

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-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 108% 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 98% 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 108% 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 98% 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
 - 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 108% 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 98% 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 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 108% 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 98% 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 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 108% 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 98% 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 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-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%~~108% 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%~~98% 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%~~108% 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%~~98% 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
- 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 ~~110%~~108% 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 ~~97.5%~~98% 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 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 ~~110%~~108% 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 ~~97.5%~~98% 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 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 ~~110%~~108% 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%~~98% 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 Mt. Washington Assurance Corporation or has an HO4 policy from Bunker Hill Insurance Company. A discount of 14% 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 7% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a 4% discount would apply during the second year, and a 2% 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~~14% 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~~7% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a ~~3~~4% discount would apply during the second year, and a ~~1~~2% 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.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)				
	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100**</u>	
Deductibles:			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	\$300
Motorcycle:	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Advanced Driver Training:	5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7			
Good Student Discount:	10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1,2 and 4 – 9			
Student Away at School Discount:	15% classes 20, 21, 25, 26; 10% class 17; 5% class 18. Applied to Parts 1,2 and 4 – 9			
Passive Restraint Discount: <i>Applies only to Motor Homes and Antique Autos</i>	25% Parts 2, 3, 6 and 12			
Companion Discount:	14% 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:	7% in the first term the policy is with Plymouth Rock, 4% in the second term, 2% in the third term Parts 1-9, and 12			
Paid in Full Discount:	4% Applied to Parts 1 – 9, and 12			
Companion Commercial Auto Discount:	5% Applied to Parts 1 – 9, and 12			
eDocument Discount:	5% Applied to Parts 1 – 9, and 12			

Miscellaneous Rating Factors

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	<u>Actual Cash Value</u>						
Fire	10% of Comprehensive Premium						
Fire & Theft	70% of Comprehensive Premium						
Fire, Theft & C.A.C.	85% of Comprehensive Premium						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)							
Parts 7, 8 and 9 rating factor:	1.10						
TOWING AND LABOR (RULE 33)							
Private Passenger and Motorcycle:	\$50 per Disablement			\$100 per Disablement			
	\$8			\$16			
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							
ACCIDENT FORGIVENESS (RULE 37)							
Parts 1-9 and 12 rating factor:	1.065						
PREMIUM PACKAGE ENDORSEMENT							
	Fewer than 2 Vehicles with Part 7 or 8 Coverage			2 or more Vehicles with Part 7 or 8 Coverage			
Policy Level Premium	\$35			\$70			

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	1.040	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				

Formatted

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

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

SUBSTITUTE TRANSPORTATION (RULE 17)

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

DISCOUNTS (RULE 19)

Advanced Driver Training: 5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7

Formatted: Justified, Tab stops: 0.25", Left + 0.5", Left + 0.75", Left + 1", Left

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.
Good Student Discount: 10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1, 2 and 4-9
Student Away at School Discount: 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

Formatted Table

Formatted: Page break before

Motor Homes and Antique Autos

Companion Discount: ~~13~~¹⁴% 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~~⁷% in the first term the policy is with Plymouth Rock, ~~3~~⁴% in the second term , ~~1~~²% in the third term Parts 1-9, and 12

Paid in Full Discount: 4% Applied to Parts 1 – 9, and 12

Companion Commercial Auto Discount: 5% Applied to Parts 1 – 9, and 12

eDocument Discount: 5% Applied to Parts 1 – 9, and 12

DISCOUNTS (RULE 19) continued

Paid in Full Discount: 4% Applied to Parts 1 – 9, and 12

Companion Commercial Auto Discount: 5% Applied to Parts 1 – 9, and 12

eDocument Discount: 5% Applied to Parts 1 – 9, and 12

Formatted Table

Formatted: Justified, Tab stops: 0.25", Left + 0.5", Left + 0.75", Left + 1", Left

