



**AUTOMOBILE INSURERS BUREAU
OF MASSACHUSETTS
SINCE 1925**

October 7, 2009

Commissioner of Insurance
Division of Insurance
One South Station
Boston, MA 02110

Re: Model Year 2011 Transition Factors – Effective 1/1/2010

Dear Commissioner:

The AIB is submitting the attached advisory rule filing with a proposed effective date of 1/1/2010. This filing will not be incorporated as part of the AIB Private Passenger Automobile Manual but will be available for adoption by individual AIB member companies.

This filing contains advisory model year/symbol relativities for AIB member companies who elect to adopt the ISO Vehicle Series Rating Program Revisions (PP-2008-R08VS). The relativities in this filing are based on the latest AIB advisory model year/symbol relativities (effective 4/1/2009) mapped to the new ISO 75 symbol structure.

Very Truly Yours,

A handwritten signature in blue ink, appearing to read 'William Scully', with a stylized flourish at the end.

William Scully
Actuary
Automobile Insurers Bureau of MA



Automobile Insurers Bureau of Massachusetts
Private Passenger Automobile

Advisory Filing for:
Model Year 2011 Relativities for ISO 75 Symbol Program

This filing provides model year/symbol relativities for model year 2011 vehicles for any AIB member company which elects to adopt ISO Rules Filing PP-2008-R08VS, which was earlier filed by ISO. The relativities in this advisory filing are based on the latest AIB advisory model year/symbol relativities (effective 4/1/2009) mapped to the new ISO 75 symbol structure, with interpolations between symbols where necessary.

The following exhibits are included in this advisory filing:

- Exhibit 1: 2011 Symbol Relativities for the ISO 75 Symbol Program
- Advisory Rule 22

These model year/symbol relativities and advisory rule will not be incorporated in the AIB Private Passenger Automobile Manual, but are filed only for the benefit of any AIB member company which elects to adopt these procedures.

Automobile Insurers Bureau of Massachusetts
Private Passenger Automobile

2011 Symbol Relativities for the ISO 75 Symbol Program
based on the AIB Advisory 4/1/09 Relativities

<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>
1	0.575	0.789	39	1.759	2.457
2	0.606	0.835	40	1.796	2.508
3	0.639	0.884	41	1.832	2.559
4	0.676	0.935	42	1.881	2.628
5	0.715	0.992	43	1.929	2.696
6	0.757	1.051	44	1.978	2.765
7	0.780	1.083	45	2.015	2.816
8	0.802	1.115	46	2.052	2.867
10	0.850	1.182	47	2.089	2.918
11	0.900	1.256	48	2.126	2.969
12	0.928	1.295	49	2.163	3.020
13	0.955	1.333	50	2.199	3.072
14	0.985	1.375	51	2.236	3.123
15	1.015	1.416	52	2.272	3.174
16	1.046	1.460	53	2.327	3.251
17	1.077	1.504	54	2.382	3.328
18	1.111	1.552	55	2.437	3.404
19	1.145	1.599	56	2.492	3.481
20	1.181	1.650	57	2.565	3.583
21	1.217	1.701	58	2.639	3.686
22	1.237	1.728	59	2.712	3.788
23	1.256	1.755	60	2.822	3.942
24	1.276	1.781	61	2.932	4.095
25	1.295	1.808	62	3.007	4.170
26	1.323	1.846	63	3.082	4.245
27	1.350	1.885	64	3.157	4.320
28	1.378	1.923	65	3.232	4.395
29	1.407	1.965	66	3.345	4.508
30	1.437	2.006	67	3.495	4.658
31	1.466	2.048	68	3.645	4.808
32	1.496	2.089	69	3.795	4.958
33	1.525	2.130	70	3.945	5.108
34	1.555	2.171	71	4.230	5.456
35	1.584	2.212	72	4.514	5.805
36	1.635	2.284	73	4.799	6.153
37	1.686	2.355	74	5.083	6.502
38	1.723	2.406	75	5.368	6.850

Symbol 98: Use the Symbol 70 relativity plus 0.15 for every \$10K or portion of \$10K over \$150,000 in vehicle value.

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

<u>Symbol</u>	<u>Model Years 1980 & Prior</u>	<u>Model Years 1981-1989</u>	<u>Model Years 1990-2010</u>
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

Model Year 2011

<u>Symbol</u>	<u>Price New</u>	<u>Symbol</u>	<u>Price New</u>	<u>Symbol</u>	<u>Price New</u>
01	0-3000	26	23751-24375	50	45001-46250
02	3001-5500	27	24376-25000	51	46251-47500
03	5501-8000	28	25001-25625	52	47501-48750
04	8001-9000	29	25626-26250	53	48751-50000
05	9001-10000	30	26251-26875	54	50001-52500
06	10001-11000	31	26876-27500	55	52501-55000
07	11001-12000	32	27501-28125	56	55001-57500
08	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95001-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

AIB Advisory Rule

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above (Model Years 1981-2010)

For model years 1981-2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year:

<u>Symbol</u>	<u>Model Year 1989& Prior</u>	<u>Model Year 1990-2010</u>
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

* Determine the actual cash value premium for Symbol 27 vehicles by:

Increase the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

C. Rating Vehicles with Symbol 98 (Model Year 2011)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.