

PLYMOUTH ROCK ASSURANCE CORPORATION

TNC AUTO COVERAGE ENDORSEMENT

This endorsement changes your policy. Please read it carefully.

DEFINITIONS.

The following definitions apply to this endorsement.

Business use exclusions - means the exclusions applicable “*while anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing or parking autos.*” These exclusions can be found in: Part 4 and Part 5 of the policy.

Livery exclusions - means the exclusions applicable to the use, or availability for use, of **your auto**: “*as a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.*” These exclusions can be found in the Amendatory Endorsement (PRA MA 099 07/16) attached to **your** policy.

TNC - is a person or entity that uses an online-enabled application or digital network to pre-arrange transportation services between clients and drivers. The drivers use personal vehicles to provide transportation for compensation. Examples of TNCs include, but are not limited to: Uber, Fasten, and Lyft.

TNC auto - means an **auto** listed on the Coverage Selections Page for which the premium for this endorsement has been charged.

TNC driver - means **you** or any person listed under “Operator(s) and Household Member(s)” on the Coverage Selections Page when using a **TNC auto** to provide **TNC services**. To be a **TNC driver** the person must have a “driver certificate” under M.G.L. c. 159A½.

TNC insurance - means insurance coverage purchased by a **TNC**. It provides motor vehicle liability coverage, and, to the extent required by law, personal injury protection and coverage for bodily injury caused by an uninsured or underinsured auto. The coverage is for loss arising while a **TNC driver** is engaged in **TNC services**.

TNC network - means the application or network used by a **TNC** to pre-arrange transportation services between clients and drivers.

TNC property - means property delivered by pre-arrangement through a **TNC network**.

TNC rider - means a passenger in a ride pre-arranged through a **TNC network**.

TNC services - means the offering or providing of pre-arranged transportation through a **TNC network**. This includes the following three periods of time.

Period 1.

The period of time when:

- (i) a **TNC driver** is logged into or is otherwise accessing a **TNC network**; and

(ii) the **TNC driver** is available to accept a passenger or delivery assignment but has not yet accepted an assignment; and

(iii) there is no **TNC rider** or **TNC property occupying the TNC auto**.

A **TNC driver** is not “available to accept a passenger or delivery assignment” under (ii) above whenever the **TNC driver** is engaged in transporting any person or property for compensation that is not a **TNC rider** or **TNC property**.

Period 2.

The period of time after a **TNC driver** has accepted an assignment from a **TNC** but no **TNC rider** or **TNC property** is **occupying the TNC auto**.

Period 3.

Any period of time while a **TNC rider** or **TNC property** is **occupying a TNC auto**.

TNC DRIVER COVERAGE.

Period 1.

The **livery exclusions** and **business use exclusions** do not apply during **Period 1**. However, any coverage under this endorsement for a loss occurring during **Period 1** is excess over any **TNC insurance**. This means **TNC insurance** is primary and **we** will reduce the amount recoverable under this policy by the amount recoverable under any **TNC insurance**. All other provisions of the policy apply.

Period 2 and Period 3.

The **livery exclusions** and **business use exclusions** apply during **Period 2** and **Period 3**. There is no coverage under this policy during those **Periods**.

CONDITIONS.

This endorsement applies only to a **TNC auto**.

We do not provide any coverage to or on behalf of any **TNC**.

We do not provide coverage for liability assumed under any contract or agreement. This does not apply to liability that **you** would have in the absence of the contract or agreement.

For any **accident** or loss, **you** and the operator of **your auto** at the time of the loss (if not **you**) must cooperate with **us**. **You** and such operator must ensure **we** have access to all data regarding the loss. This includes the dates and times: (i) the operator of **your auto** logged on and off a **TNC network**; and (ii) when an assignment was accepted through a **TNC network**. **You** must provide this data to **us** directly if available to **you**. **You** must also sign any document requested by **us** to obtain data from a **TNC**.



**Massachusetts
Personal Auto Application**

Date:	Time:
Underwriting Company: Plymouth Rock Assurance Corporation	
Agency/Producer Code:	

APPLICANT'S NAME AND RESIDENCE ADDRESS	POLICY NUMBER:			
	EFFECTIVE DATE:		EXPIRATION DATE:	
	PAYMENT METHOD:		PAYMENT PLAN:	

TELEPHONE:		AFFINITY GROUP:	
EMAIL:		MOTOR CLUB:	

VEHICLE INFORMATION							
VEH #	YEAR	MAKE, MODEL, BODY TYPE/ MOTORCYCLE CC	VIN NUMBER	VEHICLE TYPE	PRIMARY USE	PRINCIPALLY OPERATED BY	COST NEW OR MOTORCYCLE AVG RETAIL VALUE
VEH #	PURCHASED NEW/USED	ANTI-THEFT	CUSTOMIZED EQUIPMENT AMOUNT	EQUIPPED WITH SNOW PLOW	GROSS VEH WEIGHT	PLATE NUMBER	GARAGE LOCATION IF DIFFERENT FROM ABOVE

FINANCIAL INTEREST		NAME AND ADDRESS
VEH #	<input type="checkbox"/> ADDITIONAL INSURED LIENHOLDER <input type="checkbox"/> LEASE COMPANY	
VEH #	<input type="checkbox"/> ADDITIONAL INSURED LIENHOLDER <input type="checkbox"/> LEASE COMPANY	

RESIDENT & DRIVER INFORMATION: (Please include all household members who are of licensing age, whether licensed or not and any individual who customarily operates your vehicle.)