Formatted: Page break before

Miscellaneous Rating Factors

DISCOUNTS (RULE 19) continued							
Raid in Full Discount: 4% Applied to Parts 1, 9, and 12							
Companion Commercial Auto Discount: 5% Applied to Parts 1, 9, and 12							
eDocument Discount: 5% Applied to Parts 1, 9, and 12							
FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	<u>Actual Cash Value</u>						
Fire	10% of Comprehensive Premium						
Fire & Theft	70% of Comprehensive Premium						
Fire, Theft & C.A.C.	85% of Comprehensive Premium						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)							
Parts 7, 8 and 9 rating factor:	1.10						
TOWING AND LABOR (RULE 33)							
Private Passenger and Motorcycle:	\$50 per Disablement			\$100 per Disablement			
	\$8			\$16			
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							
ACCIDENT FORGIVENESS (RULE 37)							
Parts 1-9 and 12 rating factor:	1.065						
PREMIUM PACKAGE ENDORSEMENT							
	Fewer than 2 Vehicles with Part 7 or 8 Coverage			2 or more Vehicles with Part 7 or 8 Coverage			
Policy Level Premium	\$35			\$70			

Formatted: Page break before

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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	112	179	179	346	346	276	276	123
2	121	193	193	372	372	298	298	133
3	107	171	171	330	330	264	264	118
4	135	215	215	415	415	332	332	148
5	140	225	225	433	433	346	346	154
6	164	261	261	504	504	403	403	180
7	174	278	278	535	535	428	428	191
8	174	278	278	536	536	429	429	191
9	191	305	305	588	588	470	470	210
10	191	305	305	587	587	470	470	210
11	184	294	294	566	566	453	453	202
12	210	337	337	648	648	519	519	232
13	221	353	353	679	679	544	544	243
14	296	474	474	913	913	731	731	326
15	322	515	515	991	991	793	793	354
16	325	520	520	1002	1002	802	802	358
17	246	393	393	758	758	606	606	271
18	243	388	388	748	748	598	598	267
19	339	541	541	1043	1043	834	834	372
20	270	432	432	832	832	666	666	297
21	408	652	652	1255	1255	1004	1004	448
22	488	780	780	1503	1503	1203	1203	537
23	216	346	346	666	666	533	533	238
24	205	327	327	630	630	504	504	225
25	236	378	378	728	728	582	582	260
26	231	369	369	711	711	569	569	254
27	89	142	142	273	273	219	219	98
40	281	449	449	865	865	692	692	309
41	222	354	354	683	683	546	546	244
42	339	542	542	1045	1045	836	836	373
43	285	456	456	879	879	703	703	314
44	272	435	435	838	838	671	671	299
45	386	618	618	1190	1190	952	952	425

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, 2013
Class-Territory Base Rates
Part 1 (A-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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	258	424	295	895	508	806	457	241
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	313	502	363	1073	679	966	611	295
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	348	751	468	1211	820	1090	738	384
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	375	687	455	1129	729	1016	656	393
18	417	898	565	1271	958	1144	862	459
19	462	853	614	1183	890	1065	801	498
20	456	973	615	1222	972	1100	875	543
21	572	1037	833	1089	1035	980	932	714
22	565	1037	750	1073	965	966	869	670
23	431	833	582	1266	863	1139	777	437
24	399	757	489	1129	768	1016	691	392
25	394	857	505	1135	823	1022	741	443
26	485	887	677	1063	965	957	869	453
27	183	305	202	614	305	553	275	187
40	455	790	578	1248	865	1123	779	443
41	437	717	574	1163	872	1047	785	449
42	597	964	689	1280	1046	1152	941	577
43	509	892	635	1166	959	1049	863	546
44	431	822	722	1089	884	980	796	424
45	592	965	708	1133	1072	1020	965	597

