

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>			
	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100** Glass</u>
Deductibles:			
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	.86
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$25	
**Applies to otherwise determined premium		\$500 Deductible - \$36	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$48	
		\$2,000 Deductible - \$74	

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<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:	\$35	\$140	\$170	\$315
Motorcycle:	\$45	\$90	\$167	\$346

<b>DISCOUNTS (RULE 19)</b>	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Continuous Coverage:	10% Parts 1, 2, 4, and 5
Low Frequency:	10% Parts 1, 2, 4, and 5
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Anti-Theft:	Refer to Rule 54

<b>MODEL YEAR RATING (RULE 20)</b>																	
Rating Factors for Model Year Rates Not Shown in the Rate Section																	
Symbol																	
Collision	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	2001	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.93	0.93	0.94	0.93	0.93	0.94	0.94	0.93
	2000	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.87	0.88	0.88	0.87	0.87	0.87	0.87	0.87
	1990-99	0.75	0.74	0.74	0.74	0.74	0.74	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
Symbol																	
Comprehensive	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	2001	0.98	0.98	0.98	0.98	0.98	0.97	0.97	0.98	0.98	0.98	0.98	0.98	0.97	0.98	0.98	0.98
	2000	0.96	0.95	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
	1990-99	0.90	0.89	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89

Apply the factor above for the model year and symbol of the vehicle to the 2002 model year rates on the rate page.  
For 1989 and prior model year vehicles, see Rule 20.

<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>	
	<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

<b>PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)</b>							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%

**Miscellaneous Rating Factors**

<b>TOWING AND LABOR (RULE 33)</b>		
	\$50 per Disablement	\$100 per Disablement
Private Passenger and Motorcycle:	\$8	\$16
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>		
Apply a rate of \$4 to each \$100 of valuation.		
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>		
Refer to Rule 47		

**Miscellaneous Motor Vehicles**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

<p><b>Motorcycles, etc. (Rule 44)</b></p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>
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<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
<b>Low Speed Vehicles (Rule 43)</b>	Parts 1,4, and 5: 50% of Class 10 Parts 2,3,6, and 12: 100% of Class 10 Annual mileage, multi-car, continuous coverage, low frequency, class 15 discounts apply (Rule 19)	Parts 7 and 8: 75% of Class 10 Part 9: 50% of Class 10 Annual mileage, multi-car, class 15 discounts apply (Rule 19) 20% Anti-Theft discount applies for vehicles equipped with Category IV device (Rule 54) Symbol based on Cost New (Rule 22)
<b>Motorcycles, etc. (Rule 44)</b> Motorcycle Rider Training Program Discount – 10% Parts 1-8 and 12 Insureds age 65 or older – 25% All Parts		