DRV #	NAME (AS IT APPEARS ON LICENSE)	LICENSE NUMBER / STATE	DATE OF BIRTH	DATE FIRST LICENSED			MERIT RATING POINTS		
				MASS	OTHER	MOTORCYCLE			
DRV #	RELATIONSHIP TO APPLICANT	MARITAL STATUS	DRIVER STATUS	LICENSE STATUS	LICENSED OUT OF STATE/COUNTRY PAST 3YRS	GOOD STUDENT	AWAY AT SCHOOL > 100 MILES	DRIVER TRAINING	MOTORCYCLE TRAINING COURSE/DATE

NOTICE: It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

LICENSE INFORMATION: Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.

MERIT RATING INFORMATION: If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.

ACCIDENTS/VIOLATIONS (Note: Your driving record is verified with the state Registry of Motor Vehicles)

HAS ANY DRIVER SHOWN ABOVE HAD AN ACCIDENT OR FILED A CLAIM, REGARDLESS OF FAULT, OR BEEN CONVICTED OF A MOVING VIOLATION WITHIN THE LAST 6 YEARS?				<input type="checkbox"/> YES <input type="checkbox"/> NO
DRV #	DATE OF ACCIDENT/VIOLATION/CLAIM	DESCRIPTION OF ACCIDENT/VIOLATION/CLAIM	CONVICTION DATE	TOTAL AMOUNT PAID

CURRENT CARRIER INFORMATION

ACTIVE PERSONAL AUTO	INSURANCE HISTORY	CURRENT CARRIER	CURRENT BI LIMITS

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or canceled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGE/PREMIUMS	Auto 1				Auto 2				
	Limits/DEDUCTIBLE			PREMIUM	Limits/DEDUCTIBLE			PREMIUM	
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON \$40,000 PER ACCIDENT				\$20,000 PER PERSON \$40,000 PER ACCIDENT				
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON		YOURSELF		\$8,000 PER PERSON		YOURSELF		
	\$ DED		YOURSELF & HOUSEHOLD MEMBERS		\$ DED		YOURSELF & HOUSEHOLD MEMBERS		
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	PER ACCIDENT				PER ACCIDENT				
OPTIONAL INSURANCE									
5. OPTIONAL BODILY INJURY TO OTHERS	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
6. MEDICAL PAYMENTS	PER ACCIDENT				PER ACCIDENT				
7. COLLISION ACV		WAIVER OF DEDUCTIBLE	\$ DED			WAIVER OF DEDUCTIBLE	\$ DED		
8. LIMITED COLLISION ACV	\$ DED				\$ DED				
9. COMPREHENSIVE ACV	500 DED				\$ DED				
10. SUBSTITUTE TRANSPORTATION UP TO	A DAY	\$	MAX		\$	A DAY	\$	MAX	
11. TOWING AND LABOR UP TO	PER DISPLACEMENT				PER DISPLACEMENT				
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
MERIT RATING PLAN	PREMIUM ADJUSTMENT				PREMIUM ADJUSTMENT				
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM*				PREMIUM*				
NEW CAR REPLACEMENT									
LOAN /LEASE GAP COVERAGE									
TNC AUTO COVERAGE									
TOTAL VEHICLE PREMIUM				\$	TOTAL VEHICLE PREMIUM				\$
ADDITIONAL COVERAGES/ENDORSEMENTS									
ESSENTIAL ASSURANCE									
TOTAL PREMIUM								\$	

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1. ARE ALL VEHICLES REGISTERED TO THE NAMED INSURED(S)		
2. ARE ANY OF THE VEHICLES USED OR REGISTERED COMMERCIALY OR USED FOR LIVERY?		
3. APPLICANT WAS THE NAMED INSURED OR RATED DRIVER ON AN AUTOMOBILE POLICY THAT WAS NON-RENEWED OR CANCELLED (EXCLUDING CANCELLATIONS FOR NON-PAYMENT) BY THE PLYMOUTH ROCK GROUP OF COMPANIES WITHIN THE PRECEDING 12 MONTHS.		
4. THERE IS AN OPERATOR IN THE HOUSE-HOLD WHO HAS FILED FALSE OR MISLEADING INFORMATION IN AN APPLICATION FOR INSURANCE, RENEWAL FOR INSURANCE OR CLAIM FOR BENEFITS IN THE PAST THREE YEARS.		

ADDITIONAL INFORMATION

REMARKS

FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting process, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

DECLARATIONS AND SIGNATURES

I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH OTHER AUTOMOBILE INSURANCE COMPANIES.

Signature of Applicant

Date and name

TO BE COMPLETED BY AGENT
THE INFORMATION CONTAINED IN THIS APPLICATION IS AS TOLD TO ME BY THE APPLICANT AND IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.

Signature of Agent

Date and name

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:
I AGREE TO BE BOUND BY THIS ELECTRONIC RECORD AND IT SHALL HAVE THE SAME LEGAL FORCE AND EFFECT AS THE WRITTEN APPLICATION.

Applicant's Name

RULE 16 ADDITIONAL COVERAGES

LOAN/LEASE GAP

Policies that meet the following conditions are eligible to purchase this coverage:

1. The vehicle must have both Comprehensive and Collision coverage.
2. The vehicle must be less than 6 model years old. (Years old will be determined by the difference between the policy effective year and the model year.)
3. There must be a loss payee, an additional interest, or a lien holder on the vehicle.

This endorsement will be rolled off at the first policy renewal of the calendar year in which the car becomes six model years old.

OPTIONAL NEW CAR REPLACEMENT (24 MONTHS)

This endorsement applies to Private Passenger Automobiles, excluding any which are non-owned, substitute, or rented vehicles.

Policies that meet the following conditions are eligible to purchase this coverage:

1. The vehicle must have both Comprehensive and Collision coverage.
2. The vehicle must be less than 3 model years old. (Years old will be determined by the difference between the policy effective year and the model year.)
3. The vehicle cannot be a leased vehicle (vehicles with additional interest).