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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	38	51	51	96	96	77	77	38
2	41	55	55	103	103	83	83	41
3	46	61	61	114	114	92	92	46
4	48	64	64	121	121	97	97	48
5	49	65	65	123	123	99	99	49
6	53	71	71	134	134	107	107	53
7	58	77	77	145	145	116	116	58
8	58	77	77	146	146	117	117	58
9	61	81	81	153	153	122	122	61
10	65	86	86	162	162	130	130	65
11	61	80	80	152	152	122	122	61
12	68	89	89	169	169	135	135	68
13	74	98	98	184	184	148	148	74
14	94	124	124	235	235	188	188	94
15	105	140	140	264	264	211	211	105
16	118	157	157	297	297	237	237	118
17	53	71	71	133	133	107	107	53
18	73	96	96	182	182	146	146	73
19	90	119	119	225	225	180	180	90
20	106	141	141	266	266	213	213	106
21	137	182	182	344	344	275	275	137
22	138	183	183	345	345	276	276	138
23	63	84	84	158	158	126	126	63
24	58	77	77	145	145	116	116	58
25	59	79	79	149	149	119	119	59
26	78	104	104	196	196	157	157	78
27	33	43	43	82	82	66	66	33
40	92	122	122	231	231	185	185	92
41	82	108	108	205	205	164	164	82
42	116	154	154	290	290	232	232	116
43	93	123	123	233	233	186	186	93
44	108	143	143	270	270	216	216	108
45	143	190	190	359	359	287	287	143

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, 2013
Class-Territory Base Rates
Part 2 (A-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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	175	241	241	456	456	365	365	210
2	180	248	248	468	468	374	374	216
3	206	284	284	536	536	429	429	248
4	221	305	305	575	575	460	460	266
5	204	281	281	530	530	424	424	245
6	231	318	318	601	601	481	481	277
7	236	325	325	614	614	491	491	283
8	252	347	347	655	655	524	524	303
9	255	351	351	662	662	530	530	306
10	247	341	341	643	643	514	514	297
11	252	347	347	654	654	523	523	302
12	281	387	387	730	730	584	584	337
13	248	342	342	646	646	516	516	298
14	263	362	362	683	683	546	546	315
15	346	477	477	900	900	720	720	416
16	332	458	458	864	864	691	691	399
17	275	379	379	714	714	571	571	330
18	281	387	387	730	730	584	584	337
19	243	335	335	632	632	505	505	292
20	247	340	340	641	641	513	513	296
21	304	420	420	792	792	633	633	365
22	277	382	382	720	720	576	576	332
23	212	292	292	552	552	441	441	255
24	331	456	456	861	861	689	689	397
25	252	347	347	654	654	523	523	302
26	321	442	442	834	834	667	667	385
27	155	214	214	403	403	323	323	186
40	213	293	293	553	553	443	443	255
41	254	351	351	661	661	529	529	305
42	242	333	333	629	629	503	503	290
43	316	436	436	823	823	658	658	380
44	227	313	313	590	590	472	472	272
45	328	452	452	853	853	683	683	394

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, 2013
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<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	233	388	305	751	486	676	437	255
2	273	426	327	835	505	752	455	276
3	283	443	347	846	598	761	538	328
4	286	435	324	880	560	792	504	295
5	303	456	358	865	582	779	524	307
6	303	444	355	931	619	838	557	324
7	338	518	425	961	663	865	597	354
8	322	499	405	925	669	833	602	330
9	348	499	410	999	671	899	604	361
10	314	493	402	996	711	896	640	311
11	352	558	420	1033	678	930	610	350
12	363	560	410	1079	739	971	665	422
13	370	544	423	1046	715	941	644	381
14	430	604	521	1214	812	1093	731	428
15	406	669	449	1143	772	1029	695	418
16	403	657	456	1140	725	1026	653	457
17	366	563	490	1138	696	1024	626	398
18	401	617	482	1192	793	1073	714	449
19	366	607	484	1072	750	965	675	370
20	380	676	424	1144	829	1030	746	506
21	476	757	571	1300	910	1170	819	397
22	503	794	540	1324	903	1192	813	442
23	374	620	400	1165	672	1049	605	434
24	391	686	516	1169	766	1052	689	386
25	394	717	471	1167	835	1050	752	476
26	437	689	521	1210	833	1089	750	442
27	249	381	299	747	478	672	430	244
40	306	530	381	1009	635	908	572	327
41	304	516	375	962	643	866	579	397
42	335	584	428	1036	732	932	659	353
43	475	665	527	1177	865	1059	779	445
44	319	561	409	1007	736	906	662	321
45	434	639	487	1304	886	1174	797	466

