

Memorandum of Changes

April 1, 2011

- Rule 11. Premium Calculation Rule**
Language is revised to clarify the rating calculation and to reference the application of the model year/vehicle rating group relativity in the calculation of premium.
- Rule 14. Deposit Premium Rule**
The rule is modified to reflect the amendment of Rule 28 of the MAIP Rules of Operation determining down payment for an assigned risk that has been in default in payment of premium during the preceding 24 months.
- Rule 19. Discounts**
All discounts remain unchanged from the prior year. Language is amended to reference the implementation of the AIB vehicle rating group (VRG) program in place of the ISO symbol program to determine physical damage premium.
- Rule 20. Model Year Rating**
The rule is rewritten to define model year used in the determination of physical damage premium. The rating procedure is moved to Rule 22, where the VRG program is described and the model year/VRG rating is defined.
- Rule 22. Vehicle Rating Group (VRG) Program**
The obsolete rule 22 (Non-Symbolled Vehicles and Rating Vehicles for Which Symbols Are Not Shown on the Rate Pages) is deleted and replaced with the proposed rule describing the VRG program and defining the model year/VRG rating procedure.
- Rule 23. High Theft Vehicles**
The rule is amended to appropriately reference the High Theft Vehicle list.
- Rule 25. Vehicle Series Rating**
The rule is deleted as this rating procedure is no longer applicable under the VRG program.
- Rule 27. Private Passenger Definition**
The definition is amended to reference the AIB VRG assignment in place of the ISO symbol, and to reflect the requirement for appraisals
- Rule 32. Pick-Ups, Vans and Similar Type Vehicles**
The rule is deleted as this rating procedure is described in Rule 22.
- Rule 34. Trailers Designed for Use with Private Passenger Motor Vehicles**
The rule is amended to reference VRG in place of symbol.
- Rule 39. Motor Homes/Camper Bodies**
The rule is amended to reference VRG in place of symbol.
- Rule 41. Stated Amount Coverage**
The rule is amended to describe the rating procedure with the implementation of the VRG program.
- Rule 43. Low Speed Vehicles**
The rule is amended to reference VRG in place of symbol.
- Rule 45. Agreed Amount Coverage - Comprehensive**
The rule is amended to reference VRG in place of symbol.
- Rule 47. Customized Vans and Pick-Ups**
The rule is amended to reference VRG in place of symbol.
- Rule 50. Use of Other Automobiles**

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The rule is amended to reference VRG in place of symbol.