The endorsement will be rolled off at the first policy renewal of the calendar year in which the car becomes three model years old.

ACCIDENT FORGIVENESS

Policies that meet the following conditions are eligible to purchase this coverage:

1. There can be no more than one surchargeable incident on the policy.
2. There must be at least one listed driver with six or more years of driving experience.

Upon the next renewal term, Plymouth Rock will not use a surchargeable accident for rating purposes provided that the conditions specified in the Accident Forgiveness endorsement are met.

If an accident is waived under an Accident Forgiveness endorsement, we will continue to waive that accident as long as the Accident Forgiveness endorsement remains on the policy.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

TNC AUTO COVERAGE ENDORSEMENT

If a policy lists a vehicle that is used to provide services through a transportation network company (TNC Services), the policyholder should purchase the TNC Auto Coverage Endorsement.

To be eligible to purchase the TNC Auto Coverage Endorsement: (i) only one vehicle listed on the policy may be used for TNC Services, and (ii) that vehicle must have Bodily Injury to Others (Part 5) coverage limits of at least

\$50,000 each person/\$100,000 each accident and Damage To Someone Else's Property (Part 4) coverage of at least \$50,000 per accident.

The TNC Auto Coverage Endorsement may be added at policy inception, midterm, or at renewal. Refer to the TNC Auto Coverage Endorsement for the actual terms of coverage. Refer to the Rate Pages for the applicable surcharge.

**Plymouth Rock Assurance Endorsements
For Use with Underwriting Tiers BB-XXXVII**

Forms	Number and Edition Date
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 01/17

Endorsements	Number and Edition Date
Guest Occupants Exclusion	M-0002-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 04-08)
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Suspension of Insurance	PP 02 01 01 05
Reinstatement of Insurance	PP 02 02 08 86
Federal Employees Using Autos in Government Business	PP 03 01 08 86
Optional Limits Transportation Expense Coverage	PP 03 02 06 98
Towing and Labor Costs Coverage	PP 03 03 01 04
Extended Non-Owned Coverage for Vehicles Furnished or Available for Regular Use	PP 03 06 01 05
Trailer/Camper Body Coverage (Maximum Limit of Liability)	PP 03 07 01 05
Coverage for Damage to Your Auto (Maximum Limit of Liability)	PP 03 08 06 94
Single Liability Limit	PP 03 09 01 05
Change Endorsement	PP 03 10 08 86

Underinsured Motorists Coverage	PP 03 11 01 05
Excess Electronic Equipment Coverage	PP 03 13 01 05
Customizing Equipment Coverage	PP 03 18 01 05
Additional Insured – Lessor	PP 03 19 08 86
Snowmobile Endorsement	PP 03 20 01 05
Limited Mexico Coverage	PP 03 21 01 05
Named Non-Owner Coverage	PP 03 22 01 05
Miscellaneous Type Vehicle Endorsement	PP 03 23 01 05
Liability Coverage Exclusion Endorsement	PP 03 26 06 94
Miscellaneous Type Vehicle Amendment (Motor Homes)	PP 03 28 06 98
Certificate of Insurance – Trusts	PP 03 33 06 98
Joint Ownership Coverage	PP 03 34 01 05
Auto Loan/Lease Coverage	PP 03 35 09 93
Single Uninsured Motorists Limit	PP 04 01 06 98
Single Underinsured Motorists Limit	PP 04 02 06 98
Coverage for Damage to Your Auto Exclusion Endorsement	PP 13 01 12 99
Trip Interruption Coverage	PP 13 02 01 05
Trust Endorsement	PP 13 03 01 05
Extended Non-Owned Coverage – Vehicles Furnished or Available for Use as a Public or Livery Conveyance	PP 13 05 01 05
Savings Pass Endorsement	PRAC MA-102-12-13
Replacement Cost Coverage	PRAC MA-104-04-08
Optional Replacement Cost Coverage	PRAC MA-105-04-08
Accident Forgiveness	PRAC MA-106-10-11
Original Equipment Manufacturers Parts Coverage	PRAC MA-107-04-08
Charitable Group Discount Endorsement	PRAC MA-108-05-08
Premium Package Endorsement	PRAC MA-110-12-10
Rewards Plus Endorsement	PRAC MA-111-01-17
AARP Rewards Plus Endorsement	PRAC MA-113-01-17
New England Patriots Assurance Plus Endorsement	PRA MA 012 01/17

Plymouth Rock Assurance PRIME Forms and Endorsements
For Use with Underwriting Tiers 00-9Z and all Motorcycles and Antique Motorcycles.

Forms	Number and Edition Date
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 01/17

Endorsements	Number and Edition Date
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed.04-14)
Medical Payments Endorsement	M-109-S (Ed.04-14)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible - Comprehensive	MPY-0039-S (Ed. 04-08)
New England Patriots Assurance Plus Endorsement	PRA MA 012 01/17
New Car Replacement Endorsement	PRA MA 101 01/15
Accident Forgiveness Endorsement	PRA MA 205 07/16
Extended Non-Owned Coverage Endorsement	PRA MA 207 01/15
Assurance Preferred Endorsement	PRA MA 209 01/15
Assurance Premier Endorsement	PRA MA 210 01/15
Optional New Car Replacement Endorsement	PRA MA 211 01/15
Auto Loan-Lease Gap Coverage Endorsement	PRA MA 212 01/15
Assurance Plus Endorsement	PRA MA 213 01/17
AARP Assurance Plus Endorsement	PRA MA 213A 01/17
Excluded Driver Endorsement Massachusetts	PRA MA 217 01/15
TNC Auto Coverage Endorsement	PRA MA 228 04/17
Plymouth Rock Safety Pledge	PRA MA 512 01/15
Savings Pass	PRAC MA-102-12-13
Original Equipment Manufacturer Parts Coverage	PRAC MA-107-04 08
Charitable Group Discount Endorsement	PRAC-MA-108-05-08
Get Home Safe Endorsement	PRAC MA-112-11-11