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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	17	27	27	51	51	41	41	18
2	18	29	29	55	55	44	44	20
3	16	25	25	49	49	39	39	17
4	20	32	32	62	62	49	49	22
5	21	33	33	64	64	51	51	23
6	24	39	39	75	75	60	60	27
7	26	41	41	79	79	64	64	28
8	26	41	41	80	80	64	64	28
9	28	45	45	87	87	70	70	31
10	28	45	45	87	87	70	70	31
11	27	44	44	84	84	67	67	30
12	31	50	50	96	96	77	77	34
13	33	52	52	101	101	81	81	36
14	44	70	70	136	136	108	108	48
15	48	76	76	147	147	118	118	53
16	48	77	77	149	149	119	119	53
17	36	58	58	112	112	90	90	40
18	36	58	58	111	111	89	89	40
19	50	80	80	155	155	124	124	55
20	40	64	64	123	123	99	99	44
21	60	97	97	186	186	149	149	67
22	72	116	116	223	223	178	178	80
23	32	51	51	99	99	79	79	35
24	30	49	49	94	94	75	75	33
25	35	56	56	108	108	86	86	39
26	34	55	55	105	105	84	84	38
27	13	21	21	41	41	32	32	14
40	42	67	67	128	128	103	103	46
41	33	53	53	101	101	81	81	36
42	50	80	80	155	155	124	124	55
43	42	68	68	130	130	104	104	47
44	40	65	65	124	124	99	99	44
45	57	92	92	177	177	141	141	63

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, 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	21	47	30	74	43	67	39	21
2	22	50	36	83	45	75	41	21
3	24	52	37	92	56	83	50	23
4	26	61	42	107	64	96	58	24
5	26	59	45	107	67	96	60	29
6	26	69	45	119	79	107	71	30
7	27	62	45	124	77	112	69	26
8	31	69	49	129	86	116	77	30
9	37	80	57	138	90	124	81	37
10	35	82	62	137	100	123	90	34
11	39	102	62	143	106	129	95	41
12	38	89	67	143	110	129	99	42
13	41	100	69	136	108	122	97	42
14	49	114	80	144	115	130	104	49
15	56	120	77	133	114	120	103	54
16	67	121	102	142	124	128	112	70
17	38	90	59	143	91	129	82	40
18	51	120	76	158	126	142	113	57
19	54	116	80	147	122	132	110	59
20	57	134	85	150	127	135	114	70
21	78	137	116	150	145	135	131	89
22	78	140	102	150	134	135	121	83
23	42	120	75	151	108	136	97	48
24	41	98	65	143	98	129	88	41
25	47	124	70	142	113	128	102	50
26	55	115	86	139	124	125	112	56
27	19	42	26	72	40	65	36	21
40	43	107	76	147	113	132	102	45
41	41	99	78	137	108	123	97	47
42	62	133	89	150	133	135	120	61
43	56	124	86	146	127	131	114	58
44	56	108	89	127	114	114	103	62
45	61	136	99	151	145	136	131	66

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	258	513	513	726	726	581	581	284
2	253	504	504	714	714	571	571	279
3	266	530	530	751	751	600	600	293
4	279	554	554	785	785	628	628	307
5	288	573	573	811	811	649	649	317
6	299	594	594	841	841	673	673	328
7	309	614	614	869	869	695	695	339
8	332	661	661	937	937	749	749	366
9	329	653	653	926	926	740	740	361
10	330	656	656	930	930	744	744	363
11	353	702	702	994	994	795	795	388
12	382	760	760	1076	1076	861	861	420
13	358	713	713	1009	1009	808	808	394
14	439	874	874	1238	1238	990	990	483
15	470	934	934	1323	1323	1059	1059	517
16	451	898	898	1271	1271	1017	1017	496
17	370	736	736	1042	1042	834	834	407
18	432	860	860	1218	1218	974	974	475
19	391	778	778	1101	1101	881	881	430
20	414	824	824	1168	1168	934	934	456
21	540	1074	1074	1521	1521	1217	1217	594
22	572	1138	1138	1612	1612	1289	1289	629
23	349	694	694	984	984	787	787	384
24	375	746	746	1056	1056	845	845	412
25	392	779	779	1104	1104	883	883	431
26	466	927	927	1313	1313	1051	1051	513
27	230	457	457	648	648	518	518	253
40	321	638	638	903	903	723	723	353
41	339	675	675	956	956	765	765	373
42	357	710	710	1006	1006	805	805	393
43	406	807	807	1143	1143	915	915	447
44	365	725	725	1027	1027	822	822	401
45	423	842	842	1192	1192	954	954	466

