

INDEX

A	Page Number	G	Page Number
Agreed Amount Comprehensive.....	27	Garaging, Place of	4
Annual Mileage Discount	13	Glass Deductible	1
Anti-Theft Device Standards and Discounts	30	H	
Auto Homes - See Motor Homes		High-Theft Vehicles.....	17
(Self-propelled)	24	I	
B		Inexperienced Operators.....	19
Bodily Injury to Others	1	Installment Payment of Premiums.....	7
Business Use.....	20	Insurance Certificates	5
C		Insureds 65 and Older - Discount.....	13
Camper Bodies	24	L	
Cancellations	8	Leased Vehicles Under Long Term Contract ...	9
Certificates.....	5	Limits.....	1
Certified Risks Financial Responsibility Laws..	5	Low Frequency Coverage	15
		Low Speed Vehicles.....	25
		M	
Continuous Coverage Discount	14	Massachusetts Automobile Insurance	
Class 15 Discount.....	13	Policy - Eligibility	1
Classification Changes	21	Massachusetts Vehicles Garaged Out of	4
Classifications - Private Passenger	19	State..	
Comprehensive.....	1	Medical Payments Insurance	1
Compulsory Insurance Coverage	1	Merit Rating Plan.....	37
Coverage Availability.....	2	Minimum Premiums	5
Coverages and Limits	1	Miscellaneous Rating Factors	RS-1
Compulsory Insurance Coverages.....	1	Miscellaneous Motor Vehicles.....	RS-2
Optional Insurance Coverages	1	Model Year Rating	15
Customized Vans and Pickups	28	Motorcycles - Motorscooters, Mopeds	26
D		Motor Homes (Self-propelled)	24
Damage to Someone Else's Property -		Motor Vehicle Registration Certificate	5
Property Damage.....	1	Multi-Car Discount.....	13
Deductible Insurance:		N	
Parts 7, 8 and 9	7	New Business	3
Personal Injury Protection.....	22	Non-Owned Automobiles	29
Definition - Private Passenger Automobiles.....	19	O	
Deposit Premium Rule	7	Operator Assignment.....	20
Discounts - Motorcycles.....	27	Operator Use, Principal & Occasional.....	21
Discounts Private Passenger Automobiles	13	Out of State Codes.....	T-2
Driver Training	21	Out of State Garaging	4
E		P	
Eligibility.....	1	Personal Injury Protection Deductible Form	22
Employers Subject to Mass. Workers'		Personal Vehicle Sharing Endorsement.....	22
Compensation Act	7	Pick-ups, Vans, and Similar Type Vehicles	28
Excess Electronic Equipment Coverage.....	27	Plates Returned Receipt	9
Endorsement Index.....	B-1	Policy and Form Index	B-2
Excluded Operator.....	21	Policy Period.....	4
Experienced Operator.....	19	Pre-Insurance Inspection Program.....	35
Expiration of Assignment	3	Premium Calculation Rule.....	6
Extra-Risk Rating	17	Private Passenger Definition	19
(Collision & Comprehensive)		Private Passenger Classifications	19
F		Property Damage – Damage to Someone	
Financial Responsibility Laws - Certified		Else's Property	1
Risks	5	Pro-Rata Table.....	11
Fire, Theft and Combined Additional		Instructions for Use	9
Coverage.....	15		

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

R	Page Number	T	Page Number
Rates.....	R-1	Termination of Insurance	8
Registry of Motor Vehicles Procedures	41	Territory Definitions	T-1
Reinstatement.....	9	Theft of Vehicle or Plates.....	8
Renewals	2	Towing and Labor Cost	23
Residence and Location.....	4	Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
S		Transportation of Fellow Employees	22
Sale or Transfer of Motor Vehicle.....	9	U	
Satisfactory Driver Training Program	21	Underinsured Motorists – B.I. Caused by Underinsured Auto.....	2
Short Rate Table	12	Uninsured Motorists – B.I. Caused by Uninsured Auto.....	1
Instructions for Use	9	Use of Other Automobiles	29
Short Term Policies – Recreational Vehicles	4	V	
Short Rate Table for Short Term Policies	12	Vehicles Owned by Employers Subject to Mass. Workers’ Compensation Act.....	7
Standard Procedures	2	Vehicle Rating Group Program	16
Stated Amount Coverage.....	25	VRG Assignment by Price List.....	R-37
Stated Amount Divisors.....	R-38	VRG/Model Year Relativities.....	R-35
Stated Amount Rates	R-39	W	
Substitute Transportation	8	Waiver of Deductible	1
Surrender of Registration Plates	9	Whole Dollar Premium Rule	7
		Workers’ Compensation Act, Vehicles Owned by Employers Subject Thereto	7