

RULE 20 – MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

- B. If not shown in the Automobile Rating Section, the model year rating factor for a model year subsequent to 2020 is 7% above the preceding model year factor for Coverage HS - Comprehensive coverage and 9% above the preceding model year factor for Coverage DD - Collision coverage.
- C. Effective October 1 of each calendar year, the current model year changes to equal the next calendar year and then the factor for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the factor for the tenth preceding model year.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

DEDUCTIBLE BY PGS FACTORS (Rule 16)				
COLLISION				
PGS	DEDUCTIBLE			
	\$300	\$500	\$1,000	\$2,000
M	1.13	0.92	0.65	0.35
O	1.18	0.96	0.68	0.38
S	1.22	1.00	0.72	0.40
T	1.27	1.04	0.76	0.43
U	1.34	1.11	0.81	0.47
V	1.43	1.19	0.88	0.52
W	1.52	1.27	0.95	0.58
N	1.59	1.34	1.01	0.63
P	1.71	1.44	1.10	0.70
Q	1.83	1.55	1.20	0.77
R	1.95	1.66	1.30	0.86
G	2.12	1.82	1.43	0.97
I	2.34	2.02	1.62	1.12
K	2.57	2.24	1.81	1.28
C	3.07	2.71	2.23	1.64
D	3.61	3.22	2.70	2.04
E	4.20	3.77	3.21	2.49
F	4.83	4.37	3.76	2.98
H	5.50	5.01	4.36	3.51
J	6.22	5.70	5.00	4.09
L	6.98	6.43	5.69	4.71

MODEL YEAR FACTORS (Rule 20)	
MODEL YEAR	COLL FACTOR
2020	4.10
2019	3.76
2018	3.48
2017	3.22
2016	2.98
2015	2.76
2014	2.56
2013	2.37
2012	2.19
2011	2.03
2010	1.88
2009 & PRIOR	1.74

SUBSEQUENT MODEL YEAR ADJUSTMENT:

For model year factors not shown
in the table, apply the following annual
increase to the most recent model year
factor shown above. Round to 2
decimal places after each calculation.

Collision = 9%
Comprehensive = 7%

DEDUCTIBLE BY PGS FACTORS (Rule 16)				
COMPREHENSIVE				
PGS	DEDUCTIBLE			
	\$300	\$500	\$1,000	\$2,000
M	1.03	0.86	0.64	0.38
O	1.10	0.92	0.69	0.43
S	1.19	1.00	0.76	0.48
T	1.28	1.08	0.84	0.54
U	1.40	1.20	0.94	0.62
V	1.56	1.35	1.07	0.73
W	1.74	1.51	1.21	0.85
N	1.88	1.64	1.34	0.96
P	2.11	1.86	1.53	1.12
Q	2.35	2.08	1.73	1.30
R	2.60	2.32	1.95	1.49
G	2.96	2.66	2.27	1.76
I	3.44	3.12	2.69	2.14
K	3.96	3.61	3.15	2.55
C	5.10	4.70	4.17	3.48
D	6.38	5.94	5.34	4.55
E	7.81	7.32	6.66	5.77
F	9.39	8.85	8.11	7.13
H	11.11	10.52	9.72	8.64
J	12.97	12.33	11.46	10.29
L	14.98	14.29	13.36	12.08

MODEL YEAR FACTORS (Rule 20)	
MODEL YEAR	COMP FACTOR
2020	2.48
2019	2.32
2018	2.19
2017	2.07
2016	1.95
2015	1.84
2014	1.74
2013	1.64
2012	1.55
2011	1.46
2010	1.38
2009 & PRIOR	1.30

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The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

- B. If not shown in the Automobile Rating Section, the model year rating factor for a model year subsequent to ~~2011~~ 2020 is 67% above the preceding model year factor for Coverage HS - Comprehensive coverage and 89% above the preceding model year factor for Coverage DD - Collision coverage.
- C. Effective October 1 of each calendar year, the premiums current model year changes to equal the next calendar year and then the factor for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums factor for the tenth preceding model year.

MASSACHUSETTS
ALLSTATE INSURANCE COMPANY
MOTOR VEHICLE RATE PAGES

DEDUCTIBLE BY PGS FACTORS (Rule 16)				
COLLISION				
PGS	DEDUCTIBLE			
	\$300	\$500	\$1,000	\$2,000
M	1.13	0.92	0.65	0.35
O	1.18	0.96	0.68	0.38
S	1.22	1.00	0.72	0.40
T	1.27	1.04	0.76	0.43
U	1.34	1.11	0.81	0.47
V	1.43	1.19	0.88	0.52
W	1.52	1.27	0.95	0.58
N	1.59	1.34	1.01	0.63
P	1.71	1.44	1.10	0.70
Q	1.83	1.55	1.20	0.77
R	1.95	1.66	1.30	0.86
G	2.12	1.82	1.43	0.97
I	2.34	2.02	1.62	1.12
K	2.57	2.24	1.81	1.28
C	3.07	2.71	2.23	1.64
D	3.61	3.22	2.70	2.04
E	4.20	3.77	3.21	2.49
F	4.83	4.37	3.76	2.98
H	5.50	5.01	4.36	3.51
J	6.22	5.70	5.00	4.09
L	6.98	6.43	5.69	4.71

MODEL YEAR FACTORS (Rule 20)			
MODEL YEAR		COLL FACTOR	
2011	2020	2.03	4.10
2010	2019	1.88	3.76
2009	2018	1.74	3.48
2008	2017	1.61	3.22
2007	2016	1.50	2.98
2006	2015	1.40	2.76
2005	2014	1.31	2.56
2004	2013	1.22	2.37
2003	2012	1.14	2.19
2002	2011	1.07	2.03
2001	2010	1.00	1.88
2000	2009 & PRIOR	0.93	1.74

DEDUCTIBLE BY PGS FACTORS (Rule 16)				
COMPREHENSIVE				
PGS	DEDUCTIBLE			
	\$300	\$500	\$1,000	\$2,000
M	1.03	0.86	0.64	0.38
O	1.10	0.92	0.69	0.43
S	1.19	1.00	0.76	0.48
T	1.28	1.08	0.84	0.54
U	1.40	1.20	0.94	0.62
V	1.56	1.35	1.07	0.73
W	1.74	1.51	1.21	0.85
N	1.88	1.64	1.34	0.96
P	2.11	1.86	1.53	1.12
Q	2.35	2.08	1.73	1.30
R	2.60	2.32	1.95	1.49
G	2.96	2.66	2.27	1.76
I	3.44	3.12	2.69	2.14
K	3.96	3.61	3.15	2.55
C	5.10	4.70	4.17	3.48
D	6.38	5.94	5.34	4.55
E	7.81	7.32	6.66	5.77
F	9.39	8.85	8.11	7.13
H	11.11	10.52	9.72	8.64
J	12.97	12.33	11.46	10.29
L	14.98	14.29	13.36	12.08

SUBSEQUENT MODEL YEAR ADJUSTMENT:

For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.

Collision = ~~8.9%~~
Comprehensive = ~~6.7%~~

MODEL YEAR FACTORS (Rule 20)			
MODEL YEAR		COMP FACTOR	
2011	2020	1.46	2.48
2010	2019	1.38	2.32
2009	2018	1.30	2.19
2008	2017	1.23	2.07
2007	2016	1.19	1.95
2006	2015	1.15	1.84
2005	2014	1.12	1.74
2004	2013	1.09	1.64
2003	2012	1.06	1.55
2002	2011	1.03	1.46
2001	2010	1.00	1.38
2000	2009 & PRIOR	0.97	1.30