

**Massachusetts Automobile Insurance Plan  
The Massachusetts Private Passenger Automobile Insurance Manual**

**LOW FREQUENCY DISCOUNT FORM**

(MAIP rate premium determination for policies with effective dates of 4/1/10 and later)

Original                       Update/Change

Company Name  Company Number

elects to verify the low frequency discount rating criteria utilizing:

- Verification Process:**  
The assigned company shall verify each rated operator's eligibility for the low frequency discount using information from reputable providers of operator's automobile insurance claim payment histories and traffic violations and its own claim payment histories. **Companies utilizing this option must use this procedure for all assigned risks.**
  
- The Short Form Verification Process:**  
The assigned company agrees to verify each rated operator's eligibility for the low frequency discount for each assigned policy solely on the basis of the information used to compute the rated operator's merit rating adjustment under Rule 56 and the claim payments it makes under the provisions of the assigned policy. **Companies utilizing this option must use this procedure for all assigned risks.**

Companies are required to notify CAR of their intent to adopt, change or rescind the verification process utilized at least 20 days prior to implementation.

Name:

Title:

Address:

E-mail:

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Completed and signed forms may be faxed to the Residual Market Services Department at 617-880-7298.