

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MISCELLANEOUS RATING FACTORS

**DEDUCTIBLES (RULE 16)**

Deductibles:	\$1,000*	\$2,000*	\$100**
Collision:	.63	.48	Glass
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	Not Applicable
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible -	\$10
**Applies to otherwise determined premium		\$500 Deductible -	\$13
Collision Waiver of Deductible Charges:		\$1,000 Deductible -	\$16
		\$2,000 Deductible -	\$25

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS & FACTORS (RULE 19)**

**Multi-Car:**

**Annual Mileage      Factor**

Multi-Car	Factor
Yes	.85
No	1.00

0 to 5,000	0.850
5,100 to 7,500	0.900
7,600-10,000	0.940
10,100 to 12,000	0.960
12,100 to 16,000	0.980
16,100 to 19,500	1.000
19,600+	1.000

**Group**

Group	Factor
General Electric	0.92
ELFUN	0.90
EIC	0.90

**Public Transit:**

10% Property Damage and Collision  
\$75 Maximum per eligible vehicle

**Passive Restraint:**

25% Parts 2, 3, 6 and 12

**Category Factor**

Category	Factor
1	0.852
2	0.892
3	0.985
4	1.000

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