PLYMOUTH ROCK ASSURANCE CORPORATION
2017 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2017 (Tiers 00-9Z)

Vehicle Factors

Custom Equipment Factors

<u>Customization</u>		<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
<u>Minimum</u>	<u>Maximum</u>					
\$ -	\$ 1,000	1.000	1.000	1.000	1.000	1.000
\$ 1,001	\$ 2,000	1.000	1.000	1.000	1.027	1.040
\$ 2,001	\$ 3,000	1.000	1.000	1.000	1.055	1.082
\$ 3,001	\$ 4,000	1.000	1.000	1.000	1.083	1.125
\$ 4,001	\$ 5,000	1.000	1.000	1.000	1.112	1.170
\$ 5,001	\$ 6,000	1.000	1.000	1.000	1.142	1.217
\$ 6,001	\$ 7,000	1.000	1.000	1.000	1.173	1.266
\$ 7,001	\$ 8,000	1.000	1.000	1.000	1.205	1.317
\$ 8,001	\$ 9,000	1.000	1.000	1.000	1.238	1.370
\$ 9,001	\$ 10,000	1.000	1.000	1.000	1.271	1.425
\$ 10,001	\$ 11,000	1.000	1.000	1.000	1.305	1.482
\$ 11,001	\$ 12,000	1.000	1.000	1.000	1.340	1.541
\$ 12,001	\$ 13,000	1.000	1.000	1.000	1.376	1.603
\$ 13,001	\$ 14,000	1.000	1.000	1.000	1.413	1.667
\$ 14,001	\$ 15,000	1.000	1.000	1.000	1.451	1.734
\$ 15,001	\$ 16,000	1.000	1.000	1.000	1.490	1.803
\$ 16,001	\$ 17,000	1.000	1.000	1.000	1.530	1.875
\$ 17,001	\$ 18,000	1.000	1.000	1.000	1.571	1.950
\$ 18,001	\$ 19,000	1.000	1.000	1.000	1.613	2.028
\$ 19,001	\$ 20,000	1.000	1.000	1.000	1.657	2.109
\$ 20,001	\$ 21,000	1.000	1.000	1.000	1.702	2.193
\$ 21,001	\$ 22,000	1.000	1.000	1.000	1.748	2.281
\$ 22,001	\$ 23,000	1.000	1.000	1.000	1.795	2.372
\$ 23,001	\$ 24,000	1.000	1.000	1.000	1.843	2.467
\$ 24,001	\$ 25,000	1.000	1.000	1.000	1.893	2.566

For each \$1,000 above \$25,000, multiply the \$24,001-\$25,000 factors above by (1.04)^x for COMP and (1.027)^x for COLL where:

$$x = \text{RoundUp} \{ ((\text{Customization Amount} - \$25,000) / 1,000) \}$$

Business Use and TNC Use Factors

<u>TNC Use</u>	<u>Business</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
	<u>Use</u>					
No	Yes	1.110	1.110	1.110	1.110	1.110
No	No	1.000	1.000	1.000	1.000	1.000
Yes	No	1.070	1.070	1.070	1.070	1.070
Yes	Yes	1.188	1.188	1.188	1.188	1.188

RULE 16 ADDITIONAL COVERAGES

LOAN/LEASE GAP

Policies that meet the following conditions are eligible to purchase this coverage:

1. The vehicle must have both Comprehensive and Collision coverage.
2. The vehicle must be less than 6 model years old. (Years old will be determined by the difference between the policy effective year and the model year.)
3. There must be a loss payee, an additional interest, or a lien holder on the vehicle.

This endorsement will be rolled off at the first policy renewal of the calendar year in which the car becomes six model years old.

OPTIONAL NEW CAR REPLACEMENT (24 MONTHS)

This endorsement applies to Private Passenger Automobiles, excluding any which are non-owned, substitute, or rented vehicles.

Policies that meet the following conditions are eligible to purchase this coverage:

1. The vehicle must have both Comprehensive and Collision coverage.
2. The vehicle must be less than 3 model years old. (Years old will be determined by the difference between the policy effective year and the model year.)
3. The vehicle cannot be a leased vehicle (vehicles with additional interest).

The endorsement will be rolled off at the first policy renewal of the calendar year in which the car becomes three model years old.

ACCIDENT FORGIVENESS

Policies that meet the following conditions are eligible to purchase this coverage:

1. There can be no more than one surchargeable incident on the policy.
2. There must be at least one listed driver with six or more years of driving experience.

Upon the next renewal term, Plymouth Rock will not use a surchargeable accident for rating purposes provided that the conditions specified in the Accident Forgiveness endorsement are met.

If an accident is waived under an Accident Forgiveness endorsement, we will continue to waive that accident as long as the Accident Forgiveness endorsement remains on the policy.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

TNC AUTO COVERAGE ENDORSEMENT

If a policy lists a vehicle that is used to provide services through a transportation network company (TNC Services), the policyholder should purchase the TNC Auto Coverage Endorsement.

To be eligible to purchase the TNC Auto Coverage Endorsement: (i) only one vehicle listed on the policy may be used for TNC Services, and (ii) that vehicle must have Bodily Injury to Others (Part 5) coverage limits of at least

\$50,000 each person/\$100,000 each accident and Damage To Someone Else's Property (Part 4) coverage of at least \$50,000 per accident.

