

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. Rating of Model Years Not Shown on Rate Pages

1. 2011 and Later Model Years: Use the factor for the latest model year shown on the rate pages.
2. 1990 through 2010 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.
3. 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 3.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

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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 table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990-2010
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 Years 2011 & Subsequent

<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		

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

For model years 1981 and after, 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:

Symbol	Model Year 1989 & Prior	Model Year 1990 & Subsequent
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 Years 2011 and later)

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.

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MISCELLANEOUS RATES

1. Massachusetts Farm Bureau Federation Group Marketing Plan

There is a 5% deviation on all coverages for members of the Massachusetts Farm Bureau Federation Group.

2. 2011 Symbol Relativities for the ISO 75 Symbol Program

<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.

3. 2012 Symbol Relativities for the ISO 75 Symbol Program

<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>
1	0.588	0.807	39	1.799	2.514
2	0.620	0.854	40	1.837	2.566
3	0.654	0.904	41	1.874	2.618
4	0.692	0.957	42	1.924	2.688
5	0.731	1.015	43	1.973	2.758
6	0.774	1.075	44	2.023	2.829
7	0.798	1.108	45	2.061	2.881
8	0.820	1.141	46	2.099	2.933
10	0.870	1.209	47	2.137	2.985
11	0.921	1.285	48	2.175	3.037
12	0.949	1.325	49	2.213	3.089
13	0.977	1.364	50	2.250	3.143
14	1.008	1.407	51	2.287	3.195
15	1.038	1.449	52	2.324	3.247
16	1.070	1.494	53	2.381	3.326
17	1.102	1.539	54	2.437	3.405
18	1.137	1.588	55	2.493	3.482
19	1.171	1.636	56	2.549	3.561
20	1.208	1.688	57	2.624	3.665
21	1.245	1.740	58	2.700	3.771
22	1.265	1.768	59	2.774	3.875
23	1.285	1.795	60	2.887	4.033
24	1.305	1.822	61	2.999	4.189
25	1.325	1.850	62	3.076	4.266
26	1.353	1.888	63	3.153	4.343
27	1.381	1.928	64	3.230	4.419
28	1.410	1.967	65	3.306	4.496
29	1.439	2.010	66	3.422	4.612
30	1.470	2.052	67	3.575	4.765
31	1.500	2.095	68	3.729	4.919
32	1.530	2.137	69	3.882	5.072
33	1.560	2.179	70	4.036	5.225
34	1.591	2.221	71	4.327	5.581
35	1.620	2.263	72	4.618	5.939

36	1.673	2.337	73	4.909	6.295
37	1.725	2.409	74	5.200	6.652
38	1.763	2.461	75	5.491	7.008

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