

**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 Model Years:** Apply a factor of 1.000 for Collision or Limited Collision and 1.000 for Comprehensive to the most recent year shown in the model/year/symbol chart.
2. **2012 and newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. For example: A vehicle with a 2012 model year will be compounded once. A vehicle with a 2013 model year will be compounded twice.
3. **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.
4. **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

# Text Comparison

Initial Document:

MA PPA MANUAL OLD.pdf

Changed Document:

MA PAA MANUAL PGS.pdf

## Summary

Differences exist between the documents.

60 word(s) added

6 word(s) deleted

329 word(s) matched

1 page(s) replaced

Insert Word(s) inserted

~~Delete~~ Word(s) deleted

**Move** Word(s) moved

**Different** Word(s) different only in style

**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 newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown.
- 2. **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.
- 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 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

**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 Model Years:** Apply a factor of 1.000 for Collision or Limited Collision and 1.000 for Comprehensive to the most recent year shown in the model/year/symbol chart.
2. **2012 and newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. For example: A vehicle with a 2012 model year will be compounded once. A vehicle with a 2013 model year will be compounded twice.
3. **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.
4. **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