The TNC Auto Coverage Endorsement may be added at policy inception, midterm, or at renewal.
Refer to the TNC Auto Coverage Endorsement for the actual terms of coverage.
Refer to the Rate Pages for the applicable surcharge.

**Plymouth Rock Assurance Endorsements
For Use with Underwriting Tiers BB-XXXVII**

Forms	Number and Edition Date
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 01/17

Endorsements	Number and Edition Date
Guest Occupants Exclusion	M-0002-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 04-08)
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Suspension of Insurance	PP 02 01 01 05
Reinstatement of Insurance	PP 02 02 08 86
Federal Employees Using Autos in Government Business	PP 03 01 08 86
Optional Limits Transportation Expense Coverage	PP 03 02 06 98
Towing and Labor Costs Coverage	PP 03 03 01 04
Extended Non-Owned Coverage for Vehicles Furnished or Available for Regular Use	PP 03 06 01 05
Trailer/Camper Body Coverage (Maximum Limit of Liability)	PP 03 07 01 05
Coverage for Damage to Your Auto (Maximum Limit of Liability)	PP 03 08 06 94
Single Liability Limit	PP 03 09 01 05
Change Endorsement	PP 03 10 08 86

Underinsured Motorists Coverage	PP 03 11 01 05
Excess Electronic Equipment Coverage	PP 03 13 01 05
Customizing Equipment Coverage	PP 03 18 01 05
Additional Insured – Lessor	PP 03 19 08 86
Snowmobile Endorsement	PP 03 20 01 05
Limited Mexico Coverage	PP 03 21 01 05
Named Non-Owner Coverage	PP 03 22 01 05
Miscellaneous Type Vehicle Endorsement	PP 03 23 01 05
Liability Coverage Exclusion Endorsement	PP 03 26 06 94
Miscellaneous Type Vehicle Amendment (Motor Homes)	PP 03 28 06 98
Certificate of Insurance – Trusts	PP 03 33 06 98
Joint Ownership Coverage	PP 03 34 01 05
Auto Loan/Lease Coverage	PP 03 35 09 93
Single Uninsured Motorists Limit	PP 04 01 06 98
Single Underinsured Motorists Limit	PP 04 02 06 98
Coverage for Damage to Your Auto Exclusion Endorsement	PP 13 01 12 99
Trip Interruption Coverage	PP 13 02 01 05
Trust Endorsement	PP 13 03 01 05
Extended Non-Owned Coverage – Vehicles Furnished or Available for Use as a Public or Livery Conveyance	PP 13 05 01 05
Savings Pass Endorsement	PRAC MA-102-12-13
Replacement Cost Coverage	PRAC MA-104-04-08
Optional Replacement Cost Coverage	PRAC MA-105-04-08
Accident Forgiveness	PRAC MA-106-10-11
Original Equipment Manufacturers Parts Coverage	PRAC MA-107-04-08
Charitable Group Discount Endorsement	PRAC MA-108-05-08
Premium Package Endorsement	PRAC MA-110-12-10
Rewards Plus Endorsement	PRAC MA-111-01-17
AARP Rewards Plus Endorsement	PRAC MA-113-01-17
New England Patriots Assurance Plus Endorsement	PRA MA 012 01/17

Plymouth Rock Assurance PRIME Forms and Endorsements
For Use with Underwriting Tiers 00-9Z and all Motorcycles and Antique Motorcycles.

Forms	Number and Edition Date
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 01/17

Endorsements	Number and Edition Date
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed.04-14)
Medical Payments Endorsement	M-109-S (Ed.04-14)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible - Comprehensive	MPY-0039-S (Ed. 04-08)
New England Patriots Assurance Plus Endorsement	PRA MA 012 01/17
New Car Replacement Endorsement	PRA MA 101 01/15
Accident Forgiveness Endorsement	PRA MA 205 07/16
Extended Non-Owned Coverage Endorsement	PRA MA 207 01/15
Assurance Preferred Endorsement	PRA MA 209 01/15
Assurance Premier Endorsement	PRA MA 210 01/15
Optional New Car Replacement Endorsement	PRA MA 211 01/15
Auto Loan-Lease Gap Coverage Endorsement	PRA MA 212 01/15
Assurance Plus Endorsement	PRA MA 213 01/17
AARP Assurance Plus Endorsement	PRA MA 213A 01/17
Excluded Driver Endorsement Massachusetts	PRA MA 217 01/15
<u>TNC Auto Coverage Endorsement</u>	<u>PRA MA 228 04/17</u>
Plymouth Rock Safety Pledge	PRA MA 512 01/15
Savings Pass	PRAC MA-102-12-13
Original Equipment Manufacturer Parts Coverage	PRAC MA-107-04 08
Charitable Group Discount Endorsement	PRAC-MA-108-05-08
Get Home Safe Endorsement	PRAC MA-112-11-11

More Than Just Insurance.



**Massachusetts
Personal Auto Application**

Date:	Time:
Underwriting Company: Plymouth Rock Assurance Corporation	
Agency/Producer Code:	

APPLICANT'S NAME AND RESIDENCE ADDRESS	POLICY NUMBER:			
	EFFECTIVE DATE:		EXPIRATION DATE:	
	PAYMENT METHOD:		PAYMENT PLAN:	

TELEPHONE:		AFFINITY GROUP:	
EMAIL:		MOTOR CLUB:	

VEHICLE INFORMATION								
VEH #	YEAR	MAKE, MODEL, BODY TYPE/ MOTORCYCLE CC		VIN NUMBER	VEHICLE TYPE	PRIMARY USE	PRINCIPALLY OPERATED BY	COST NEW OR MOTORCYCLE AVG RETAIL VALUE
VEH #	PURCHASED NEW/USED	ANTI-THEFT	CUSTOMIZED EQUIPMENT AMOUNT	EQUIPPED WITH SNOW PLOW	GROSS VEH WEIGHT	PLATE NUMBER	GARAGE LOCATION IF DIFFERENT FROM ABOVE	

FINANCIAL INTEREST		NAME AND ADDRESS
VEH #	<input type="checkbox"/> ADDITIONAL INSURED LIENHOLDER <input type="checkbox"/> LEASE COMPANY	
VEH #	<input type="checkbox"/> ADDITIONAL INSURED LIENHOLDER <input type="checkbox"/> LEASE COMPANY	

RESIDENT & DRIVER INFORMATION: (Please include all household members who are of licensing age, whether licensed or not and any individual who customarily operates your vehicle.)

