1.271	1.087	1.254	1.119	1.087
	<u>1.122</u>	<u>1.312</u>	<u>1.159</u>	<u>1.122</u>	<u>1.170</u>	<u>1.119</u>
LXI	1.271	1.441	1.122	1.312	1.159	1.122
	<u>1.181</u>	<u>1.370</u>	<u>1.199</u>	<u>1.181</u>	<u>1.208</u>	<u>1.136</u>
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
	<u>1.264</u>	<u>1.428</u>	<u>1.239</u>	<u>1.264</u>	<u>1.245</u>	<u>1.153</u>
LXV	1.635	1.854	1.264	1.428	1.239	1.264
	<u>1.347</u>	<u>1.617</u>	<u>1.331</u>	<u>1.347</u>	<u>1.326</u>	<u>1.217</u>
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
	<u>1.431</u>	<u>1.806</u>	<u>1.423</u>	<u>1.431</u>	<u>1.407</u>	<u>1.280</u>
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
	<u>1.514</u>	<u>1.995</u>	<u>1.515</u>	<u>1.514</u>	<u>1.488</u>	<u>1.344</u>
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
	<u>1.597</u>		<u>1.606</u>	<u>1.597</u>	<u>1.569</u>	<u>1.407</u>
LXXIII	2.706	<u>2.185</u> ⁸	1.597	2.185	1.606	1.597
BB	<u>0.654</u>	<u>0.518</u>	<u>0.688</u>	<u>0.654</u>	<u>0.688</u>	<u>0.800</u>
BK	<u>0.661</u>	<u>0.525</u>	<u>0.698</u>	<u>0.661</u>	<u>0.698</u>	<u>0.809</u>
BM	<u>0.669</u>	<u>0.531</u>	<u>0.705</u>	<u>0.669</u>	<u>0.705</u>	<u>0.818</u>
BO	<u>0.676</u>	<u>0.537</u>	<u>0.713</u>	<u>0.676</u>	<u>0.713</u>	<u>0.828</u>
BR	<u>0.684</u>	<u>0.543</u>	<u>0.721</u>	<u>0.684</u>	<u>0.721</u>	<u>0.837</u>
GA	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
GC	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
GE	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
GG	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
GI	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
GK	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
GM	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
GO	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
GR	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
GT	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
GU	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
GW	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
GY	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
MM	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
PA	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
PC	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
PE	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
PG	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
PI	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
PK	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
PM	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
PO	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
PR	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
PT	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
PU	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
PW	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
PY	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
XA	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
XC	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
XE	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
XG	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>

|

XX

1.670

2.286

1.681

1.670

1.642

1.472

RULE 30. 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 date of the policy's original inception with Plymouth Rock.
- 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;
- The driving record(s) of all listed operators, including those 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</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>
XXVII	0.761	0.604	0.802	0.761	0.802	0.931
XXIX	0.779	0.615	0.807	0.779	0.814	0.933
XXXI	0.797	0.625	0.812	0.797	0.826	0.935
XXXIII	0.816	0.636	0.817	0.816	0.838	0.936
XXXV	0.834	0.646	0.822	0.834	0.850	0.938
XXXVII	0.853	0.697	0.840	0.853	0.875	0.944
XXXIX	0.879	0.747	0.858	0.879	0.901	0.950
XLI	0.913	0.797	0.877	0.913	0.926	0.955
XLIII	0.948	0.828	0.917	0.948	0.956	0.955
XLV	0.982	0.859	0.958	0.982	0.986	0.955
XLVII	0.999	0.889	0.999	0.999	1.015	0.955
XLIX	0.999	0.961	0.999	0.999	1.019	0.955
LI	0.999	1.032	0.999	0.999	1.023	0.955
LIII	0.999	1.103	1.000	0.999	1.027	0.955
LV	1.016	1.153	1.039	1.016	1.063	1.004
LVII	1.052	1.204	1.079	1.052	1.098	1.053
LIX	1.087	1.254	1.119	1.087	1.133	1.102
LXI	1.122	1.312	1.159	1.122	1.170	1.119
LXIII	1.181	1.370	1.199	1.181	1.208	1.136
LXV	1.264	1.428	1.239	1.264	1.245	1.153
LXVII	1.347	1.617	1.331	1.347	1.326	1.217
LXIX	1.431	1.806	1.423	1.431	1.407	1.280
LXXI	1.514	1.995	1.515	1.514	1.488	1.344
LXXIII	1.597	2.185	1.606	1.597	1.569	1.407
BB	0.654	0.518	0.688	0.654	0.688	0.800
BK	0.661	0.525	0.698	0.661	0.698	0.809
BM	0.669	0.531	0.705	0.669	0.705	0.818
BO	0.676	0.537	0.713	0.676	0.713	0.828
BR	0.684	0.543	0.721	0.684	0.721	0.837

