

**2016
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



Printed and Distributed by

**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY
222 AMES STREET, DEDHAM, MASSACHUSETTS 02026**

**2016
MEMORANDUM OF CHANGES**

1. Rule 37 – Policy Characteristics Factor enhanced

RULE 37. Policy Characteristics Factor Assignment

Policy Characteristics factors are assigned for Tier 4 policies only. There are 999 possible model scores calculated on tier 4 policies based on the following policy level criteria:

- Number of renewals
- Number of policies in account
- Annual miles (max of all vehicles on policy)
- Optional BI lower limit (max of all vehicles on policy)
- Substitute transportation daily limit (max of all vehicles on policy)
- Driver years licensed (max of all non-excluded drivers on policy)
- Driver years licensed (min of all non-excluded drivers on policy)
- Tenure with Agency (used for policies with original effective dates on or after 7/1/16 only)

All 8 criteria are updated upon each renewal.

The calculations produce one, and only one, model score for each policy.

The policies are grouped based on their model scores as shown below.

A	B
MODEL SCORE	POLICY CHARACTERISTICS GROUP
1 – 99	1
100 – 199	2
200 – 299	3
300 – 399	4
400 – 499	5
500 – 599	6
600 – 699	7
700 – 799	8
800 – 899	9
900 – 999	10

RULE 38. RESERVED FOR FUTURE USE

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- ~~1. Rule 11 includes the Policy Characteristics factor in the premium calculation for clarity.~~
- ~~2. Rule 19~~
 - ~~a. Account Credit Eligibility~~
 - ~~b. Advance Purchase Discount changes to eligibility and application of credit~~
 - ~~c. Hardship Rule~~
- ~~3. Rule 26 revised rating factors~~
- 4.1. Rule 375 – Policy Characteristics Factor **enhanced** is introduced
- ~~5. Rule 56 Merit Rating rule and factor changes~~

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