DRV #	NAME (AS IT APPEARS ON LICENSE)	LICENSE NUMBER / STATE	DATE OF BIRTH	DATE FIRST LICENSED			MERIT RATING POINTS		
				MASS	OTHER	MOTORCYCLE			
DRV #	RELATIONSHIP TO APPLICANT	MARITAL STATUS	DRIVER STATUS	LICENSE STATUS	LICENSED OUT OF STATE/COUNTRY PAST 3YRS	GOOD STUDENT	AWAY AT SCHOOL > 100 MILES	DRIVER TRAINING	MOTORCYCLE TRAINING COURSE/DATE

[Primary Status Code for Commercial and Noncommercial Licenses from the Registry of Motor Vehicles]. Change unrelated to the TNC form. This column was unintentionally omitted in the original filing (see SERFF# PRAC-130017715).

NOTICE: It is a crime to knowingly provide false or fraudulent information for the purpose of obtaining insurance. Providing deceptive, misleading or incomplete information in this application and if such false information is used to obtain insurance under any or all of the Optional Insurance Parts and we may cancel your policy. Submitting false information on this application for all household members and customary operators required to be listed and the amount of premium to be paid for this policy and during the policy period. We may also limit our payment to the actual cash value of the vehicle at the time of the loss.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

LICENSE INFORMATION: Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.

MERIT RATING INFORMATION: If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.

ACCIDENTS/VIOLATIONS (Note: Your driving record is verified with the state Registry of Motor Vehicles)
HAS ANY DRIVER SHOWN ABOVE HAD AN ACCIDENT OR FILED A CLAIM, REGARDLESS OF FAULT, OR BEEN CONVICTED OF A MOVING VIOLATION WITHIN THE LAST 6 YEARS?

				<input type="checkbox"/> YES <input type="checkbox"/> NO
DRV #	DATE OF ACCIDENT/VIOLATION/CLAIM	DESCRIPTION OF ACCIDENT/VIOLATION/CLAIM	CONVICTION DATE	TOTAL AMOUNT PAID

CURRENT CARRIER INFORMATION

ACTIVE PERSONAL AUTO	INSURANCE HISTORY	CURRENT CARRIER	CURRENT BI LIMITS

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or canceled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGE/PREMIUMS	Auto 1				Auto 2				
	Limits/DEDUCTIBLE			PREMIUM	Limits/DEDUCTIBLE			PREMIUM	
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON \$40,000 PER ACCIDENT				\$20,000 PER PERSON \$40,000 PER ACCIDENT				
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON		YOURSELF		\$8,000 PER PERSON		YOURSELF		
	\$ DED		YOURSELF & HOUSEHOLD MEMBERS		\$ DED		YOURSELF & HOUSEHOLD MEMBERS		
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	PER ACCIDENT				PER ACCIDENT				
OPTIONAL INSURANCE									
5. OPTIONAL BODILY INJURY TO OTHERS	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
6. MEDICAL PAYMENTS	PER ACCIDENT				PER ACCIDENT				
7. COLLISION ACV		WAIVER OF DEDUCTIBLE	\$ DED			WAIVER OF DEDUCTIBLE	\$ DED		
8. LIMITED COLLISION ACV			\$ DED				\$ DED		
9. COMPREHENSIVE ACV			500 DED				\$ DED		
10. SUBSTITUTE TRANSPORTATION UP TO		A DAY	\$ MAX		\$	A DAY	\$ MAX		
11. TOWING AND LABOR UP TO	PER DISPLACEMENT				PER DISPLACEMENT				
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	PER PERSON				PER PERSON				
	PER ACCIDENT				PER ACCIDENT				
MERIT RATING PLAN	PREMIUM ADJUSTMENT				PREMIUM ADJUSTMENT				
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE		PREMIUM*				PREMIUM*			
NEW CAR REPLACEMENT									
LOAN /LEASE GAP COVERAGE									
TNC AUTO COVERAGE	Basic Option			Included	No Coverage			-	
TOTAL VEHICLE PREMIUM				\$	TOTAL VEHICLE PREMIUM				\$
ADDITIONAL COVERAGES/ENDORSEMENTS									
ESSENTIAL ASSURANCE									
TOTAL PREMIUM								\$	

The Limits/Deductible and Premium columns will reflect whether TNC AUTO COVERAGE is included or not.

New row added for TNC AUTO COVERAGE.

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1. ARE ALL VEHICLES REGISTERED TO THE NAMED INSURED(S)		
2. ARE ANY OF THE VEHICLES USED OR REGISTERED COMMERCIALY OR USED FOR LIVERY?		
3. APPLICANT WAS THE NAMED INSURED OR RATED DRIVER ON AN AUTOMOBILE POLICY THAT WAS NON-RENEWED OR CANCELLED (EXCLUDING CANCELLATIONS FOR NON-PAYMENT) BY THE PLYMOUTH ROCK GROUP OF COMPANIES WITHIN THE PRECEDING 12 MONTHS.		
4. THERE IS AN OPERATOR IN THE HOUSEHOLD WHO HAS FILED FALSE OR MISLEADING INFORMATION IN AN APPLICATION FOR INSURANCE, RENEWAL FOR INSURANCE OR CLAIM FOR BENEFITS IN THE PAST THREE YEARS.		