GA	0.691	0.549	0.728	0.691	0.728	0.846
GC	0.700	0.555	0.737	0.700	0.737	0.856
GE	0.707	0.561	0.745	0.707	0.745	0.865
GG	0.724	0.571	0.750	0.724	0.756	0.867
GI	0.740	0.581	0.754	0.740	0.767	0.869
GK	0.758	0.591	0.759	0.758	0.779	0.870
GM	0.775	0.600	0.764	0.775	0.790	0.871
GO	0.792	0.648	0.780	0.792	0.813	0.877
GR	0.817	0.694	0.797	0.817	0.837	0.883
GT	0.848	0.740	0.815	0.848	0.860	0.887
GU	0.881	0.769	0.852	0.881	0.888	0.887
GW	0.912	0.798	0.890	0.912	0.916	0.887
GY	0.928	0.826	0.928	0.928	0.943	0.887
MM	0.928	0.893	0.928	0.928	0.947	0.887
PA	0.928	0.959	0.928	0.928	0.950	0.887
PC	0.928	1.025	0.929	0.928	0.954	0.887
PE	0.944	1.071	0.965	0.944	0.988	0.933
PG	0.977	1.119	1.002	0.977	1.020	0.978
PI	1.010	1.165	1.040	1.010	1.053	1.024
PK	1.042	1.219	1.077	1.042	1.087	1.040
PM	1.097	1.273	1.114	1.097	1.122	1.055
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PU	1.407	1.853	1.407	1.407	1.382	1.249
PW	1.484	2.030	1.492	1.484	1.458	1.307
PY	1.513	2.071	1.522	1.513	1.486	1.333
XA	1.544	2.112	1.552	1.544	1.516	1.360
XC	1.575	2.154	1.583	1.575	1.547	1.387
XE	1.606	2.197	1.615	1.606	1.577	1.415
XG	1.638	2.241	1.647	1.638	1.609	1.443
XX	1.670	2.286	1.681	1.670	1.642	1.472

RULE 36. MODIFIED CAP FACTOR

For renewal policies effective on or after ~~4~~9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with ~~50-49~~50-49 years driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than ~~10~~15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least ~~10~~15%, but ~~not more~~less than 20%, a ~~0.92-95~~0.92-95 Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, ~~the~~a ~~0.85-90~~0.85-90 Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.

RULE 36. MODIFIED CAP FACTOR

For renewal policies effective on or after 9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with 49 years driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than 15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 15%, but less than 20%, a 0.95 Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, a 0.90 Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.

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 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, 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 for all other vehicles, or 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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).
 - j. Apply the ~~renewal experience discount modified capping~~ factor if appropriate.
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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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 $MCF < 1.0$).

- j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
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 Transfer Pricing Factor and 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older 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 Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~ 110% 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. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~ 97.5% 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 $MCF < 1.0$).
 - j. Apply the ~~renewal experience discount~~ modified capping factor if appropriate.
 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, Transfer Pricing 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, Tenure with Prior Carrier Factor, Transfer Pricing Factor, and all Rule 19 discount factors except the Age 65 or Older 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 Age 65 or Older discount factor if appropriate
- h. For any vehicle on a renewing policy, if the result of step g. exceeds ~~120%~~110% 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.
- i. For any vehicle on a renewing policy, if the result of step g. is less than ~~95%~~97.5% 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.
- j. Apply the ~~renewal experience discount~~modified capping factor if appropriate.

11. For Part 10

- a. Apply the appropriate Part 10 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

12. For Part 11

- a. Apply the appropriate Part 11 base rate shown in the Miscellaneous Rating Factors section.
- b. Apply the Transfer Pricing Factor and all appropriate Rule 19 discount factors to the previous number.

13. For Part 12

- a. Apply the Transfer Pricing Factor and 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 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All licensed household members and any others who customarily are 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. If a non-Class 15 operator is the principal operator of a vehicle and a Class 15 operator is occasional, the Class 15 operator shall not be assigned to that vehicle even if the resulting combined premium would be higher.

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.