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Class-Territory Base Rates

Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	117	138	138	140	140	112	112	140
2	119	141	141	142	142	114	114	142
3	124	146	146	148	148	118	118	148
4	121	144	144	145	145	116	116	146
5	122	144	144	146	146	117	117	146
6	126	149	149	150	150	120	120	151
7	129	152	152	154	154	123	123	154
8	139	164	164	166	166	133	133	166
9	131	155	155	157	157	125	125	157
10	136	161	161	163	163	131	131	163
11	140	165	165	167	167	134	134	168
12	147	174	174	176	176	141	141	177
13	167	198	198	201	201	160	160	201
14	185	218	218	221	221	177	177	221
15	200	237	237	239	239	192	192	240
16	289	342	342	346	346	277	277	347
17	110	130	130	131	131	105	105	131
18	195	231	231	233	233	187	187	234
19	220	261	261	264	264	211	211	264
20	207	245	245	248	248	198	198	248
21	279	330	330	334	334	267	267	335
22	299	354	354	358	358	287	287	359
23	207	246	246	248	248	199	199	249
24	149	177	177	179	179	143	143	179
25	224	265	265	268	268	215	215	269
26	258	306	306	309	309	247	247	310
27	108	128	128	130	130	104	104	130
40	140	166	166	168	168	134	134	168
41	149	176	176	178	178	143	143	179
42	155	183	183	185	185	148	148	186
43	175	207	207	209	209	167	167	210
44	270	320	320	324	324	259	259	324
45	192	227	227	230	230	184	184	231

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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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

Symbol	Model Year																				1990 - 1993	1989 & Earlier			
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996			1995	1994	
1	1.000	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	0.090
2	1.059	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	0.105
3	1.121	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	0.123
4	1.188	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	0.147
5	1.259	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	0.173
6	1.336	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	0.201
7	1.417	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	0.236
8	1.505	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	0.280
10	1.598	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	0.326
11	1.697	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	0.388
12	1.802	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	0.456
13	1.820	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
14	1.937	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	0.607
15	2.058	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	0.715
16	2.190	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	0.847
17	2.331	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	1.004
18	2.518	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	1.154
19	2.681	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	1.305
20	2.915	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	1.455
21	3.313	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	1.691
22	3.559	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	#N/A
23	3.805	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	#N/A
24	4.172	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	#N/A
25	4.541	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	#N/A
26	4.908	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	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Model Year / Symbol Factors

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year																				1990 - 1993	1989 & Earlier		
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996			1995	1994
1	0.793	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	0.402	0.096
2	0.880	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	0.444	0.125
3	0.930	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	0.468	0.149
4	0.984	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	0.492	0.178
5	1.041	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	0.519	0.213
6	1.103	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	0.548	0.252
7	1.169	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	0.578	0.306
8	1.239	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	0.611	0.367
10	1.314	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	0.646	0.439
11	1.329	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	0.652	0.501
12	1.411	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	0.689	0.607
13	1.499	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	0.731	0.731
14	1.595	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	0.774	0.882
15	1.697	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	0.822	1.060
16	1.805	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	0.871	1.281
17	1.920	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	0.926	1.546
18	2.074	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	1.000	1.778
19	2.209	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	1.065	2.010
20	2.520	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	1.215	2.354
21	2.723	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	1.313	2.598
22	2.924	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	1.410	#N/A
23	3.126	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	1.507	#N/A
24	3.428	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	1.653	#N/A
25	3.730	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	1.799	#N/A
26	4.033	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	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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	1.185	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.255	1.110	0.573	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.272	1.120	0.591	\$ 30,000	1.249		
35/50	1.291	1.160	0.829	\$ 35,000	1.254		
35/80	1.300	1.180	0.900	\$ 40,000	1.258		
40/70	1.340	1.230	1.147	\$ 45,000	1.262		
50/100	1.400	1.330	1.625	\$ 50,000	1.265		
100/100	1.450	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>
\$14	See Page R-4	\$13	See Page R-3	\$18