ADDITIONAL INFORMATION

The 2012 Toyota Camry (VIN 12345678901234567) used as a Part Time TNC Auto for Lyft with John Smith as Driver.

Text will be added in the Additional Info Box with the answers to UW questions – [Vehicle Description], [Part Time or Full Time], [TNC Company Name], [Driver Name].

REMARKS

FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting process, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

DECLARATIONS AND SIGNATURES

I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH OTHER AUTOMOBILE INSURANCE COMPANIES.

Signature of Applicant

Date and name

TO BE COMPLETED BY AGENT
THE INFORMATION CONTAINED IN THIS APPLICATION IS AS TOLD TO ME BY THE APPLICANT AND IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.

Signature of Agent

Date and name

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:
I AGREE TO BE BOUND BY THIS ELECTRONIC RECORD AND IT SHALL HAVE THE SAME LEGAL FORCE AND EFFECT AS THE WRITTEN APPLICATION.

Applicant's Name

PLYMOUTH ROCK ASSURANCE CORPORATION
2017 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2017 (Tiers 00-9Z)

Vehicle Factors

Custom Equipment Factors

<u>Customization</u>		<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
<u>Minimum</u>	<u>Maximum</u>					
\$ -	\$ 1,000	1.000	1.000	1.000	1.000	1.000
\$ 1,001	\$ 2,000	1.000	1.000	1.000	1.027	1.040
\$ 2,001	\$ 3,000	1.000	1.000	1.000	1.055	1.082
\$ 3,001	\$ 4,000	1.000	1.000	1.000	1.083	1.125
\$ 4,001	\$ 5,000	1.000	1.000	1.000	1.112	1.170
\$ 5,001	\$ 6,000	1.000	1.000	1.000	1.142	1.217
\$ 6,001	\$ 7,000	1.000	1.000	1.000	1.173	1.266
\$ 7,001	\$ 8,000	1.000	1.000	1.000	1.205	1.317
\$ 8,001	\$ 9,000	1.000	1.000	1.000	1.238	1.370
\$ 9,001	\$ 10,000	1.000	1.000	1.000	1.271	1.425
\$ 10,001	\$ 11,000	1.000	1.000	1.000	1.305	1.482
\$ 11,001	\$ 12,000	1.000	1.000	1.000	1.340	1.541
\$ 12,001	\$ 13,000	1.000	1.000	1.000	1.376	1.603
\$ 13,001	\$ 14,000	1.000	1.000	1.000	1.413	1.667
\$ 14,001	\$ 15,000	1.000	1.000	1.000	1.451	1.734
\$ 15,001	\$ 16,000	1.000	1.000	1.000	1.490	1.803
\$ 16,001	\$ 17,000	1.000	1.000	1.000	1.530	1.875
\$ 17,001	\$ 18,000	1.000	1.000	1.000	1.571	1.950
\$ 18,001	\$ 19,000	1.000	1.000	1.000	1.613	2.028
\$ 19,001	\$ 20,000	1.000	1.000	1.000	1.657	2.109
\$ 20,001	\$ 21,000	1.000	1.000	1.000	1.702	2.193
\$ 21,001	\$ 22,000	1.000	1.000	1.000	1.748	2.281
\$ 22,001	\$ 23,000	1.000	1.000	1.000	1.795	2.372
\$ 23,001	\$ 24,000	1.000	1.000	1.000	1.843	2.467
\$ 24,001	\$ 25,000	1.000	1.000	1.000	1.893	2.566

For each \$1,000 above \$25,000, multiply the \$24,001-\$25,000 factors above by (1.04)^x for COMP and (1.027)^x for COLL where:

$$x = \text{RoundUp} \{ (\text{Customization Amount} - \$25,000) / 1,000 \}$$

Business Use and TNC Use Factors

<u>TNC Use</u>	<u>Business</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
	<u>Use</u>					
No	Yes	1.110	1.110	1.110	1.110	1.110
No	No	1.000	1.000	1.000	1.000	1.000
Yes	No	1.070	1.070	1.070	1.070	1.070
Yes	Yes	1.188	1.188	1.188	1.188	1.188

PLYMOUTH ROCK ASSURANCE CORPORATION
 2017 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2017 (Tiers 00-9Z)