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 throughout the policy term 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 or will be sixty-five years of age or more at some point during the policy term 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 has 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 30. 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 date of the policy's original inception with Plymouth Rock.](#)
- 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;
- The driving record(s) of [any-all listed operators, including those](#) 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</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>
	0.761	0.604	0.802	0.761	0.802	0.931
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
	0.779	0.615	0.807	0.779	0.814	0.933
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
	0.797	0.625	0.812	0.797	0.826	0.935
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
	0.816	0.636	0.817	0.816	0.838	0.936
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
	0.834	0.646	0.822	0.834	0.850	0.938
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
	0.853	0.697	0.840	0.853	0.875	0.944
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
	0.879	0.747	0.858	0.879	0.901	0.950
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
	0.913	0.797	0.877	0.913	0.926	0.955
XLI	0.677	0.721	0.913	0.797	0.877	0.913
	0.948	0.828	0.917	0.948	0.956	0.955
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
	0.982	0.859	0.958	0.982	0.986	0.955
XLV	0.768	0.818	0.982	0.859	0.958	0.982
	0.999	0.889	0.999	0.999	1.015	0.955
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
	0.999	0.961	0.999	0.999	1.019	0.955
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
	0.999	1.032	0.999	0.999	1.023	0.955
LI	0.927	0.988	0.999	1.032	0.999	0.999
	0.999	1.103	1.000	0.999	1.027	0.955
LIII	0.988	1.052	0.999	1.103	1.000	0.999
	1.016	1.153	1.039	1.016	1.063	1.004
LV	1.052	1.120	1.016	1.153	1.039	1.016
	1.052	1.204	1.079	1.052	1.098	1.053
LVII	1.120	1.193	1.052	1.204	1.079	1.052

	<u>1.087</u>	<u>1.254</u>	<u>1.119</u>	<u>1.087</u>	<u>1.133</u>	<u>1.102</u>
LIX	1.193	1.271	1.087	1.254	1.119	1.087
	<u>1.122</u>	<u>1.312</u>	<u>1.159</u>	<u>1.122</u>	<u>1.170</u>	<u>1.119</u>
LXI	1.271	1.441	1.122	1.312	1.159	1.122
	<u>1.181</u>	<u>1.370</u>	<u>1.199</u>	<u>1.181</u>	<u>1.208</u>	<u>1.136</u>
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
	<u>1.264</u>	<u>1.428</u>	<u>1.239</u>	<u>1.264</u>	<u>1.245</u>	<u>1.153</u>
LXV	1.635	1.854	1.264	1.428	1.239	1.264
	<u>1.347</u>	<u>1.617</u>	<u>1.331</u>	<u>1.347</u>	<u>1.326</u>	<u>1.217</u>
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
	<u>1.431</u>	<u>1.806</u>	<u>1.423</u>	<u>1.431</u>	<u>1.407</u>	<u>1.280</u>
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
	<u>1.514</u>	<u>1.995</u>	<u>1.515</u>	<u>1.514</u>	<u>1.488</u>	<u>1.344</u>
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
	<u>1.597</u>		<u>1.606</u>	<u>1.597</u>	<u>1.569</u>	<u>1.407</u>
LXXIII	2.706	<u>2.185</u> 2.706	1.597	2.185	1.606	1.597
BB	<u>0.654</u>	<u>0.518</u>	<u>0.688</u>	<u>0.654</u>	<u>0.688</u>	<u>0.800</u>
BK	<u>0.661</u>	<u>0.525</u>	<u>0.698</u>	<u>0.661</u>	<u>0.698</u>	<u>0.809</u>
BM	<u>0.669</u>	<u>0.531</u>	<u>0.705</u>	<u>0.669</u>	<u>0.705</u>	<u>0.818</u>
BO	<u>0.676</u>	<u>0.537</u>	<u>0.713</u>	<u>0.676</u>	<u>0.713</u>	<u>0.828</u>
BR	<u>0.684</u>	<u>0.543</u>	<u>0.721</u>	<u>0.684</u>	<u>0.721</u>	<u>0.837</u>
GA	<u>0.691</u>	<u>0.549</u>	<u>0.728</u>	<u>0.691</u>	<u>0.728</u>	<u>0.846</u>
GC	<u>0.700</u>	<u>0.555</u>	<u>0.737</u>	<u>0.700</u>	<u>0.737</u>	<u>0.856</u>
