

## 2008 Private Passenger Auto Rate Filings

Company Name	Rate Change	Discounts/Coverage Affected	Additional Coverages/Discounts Available
Commerce	Overall - 8.1%	Multi-Car 5% (1,2,4,5,7,8,9) Public Transit 10% (4,7) Anti-Theft 5-36% (9) Class 15 25% (final premium) Annual Mileage 5-10% (1-8,12) Passive Restraint 25% (2,3,6,12) Driver Training 10% (1,2,4,5,7) Account Discount 5% (1-12) Loyalty Credit 2-4% (1-12)	Years Licensed Deviation Group Marketing AAA 4\$ (1-12) Employees of School Districts 4% (1-12)
Premier (Travelers of MA)	Overall - 6.3%	Multi-Car 5% (1,2,4,5,7,8,9) Public Transit 10% (4,7) Anti-Theft 5-35 (9) Class 15 25% (final premium) Annual Mileage 5-10% (1-8,12) Passive Restraint 25% (2,3,6,12) Driver Training 10% (1,2,4,5,7)	Account Credit 5% (1,2,4,5,6,7,8,9) Good Student Deviation 5% (1,2,4,5,7,8,9) Hybrid Deviation 10% (1,2,4,5,7,8,9) Approved Auto Club 4% (1-6,10-12) Pay in full 2% (1,2,4,5,7,8,9) Experience Factor varies
Quincy Mutual	Overall - 10%	Multi-Car 10% (1,2,4,5,7,8,9) Public Transit 10% (4,7) Anti-Theft 5-35% (9) Class 15 25% (final premium) Annual Mileage 5-10% (1-8,12)	Excellent Driver 10% (1,2,4,7) Excellent Driver Plus Discount 20% (1,2,4,7) Customer Loyalty Credit 4% (1,12) New Business Credit 4% (1,12) Replacement cost < 12mos & < 15,000 miles

		Passive Restraint 25% (2,3,6,12) Driver Training 10% (1,2,4,5,7) Advanced Driver Training 5% (1-12) Redefined Class 10	
Safety	Overall - 6.3%	Multi-Car 10% (1,2,4,5,7,8,9) Public Transit 10% (4,7) Anti-Theft 5-35 (9) Class 15 25% (final premium) Annual Mileage 5-10% (1-8,12) Passive Restraint 25% (2,3,6,12) Driver Training 10% (1,2,4,5,7) Good Student 10% (1-12) Student Away @ School 10% (1-12) Hybrid 10% (1-2)	Renewal Credit 2-8% (1-12) Account Credit 10% (1,2,4,5,6,7,8,10,12) Excellent Driver 15% (1,2,4,7) Excellent Driver Plus 25% (1,2,4,7) Points 1-3 @ 10% each; 4 points is 60% each Additional point @ 15% Loan/Lease Gap \$25 per vehicle Safety Shield \$25 per policy-includes Disappearing deductible, rental loss of income, Guaranteed replacement cost, personal effects, extended Substitute transportation, emergency road travel expenses, supplemental towing and labor, air bag coverage