

RULE 20. VEHICLE LIABILITY SYMBOLS

To determine the Vehicle Liability Symbols, refer to the current ISO Liability and PIP/Medical Payments Vehicle Rating Plan Manual. For each vehicle listed on the Symbols Pages, two LPMP rating symbols are provided: One applicable to BI and PD Liability coverages, and one applicable to Medical Payments and PIP coverages.

The symbols are displayed for each vehicle series, on a vehicle series basis, and apply to all vehicles (all VINs) in a vehicle series. The LPMP symbols do not vary by model year of vehicle unless otherwise noted.

Liability Symbols are supplied by ISO's 2010 Liability Symbol program.

Rating Steps:

- A. Identify the two LPMP symbols found on the symbols page.*
- B. Refer to the Liability and Medical Payments Vehicle Rating Factor Table to determine the LPMP vehicle rating factors association with each symbol.

*If a symbol can not be determined, use an LPMP rating factor of 1.00 for both Liability and Medical Payments/PIP.

LPMP factors do not apply to risks rated in accordance with Rule 49. Named Non-owned.

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RULE 21. 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. Rating of Model Years

- 1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
- 2. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

The Commerce Insurance Group
MA Private Passenger Auto

Base Rate Pages
Liability Symbol Pages

Model Year 1998 & Subsequent

BI/PD Code	BI Factor	PD Factor
225	0.980	0.980
230	0.980	0.980
235	0.980	0.980
240	0.980	0.980
245	0.980	0.980
250	0.980	0.980
255	0.980	0.980
260	0.980	0.980
265	0.980	0.980
270	0.990	0.990
275	0.990	0.990
280	0.990	0.990
285	1.000	1.000
290	1.000	1.000
295	1.000	1.000
300	1.020	1.030
305	1.020	1.030
310	1.040	1.050
315	1.040	1.050
320	1.060	1.070
325	1.060	1.070
330	1.060	1.070
335	1.080	1.090
340	1.080	1.090
345	1.080	1.090
350	1.080	1.090
355	1.080	1.090
360	1.150	1.150
365	1.150	1.150
370	1.150	1.150
375	1.150	1.150
380	1.150	1.150
385	1.150	1.150
390	1.150	1.150
950	1.000	1.000

Model Year 1998 & Subsequent

Medical/PIP Code	MED PAY Factor	PIP Factor
425	0.800	0.850
430	0.800	0.850
435	0.800	0.850
440	0.800	0.850
445	0.800	0.850
450	0.800	0.900
455	0.800	0.900
460	0.850	0.950
465	0.850	0.950
470	0.900	0.950
475	0.900	0.950
480	0.950	0.950
485	0.950	0.950
490	1.000	1.000
495	1.000	1.000
500	1.000	1.000
505	1.000	1.010
510	1.050	1.010
515	1.050	1.010
520	1.100	1.010
525	1.100	1.010
530	1.100	1.010
535	1.150	1.020
540	1.150	1.020
545	1.150	1.020
550	1.200	1.020
555	1.200	1.020
560	1.200	1.020
565	1.250	1.020
570	1.250	1.020
575	1.250	1.020
580	1.250	1.020
585	1.250	1.020
590	1.250	1.020
950	1.000	1.000

Body Type	BI Factor	PD Factor
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Body Type	Med Pay Factor	PIP Factor
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Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000

Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000

**The Commerce Insurance Group
MA Private Passenger Auto**

**Base Rate Pages
Liability Symbol Pages**

BI/PD Code	BI	
	Factor	PD Factor

Model Year 1998 & Subsequent

225	0.980	0.980
230	0.980	0.980
235	0.980	0.980
240	0.980	0.980
245	0.980	0.980
250	0.980	0.980
255	0.980	0.980
260	0.980	0.980
265	0.980	0.980
270	0.990	0.990
275	0.990	0.990
280	0.990	0.990
285	1.000	1.000
290	1.000	1.000
295	1.000	1.000
300	1.020	1.030
305	1.020	1.030
310	1.040	1.050
315	1.040	1.050
320	1.060	1.070
325	1.060	1.070
330	1.060	1.070
335	1.080	1.090
340	1.080	1.090
345	1.080	1.090
350	1.080	1.090
355	1.080	1.090
360	1.150	1.150
365	1.150	1.150
370	1.150	1.150
375	1.150	1.150
380	1.150	1.150
385	1.150	1.150
390	1.150	1.150
950	1.000	1.000

Medical/PIP Code	Med Pay	
	Factor	PIP Factor

Model Year 1998 & Subsequent

415	0.800	0.850
420	0.800	0.850
425	0.800	0.850
430	0.800	0.850
435	0.800	0.850
440	0.800	0.850
445	0.800	0.850
450	0.800	0.900
455	0.800	0.900
460	0.850	0.950
465	0.850	0.950
470	0.900	0.950
475	0.900	0.950
480	0.950	0.950
485	0.950	0.950
490	1.000	1.000
495	1.000	1.000
500	1.000	1.000
505	1.000	1.010
510	1.050	1.010
515	1.050	1.010
520	1.100	1.010
525	1.100	1.010
530	1.100	1.010
535	1.150	1.020
540	1.150	1.020
545	1.150	1.020
550	1.200	1.020
555	1.200	1.020
560	1.200	1.020
565	1.250	1.020
570	1.250	1.020
575	1.250	1.020
580	1.250	1.020
585	1.250	1.020
590	1.250	1.020
950	1.000	1.000