	<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 Rates
Residual Market Rates - Effective October 1, 2013
Increased Limits Factors and Flat Rates

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 32
20/50	\$ 33
25/50	\$ 34
25/60	\$ 36
35/80	\$ 39
50/100	\$ 42
100/100	\$ 46
100/200	\$ 47
100/300	\$ 48
200/400	\$ 57
250/500	\$ 60
250/1000	\$ 61
300/500	\$ 68
500/500	\$ 90
500/1000	\$ 91

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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	0.730	0.746	0.655
0.45<Relativity<=0.5	MRG15	0.729	0.798	0.762	0.766	0.677
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	0.866	0.892	0.890	0.852	0.788
0.75<Relativity<=0.85	MRG31	0.943	0.981	0.924	0.925	0.899
0.85<Relativity<=1.05**	MRG33	0.977	1.010	0.958	0.964	0.944
1.05<Relativity<=1.15	MRG35	0.988	1.011	0.992	0.990	0.983
1.15<Relativity<=1.2	MRG41	0.990	1.011	1.056	1.027	1.086
1.2<Relativity<=1.4	MRG43	0.993	1.012	1.094	1.044	1.132
1.4<Relativity<=1.5	MRG45	1.026	1.050	1.137	1.081	1.179
1.5<Relativity<=1.6	MRG51	1.144	1.233	1.214	1.206	1.337
1.6<Relativity<=2.7	MRG53	1.221	1.312	1.260	1.250	1.405
2.7<Relativity	MRG55	1.332	1.399	1.330	1.298	1.491

*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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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

**2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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	1.080	1.060	1.040	1.020	1.010	1.000
	1	1.000	1.000	1.000	1.000	1.000	1.000
	2	0.990	1.000	1.000	1.000	1.000	1.000
	3	0.980	0.990	1.000	1.000	1.000	1.000
	4	0.970	0.985	1.000	1.000	1.000	1.000
	5	0.960	0.975	0.990	1.000	1.000	1.000
	6+	0.950	0.965	0.980	0.990	1.000	1.000
	R	1.000	1.000	1.000	1.000	1.000	1.000

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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 & CHARLESTOV	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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
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