GE	<u>0.707</u>	<u>0.561</u>	<u>0.745</u>	<u>0.707</u>	<u>0.745</u>	<u>0.865</u>
GG	<u>0.724</u>	<u>0.571</u>	<u>0.750</u>	<u>0.724</u>	<u>0.756</u>	<u>0.867</u>
GI	<u>0.740</u>	<u>0.581</u>	<u>0.754</u>	<u>0.740</u>	<u>0.767</u>	<u>0.869</u>
GK	<u>0.758</u>	<u>0.591</u>	<u>0.759</u>	<u>0.758</u>	<u>0.779</u>	<u>0.870</u>
GM	<u>0.775</u>	<u>0.600</u>	<u>0.764</u>	<u>0.775</u>	<u>0.790</u>	<u>0.871</u>
GO	<u>0.792</u>	<u>0.648</u>	<u>0.780</u>	<u>0.792</u>	<u>0.813</u>	<u>0.877</u>
GR	<u>0.817</u>	<u>0.694</u>	<u>0.797</u>	<u>0.817</u>	<u>0.837</u>	<u>0.883</u>
GT	<u>0.848</u>	<u>0.740</u>	<u>0.815</u>	<u>0.848</u>	<u>0.860</u>	<u>0.887</u>
GU	<u>0.881</u>	<u>0.769</u>	<u>0.852</u>	<u>0.881</u>	<u>0.888</u>	<u>0.887</u>
GW	<u>0.912</u>	<u>0.798</u>	<u>0.890</u>	<u>0.912</u>	<u>0.916</u>	<u>0.887</u>
GY	<u>0.928</u>	<u>0.826</u>	<u>0.928</u>	<u>0.928</u>	<u>0.943</u>	<u>0.887</u>
MM	<u>0.928</u>	<u>0.893</u>	<u>0.928</u>	<u>0.928</u>	<u>0.947</u>	<u>0.887</u>
PA	<u>0.928</u>	<u>0.959</u>	<u>0.928</u>	<u>0.928</u>	<u>0.950</u>	<u>0.887</u>
PC	<u>0.928</u>	<u>1.025</u>	<u>0.929</u>	<u>0.928</u>	<u>0.954</u>	<u>0.887</u>
PE	<u>0.944</u>	<u>1.071</u>	<u>0.965</u>	<u>0.944</u>	<u>0.988</u>	<u>0.933</u>
PG	<u>0.977</u>	<u>1.119</u>	<u>1.002</u>	<u>0.977</u>	<u>1.020</u>	<u>0.978</u>
PI	<u>1.010</u>	<u>1.165</u>	<u>1.040</u>	<u>1.010</u>	<u>1.053</u>	<u>1.024</u>
PK	<u>1.042</u>	<u>1.219</u>	<u>1.077</u>	<u>1.042</u>	<u>1.087</u>	<u>1.040</u>
PM	<u>1.097</u>	<u>1.273</u>	<u>1.114</u>	<u>1.097</u>	<u>1.122</u>	<u>1.055</u>
PO	<u>1.174</u>	<u>1.327</u>	<u>1.151</u>	<u>1.174</u>	<u>1.157</u>	<u>1.071</u>
PR	<u>1.251</u>	<u>1.502</u>	<u>1.236</u>	<u>1.251</u>	<u>1.232</u>	<u>1.131</u>
PT	<u>1.329</u>	<u>1.678</u>	<u>1.322</u>	<u>1.329</u>	<u>1.307</u>	<u>1.189</u>
PU	<u>1.407</u>	<u>1.853</u>	<u>1.407</u>	<u>1.407</u>	<u>1.382</u>	<u>1.249</u>
PW	<u>1.484</u>	<u>2.030</u>	<u>1.492</u>	<u>1.484</u>	<u>1.458</u>	<u>1.307</u>
PY	<u>1.513</u>	<u>2.071</u>	<u>1.522</u>	<u>1.513</u>	<u>1.486</u>	<u>1.333</u>
XA	<u>1.544</u>	<u>2.112</u>	<u>1.552</u>	<u>1.544</u>	<u>1.516</u>	<u>1.360</u>
XC	<u>1.575</u>	<u>2.154</u>	<u>1.583</u>	<u>1.575</u>	<u>1.547</u>	<u>1.387</u>
XE	<u>1.606</u>	<u>2.197</u>	<u>1.615</u>	<u>1.606</u>	<u>1.577</u>	<u>1.415</u>
XG	<u>1.638</u>	<u>2.241</u>	<u>1.647</u>	<u>1.638</u>	<u>1.609</u>	<u>1.443</u>

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[XX](#)

[1.670](#)

[2.286](#)

[1.681](#)

[1.670](#)

[1.642](#)

[1.472](#)

RULE 36. MODIFIED CAP FACTOR

For renewal policies effective on or after ~~4~~9/1/2013, an adjustment factor will be applied to policies meeting the following criteria:

- The policy has been continuously insured with Plymouth Rock for the prior 84 months OR is part of a qualified Agency Transfer
- The total Merit Rating Plan Operator points on rated drivers has not increased since the prior policy term
- There is at least one driver on the policy with ~~50-49~~50-49 years driving experience
- Annual mileage on no vehicle has increased by more than 20% over the prior term

Comparing the renewal premium before Modified Cap Factor to the expiring premium, this factor is determined as follows:

- If the year-over-year premium change on the policy is less than ~~10~~15%, no Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least ~~10~~15%, but ~~not more~~less than 20%, a ~~0.92-95~~0.92-95 Modified Cap Factor is applied
- If the year-over-year premium change on the policy is at least 20%, ~~the~~a ~~0.85-90~~0.85-90 Modified Cap Factor is applied

This adjustment will be applied after all other factors, including rate capping.