Body Type	BI	
	Factor	PD Factor

Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000

Body Type	Med Pay	
	Factor	PIP Factor

Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000

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8	.60	17	1.67	8	.64	17	1.57

**The Commerce Insurance Group
MA Private Passenger Auto**

**Base Rate Pages
Liability Symbol Pages**

BI/PD Code	BI	
	Factor	PD Factor

Model Year 1998 & Subsequent		
225	0.980	0.980
230	0.980	0.980
235	0.980	0.980
240	0.980	0.980
245	0.980	0.980
250	0.980	0.980
255	0.980	0.980
260	0.980	0.980
265	0.980	0.980
270	0.990	0.990
275	0.990	0.990
280	0.990	0.990
285	1.000	1.000
290	1.000	1.000
295	1.000	1.000
300	1.020	1.030
305	1.020	1.030
310	1.040	1.050
315	1.040	1.050
320	1.060	1.070
325	1.060	1.070
330	1.060	1.070
335	1.080	1.090
340	1.080	1.090
345	1.080	1.090
350	1.080	1.090
355	1.080	1.090
360	1.150	1.150
365	1.150	1.150
370	1.150	1.150
375	1.150	1.150
380	1.150	1.150
385	1.150	1.150
390	1.150	1.150
950	1.000	1.000

Medical/PIP Code	Med Pay	
	Factor	PIP Factor

Model Year 1998 & Subsequent		
415	0.800	0.850
420	0.800	0.850
425	0.800	0.850
430	0.800	0.850
435	0.800	0.850
440	0.800	0.850
445	0.800	0.850
450	0.800	0.900
455	0.800	0.900
460	0.850	0.950
465	0.850	0.950
470	0.900	0.950
475	0.900	0.950
480	0.950	0.950
485	0.950	0.950
490	1.000	1.000
495	1.000	1.000
500	1.000	1.000
505	1.000	1.010
510	1.050	1.010
515	1.050	1.010
520	1.100	1.010
525	1.100	1.010
530	1.100	1.010
535	1.150	1.020
540	1.150	1.020
545	1.150	1.020
550	1.200	1.020
555	1.200	1.020
560	1.200	1.020
565	1.250	1.020
570	1.250	1.020
575	1.250	1.020
580	1.250	1.020
585	1.250	1.020
590	1.250	1.020
950	1.000	1.000

Body Type	BI	
	Factor	PD Factor

Model Year 1997 & Prior or No Hit (Code 950)		
Truck	1.0000	1.0000
All Other	1.0000	1.0000

Body Type	Med Pay	
	Factor	PIP Factor

Model Year 1997 & Prior or No Hit (Code 950)		
Truck	1.0000	1.0000
All Other	1.0000	1.0000

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225	0.980	0.980
230	0.980	0.980
235	0.980	0.980
240	0.980	0.980
245	0.980	0.980
250	0.980	0.980
255	0.980	0.980
260	0.980	0.980
265	0.980	0.980
270	0.990	0.990
275	0.990	0.990
280	0.990	0.990
285	1.000	1.000
290	1.000	1.000
295	1.000	1.000
300	1.020	1.030
305	1.020	1.030
310	1.040	1.050
315	1.040	1.050
320	1.060	1.070
325	1.060	1.070
330	1.060	1.070
335	1.080	1.090
340	1.080	1.090
345	1.080	1.090
350	1.080	1.090
355	1.080	1.090
360	1.150	1.150
365	1.150	1.150
370	1.150	1.150
375	1.150	1.150
380	1.150	1.150
385	1.150	1.150
390	1.150	1.150
950	1.000	1.000

Model Year 1998 & Subsequent

Medical/PIP Code	MED PAY Factor	PIP Factor
425	0.800	0.850
430	0.800	0.850
435	0.800	0.850
440	0.800	0.850
445	0.800	0.850
450	0.800	0.900
455	0.800	0.900
460	0.850	0.950
465	0.850	0.950
470	0.900	0.950
475	0.900	0.950
480	0.950	0.950
485	0.950	0.950
490	1.000	1.000
495	1.000	1.000
500	1.000	1.000
505	1.000	1.010
510	1.050	1.010
515	1.050	1.010
520	1.100	1.010
525	1.100	1.010
530	1.100	1.010
535	1.150	1.020
540	1.150	1.020
545	1.150	1.020
550	1.200	1.020
555	1.200	1.020
560	1.200	1.020
565	1.250	1.020
570	1.250	1.020
575	1.250	1.020
580	1.250	1.020
585	1.250	1.020
590	1.250	1.020
950	1.000	1.000

Body Type	BI Factor	PD Factor
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Body Type	Med Pay Factor	PIP Factor
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Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000

Model Year 1997 & Prior or No Hit (Code 950)

Truck	1.0000	1.0000
All Other	1.0000	1.0000