**2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
Merit Rating Plan Factors**

Operators with at least 6 but less than 49 Years' Driving Experience						Operators with 49 or More Years of Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83	99	0.88	0.83	0.86	0.79	0.95
98	0.92	0.97	0.94	0.95	0.99	98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03	1	1.29	1.51	1.58	1.27	1.00
2	1.24	1.13	1.17	1.16	1.06	2	1.46	1.61	1.67	1.36	1.03
3	1.38	1.20	1.20	1.19	1.09	3	1.62	1.70	1.72	1.40	1.06
4	1.52	1.27	1.32	1.29	1.12	4	1.78	1.80	1.88	1.50	1.09
5	1.66	1.33	1.44	1.55	1.15	5	1.95	1.89	2.05	1.81	1.12
6	1.80	1.40	1.55	1.66	1.18	6	2.11	1.99	2.21	1.94	1.15
7	1.94	1.55	1.67	1.77	1.21	7	2.28	2.20	2.38	2.07	1.18
8	2.09	1.70	1.79	1.88	1.24	8	2.45	2.41	2.55	2.19	1.21
9	2.23	1.85	1.92	1.98	1.27	9	2.62	2.63	2.74	2.31	1.24
10	2.38	2.00	2.01	2.08	1.30	10	2.79	2.84	2.86	2.44	1.27
11	2.52	2.15	2.14	2.19	1.33	11	2.96	3.05	3.05	2.56	1.30
12	2.67	2.30	2.27	2.30	1.36	12	3.13	3.27	3.23	2.69	1.33
13	2.81	2.45	2.39	2.40	1.39	13	3.30	3.48	3.40	2.81	1.36
14	2.96	2.60	2.51	2.51	1.42	14	3.47	3.69	3.57	2.94	1.39
15	3.10	2.75	2.63	2.62	1.45	15	3.64	3.91	3.74	3.06	1.42
16	3.25	2.90	2.75	2.72	1.48	16	3.81	4.12	3.91	3.19	1.45
17	3.39	3.05	2.87	2.83	1.51	17	3.98	4.33	4.08	3.31	1.48
18	3.54	3.20	2.99	2.94	1.54	18	4.15	4.54	4.25	3.44	1.51
19	3.68	3.35	3.10	3.04	1.57	19	4.32	4.76	4.42	3.56	1.54
20	3.83	3.50	3.22	3.15	1.61	20	4.49	4.97	4.59	3.69	1.56
21	3.97	3.65	3.34	3.26	1.64	21	4.67	5.18	4.76	3.81	1.59
22	4.12	3.80	3.46	3.36	1.67	22	4.84	5.40	4.93	3.94	1.62
23	4.26	3.95	3.58	3.47	1.70	23	5.01	5.61	5.10	4.06	1.65
24	4.41	4.10	3.70	3.58	1.73	24	5.18	5.82	5.27	4.19	1.68
25	4.55	4.25	3.82	3.68	1.76	25	5.35	6.04	5.44	4.31	1.71
26	4.70	4.40	3.94	3.79	1.79	26	5.52	6.25	5.61	4.44	1.74
27	4.84	4.55	4.06	3.90	1.82	27	5.69	6.46	5.78	4.56	1.77
28	4.99	4.70	4.18	4.00	1.85	28	5.86	6.67	5.95	4.69	1.80
29	5.13	4.85	4.30	4.11	1.88	29	6.03	6.89	6.12	4.81	1.83
30	5.28	5.00	4.42	4.22	1.91	30	6.20	7.10	6.29	4.93	1.86
31	5.42	5.15	4.54	4.32	1.94	31	6.37	7.31	6.46	5.06	1.89
32	5.57	5.30	4.65	4.43	1.97	32	6.54	7.53	6.63	5.18	1.92
33	5.71	5.45	4.77	4.54	2.00	33	6.71	7.74	6.80	5.31	1.95
34	5.86	5.60	4.89	4.64	2.03	34	6.88	7.95	6.97	5.43	1.98
35	6.00	5.75	5.01	4.75	2.06	35	7.05	8.17	7.14	5.56	2.01
36	6.15	5.90	5.13	4.86	2.09	36	7.22	8.38	7.31	5.68	2.04
37	6.29	6.05	5.25	4.96	2.12	37	7.39	8.59	7.48	5.81	2.07
38	6.44	6.20	5.37	5.07	2.15	38	7.56	8.80	7.65	5.93	2.10
39	6.58	6.35	5.49	5.18	2.18	39	7.73	9.02	7.82	6.06	2.13
40	6.73	6.50	5.61	5.28	2.21	40	7.90	9.23	7.99	6.18	2.15
41	6.87	6.65	5.73	5.39	2.24	41	8.07	9.44	8.16	6.31	2.18
42	7.02	6.80	5.85	5.50	2.27	42	8.24	9.66	8.33	6.43	2.21
43	7.16	6.95	5.97	5.60	2.30	43	8.41	9.87	8.50	6.56	2.24
44	7.31	7.10	6.09	5.71	2.33	44	8.58	10.08	8.67	6.68	2.27
45	7.45	7.25	6.20	5.82	2.36	45	8.75	10.30	8.84	6.81	2.30

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014
 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

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Class-Territory Residual Market Charges

Part 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	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	7	7	0	0	7	7	0
16	0	0	0	0	0	7	7	0
17	7	7	7	7	7	7	7	7
18	0	0	0	0	0	7	7	0
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	7	7	7
21	0	0	0	0	0	7	7	7
22	0	0	0	0	0	0	0	0
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	7	7	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	7	7	0	0	7	7	7
44	0	7	7	0	0	7	7	7
45	0	0	0	0	0	0	0	7

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Class-Territory Residual Market Charges

Part 2

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	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	2	2	0	0	2	2	0
16	0	0	0	0	0	2	2	0
17	2	2	2	2	2	2	2	2
18	0	0	0	0	0	2	2	0
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	2	2	2
21	0	0	0	0	0	2	2	2
22	0	0	0	0	0	0	0	0
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	2	2	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	2	2	0	0	2	2	2
44	0	2	2	0	0	2	2	2
45	0	0	0	0	0	0	0	2

