

Massachusetts Automobile Insurance Manual
Private Passenger – Residual Market
Policies Effective April 1, 2010 and Later
Memorandum of Changes

The following Manual Rules have been modified in conjunction with CAR's private passenger rate filing for policies effective April 1, 2010 and subsequent.

Rule 11 – Premium Calculation Rule

Changes have been made to eliminate reference to the Public Transit discount as described in the rate filing, and to add reference to the continuous coverage and low frequency discounts.

Rule 18 – Termination of Insurance

Reference to policy terms in excess of 12 months has been deleted to ensure consistency with CAR Rules of Operation.

Rule 19 – Discounts

The provisions for the continuous coverage and low frequency discounts have been added in compliance with Regulatory Bulletin 2009-12.

Rule 55 – Pre-Insurance Inspection Program

Modifications have been made to conform to the amended provisions of regulation 211 CMR 94.00.

Symbol Assignment

Symbols for model year 2011 should be developed in accordance with the provisions of Rule 22. - Non-Symbolled Vehicles And Vehicles For Which Symbols Are Not Shown On The Rate Pages, as CAR has not adopted the changes to symboling developed by the ISO.

Rule 44 – Motorcycle Rates - Effective June 1, 2010

Changes have been made to modify the rating procedure for physical damage, effective June 1, 2010, to replace the use of motorcycle value with cost new and the application of an age rate factor. The motorcycle physical damage rate pages have been updated accordingly.

Rule 43 – Low Speed Vehicles - Effective August 1, 2010

Rates for Low Speed Vehicles are based on the class 10 rates times a factor. Refer to the Miscellaneous Motor Vehicles section for rating methods and factors.

Symbol Clarifications

For symbol determination for model years 2010 and prior, companies should refer to the 2009 AIB Rating Manual.