Vehicle Factors

Custom Equipment Factors

<u>Customization</u>		<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
<u>Minimum</u>	<u>Maximum</u>					
\$ -	\$ 1,000	1.000	1.000	1.000	1.000	1.000
\$ 1,001	\$ 2,000	1.000	1.000	1.000	1.027	1.040
\$ 2,001	\$ 3,000	1.000	1.000	1.000	1.055	1.082
\$ 3,001	\$ 4,000	1.000	1.000	1.000	1.083	1.125
\$ 4,001	\$ 5,000	1.000	1.000	1.000	1.112	1.170
\$ 5,001	\$ 6,000	1.000	1.000	1.000	1.142	1.217
\$ 6,001	\$ 7,000	1.000	1.000	1.000	1.173	1.266
\$ 7,001	\$ 8,000	1.000	1.000	1.000	1.205	1.317
\$ 8,001	\$ 9,000	1.000	1.000	1.000	1.238	1.370
\$ 9,001	\$ 10,000	1.000	1.000	1.000	1.271	1.425
\$ 10,001	\$ 11,000	1.000	1.000	1.000	1.305	1.482
\$ 11,001	\$ 12,000	1.000	1.000	1.000	1.340	1.541
\$ 12,001	\$ 13,000	1.000	1.000	1.000	1.376	1.603
\$ 13,001	\$ 14,000	1.000	1.000	1.000	1.413	1.667
\$ 14,001	\$ 15,000	1.000	1.000	1.000	1.451	1.734
\$ 15,001	\$ 16,000	1.000	1.000	1.000	1.490	1.803
\$ 16,001	\$ 17,000	1.000	1.000	1.000	1.530	1.875
\$ 17,001	\$ 18,000	1.000	1.000	1.000	1.571	1.950
\$ 18,001	\$ 19,000	1.000	1.000	1.000	1.613	2.028
\$ 19,001	\$ 20,000	1.000	1.000	1.000	1.657	2.109
\$ 20,001	\$ 21,000	1.000	1.000	1.000	1.702	2.193
\$ 21,001	\$ 22,000	1.000	1.000	1.000	1.748	2.281
\$ 22,001	\$ 23,000	1.000	1.000	1.000	1.795	2.372
\$ 23,001	\$ 24,000	1.000	1.000	1.000	1.843	2.467
\$ 24,001	\$ 25,000	1.000	1.000	1.000	1.893	2.566

For each \$1,000 above \$25,000, multiply the \$24,001-\$25,000 factors above by (1.04)^x for COMP and (1.027)^x for COLL where:

$$x = \text{RoundUp} \{ (\text{Customization Amount} - \$25,000) / 1,000 \}$$

Business Use and TNC Use Factors

<u>TNC Use</u>	<u>Business</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
	<u>Use</u>					
No	Yes	1.110	1.110	1.110	1.110	1.110
No	No	1.000	1.000	1.000	1.000	1.000
Yes	No	1.150	1.150	1.150	1.150	1.150
Yes	Yes	1.277	1.277	1.277	1.277	1.277

PLYMOUTH ROCK ASSURANCE CORPORATION

TNC AUTO COVERAGE ENDORSEMENT

This endorsement changes your policy. Please read it carefully.

DEFINITIONS.

The following definitions apply to this endorsement.

Business use exclusions - means the exclusions applicable “while anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing or parking autos.” These exclusions can be found in: Part 4 and Part 5 of the policy.

Livery exclusions - means the exclusions applicable to the use, or availability for use, of **your auto**: “as a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation.” These exclusions can be found in the Amendatory Endorsement (PRA MA 099 07/16) attached to **your** policy.

TNC - is a person or entity that uses an online-enabled application or digital network to connect clients with drivers. The drivers use personal vehicles to provide transportation for compensation. Examples of TNCs include, but are not limited to: Uber, Fasten, and Lyft.

TNC auto - means an **auto** listed on the Coverage Selections Page for which the premium for this endorsement has been charged.

TNC driver - means **you** or any person listed under “Operator(s) and Household Member(s)” on the Coverage Selections Page when using a **TNC auto** to provide **TNC services**. To be a **TNC driver** the person must have a “driver certificate” under M.G.L. c. 159½.

TNC insurance - means insurance coverage purchased by a **TNC**. It provides motor vehicle liability coverage, and, to the extent required by law, personal injury protection and coverage for bodily injury caused by an uninsured or underinsured auto. The coverage is for loss arising while a **TNC driver** is engaged in **TNC services**.

TNC network - means the application or network used by a **TNC** to connect clients with drivers.

TNC property - means property delivered by arrangement through a **TNC network**.

TNC rider - means a passenger in a ride arranged through a **TNC network**.

TNC services - means the offering or providing of transportation through a **TNC network**. This includes the following three periods of time.

Period 1.

The period of time when:

- (i) a **TNC driver** is logged into or is otherwise accessing a **TNC network**; and
- (ii) the **TNC driver** is available to accept a passenger or delivery assignment but has not yet accepted an assignment; and

(iii) there is no **TNC rider** or **TNC property occupying the TNC auto**.

A **TNC driver** is not “available to accept a passenger or delivery assignment” under (ii) above whenever the **TNC driver** is engaged in transporting any person or property for compensation that is not a **TNC rider** or **TNC property**.

Period 2.

The period of time after a **TNC driver** has accepted an assignment from a **TNC** but no **TNC rider** or **TNC property** is **occupying the TNC auto**.

Period 3.

Any period of time while a **TNC rider** or **TNC property** is **occupying a TNC auto**.

TNC DRIVER COVERAGE.

Period 1.

The **livery exclusions** and **business use exclusions** do not apply during **Period 1**. However, any coverage under this endorsement for a loss occurring during **Period 1** is excess over any **TNC insurance**. This means **TNC insurance** is primary and **we** will reduce the amount recoverable under this policy by the amount recoverable under any **TNC insurance**. All other provisions of the policy apply.

Period 2 and Period 3.

The **livery exclusions** and **business use exclusions** apply during **Period 2** and **Period 3**. There is no coverage under this policy during those **Periods**.

CONDITIONS.

This endorsement applies only to a **TNC auto**.

We do not provide any coverage to or on behalf of any **TNC**.

We do not provide coverage for liability assumed under any contract or agreement. This does not apply to liability that **you** would have in the absence of the contract or agreement.

For any **accident** or loss, **you** and the operator of **your auto** at the time of the loss (if not **you**) must cooperate with **us**. **You** and such operator must ensure **we** have access to all data regarding the loss. This includes the dates and times: (i) the operator of **your auto** logged on and off a **TNC network**; and (ii) when an assignment was accepted through a **TNC network**. **You** must provide this data to **us** directly if available to **you**. **You** must also sign any document requested by **us** to obtain data from a **TNC**.