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2014 Massachusetts Private Passenger Automobile Insurance Rates Effective June 1, 2014

Class-Territory Residual Market Charges

Part 4

<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	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	4	4	0	0	4	4	0
16	0	0	0	0	0	4	4	0
17	4	4	4	4	4	4	4	4
18	0	0	0	0	0	4	4	0
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	4	4	4
21	0	0	0	0	0	4	4	4
22	0	0	0	0	0	0	0	0
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	4	4	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	4	4	0	0	4	4	4
44	0	4	4	0	0	4	4	4
45	0	0	0	0	0	0	0	4

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

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-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%~~108% 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%~~98% 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%~~108% 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%~~98% 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
- 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 ~~110%~~108% 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 ~~97.5%~~98% 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 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 ~~110%~~108% 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 ~~97.5%~~98% 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 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 ~~110%~~108% 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%~~98% 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 Mt. Washington Assurance Corporation or has an HO4 policy from Bunker Hill Insurance Company. A discount of ~~13~~14% 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~~7% of the premium paid for Parts 1-9, and 12 will apply. If the policy is renewed, a ~~3~~4% discount would apply during the second year, and a ~~1~~2% 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.

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	1.040	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				

Formatted

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

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

SUBSTITUTE TRANSPORTATION (RULE 17)

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

DISCOUNTS (RULE 19)

Advanced Driver Training: 5% classes 17, 18, 20, 21, 25, 26. Applied to Parts 1, 2, 4 and 7

Formatted: Justified, Tab stops: 0.25", Left + 0.5", Left + 0.75", Left + 1", Left

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.
Good Student Discount: 10% classes 20, 21, 25, 26; 15% classes 17, 18. Applied to Parts 1, 2 and 4-9
Student Away at School Discount: 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

Formatted Table

Formatted: Page break before

Motor Homes and Antique Autos

Companion Discount: ~~13~~¹⁴% 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~~⁷% in the first term the policy is with Plymouth Rock, ~~3~~⁴% in the second term , ~~1~~²% in the third term Parts 1-9, and 12

Paid in Full Discount: 4% Applied to Parts 1 – 9, and 12

Companion Commercial Auto Discount: 5% Applied to Parts 1 – 9, and 12

eDocument Discount: 5% Applied to Parts 1 – 9, and 12

DISCOUNTS (RULE 19) continued

Paid in Full Discount: 4% Applied to Parts 1 – 9, and 12

Companion Commercial Auto Discount: 5% Applied to Parts 1 – 9, and 12

eDocument Discount: 5% Applied to Parts 1 – 9, and 12

Formatted Table

Formatted: Justified, Tab stops: 0.25", Left + 0.5", Left + 0.75", Left + 1", Left

Formatted: Page break before

Miscellaneous Rating Factors

DISCOUNTS (RULE 19) continued							
Raid in Full Discount: 4% Applied to Parts 1, 9, and 12							
Companion Commercial Auto Discount: 5% Applied to Parts 1, 9, and 12							
eDocument Discount: 5% Applied to Parts 1, 9, and 12							
FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)							
	<u>Actual Cash Value</u>						
Fire	10% of Comprehensive Premium						
Fire & Theft	70% of Comprehensive Premium						
Fire, Theft & C.A.C.	85% of Comprehensive Premium						
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
OPTIONAL REPLACEMENT COST COVERAGE (RULE 35 PART B)							
Parts 7, 8 and 9 rating factor:	1.10						
TOWING AND LABOR (RULE 33)							
Private Passenger and Motorcycle:	\$50 per Disablement			\$100 per Disablement			
	\$8			\$16			
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)							
Apply a rate of \$4 to each \$100 of valuation.							
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)							
Refer to Rule 47							
ACCIDENT FORGIVENESS (RULE 37)							
Parts 1-9 and 12 rating factor:	1.065						
PREMIUM PACKAGE ENDORSEMENT							
	Fewer than 2 Vehicles with Part 7 or 8 Coverage			2 or more Vehicles with Part 7 or 8 Coverage			
Policy Level Premium	\$35			\$70			

Formatted: Page break before