

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 06/21/2018 Renewals 08/05/2018 Rate Gen 33**  
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Vehicle Damageability Factors

\*Vehicles with no hit or null values will receive a factor of 1.0

Coverage	VehDamageInd	Factor
BI	Y	1.19
BI	N	1.00
PD	Y	1.10
PD	N	1.00
COLL	Y	1.40
COLL	N	1.00
COLL - LTD	Y	1.40
COLL - LTD	N	1.00
COMP	Y	1.40
COMP	N	1.00
UMBI	Y	1.09
UMBI	N	1.00
UIMBI	Y	1.09
UIMBI	N	1.00
ERS	Y	1.31
ERS	N	1.00
PIP	Y	1.23
PIP	N	1.00
MP	Y	1.23
MP	N	1.00



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**Transition Factor Calculation**

Oper	Step	BI	PD	PIP	UMBI
	<a href="#">Territory and Class Transition Factor</a>	x	x	x	x
*	<a href="#">Annual Mileage and Use of the Automobile Transition Factor</a>	x	x	x	x
*	1/Model Year and Vehicle Cost Symbol Factor	x	x	x	x
*	1/Vehicle Classification Symbol Factor	x	x	x	x
*	1/Number of Owners Factor	x	x	x	x
*	1/Vehicle Damageability Factor	x	x	x	x
*	1/Years Experience Factor	x	x	x	x
*	<a href="#">Merit and Years Experience Transition Factor</a>	x	x	x	x
*	1/Good Student Discount Factor	x	x	x	
*	<a href="#">Multi-Car Discount Transition Factor</a>	x	x	x	x
*	1/Household Composite Index (HCI) Factor	x	x	x	x
*	1/Military Discount Factor	x	x	x	
*	1/Associate Discount Factor	x	x	x	x
*	1/Sponsored Marketing Discount Factor	x	x	x	x
*	1/Multi-Line Factor	x	x	x	x
*	1/Liability & Physical Damage Policy Factor	x	x	x	x
*	1/Risk Tier Factor	x	x	x	x
	Uncapped Transition Factor	=	=	=	=
	Total Transition Factor = Min (1.000, Uncapped Transition Factor)	=	=	=	=

**GOVERNMENT EMPLOYEES INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MASSACHUSETTS**

**RULE PPA-P-06. MILITARY DISCOUNT**

**RULE PPA-P-07. MULTI - LINE DISCOUNT**

**RULE PPA-P-08. SPONSORED MARKETING GROUP PRICING TRACK**

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**RULE PPA-P-12. PAID-IN-FULL DISCOUNT**

**RULE PPA-V-01. ANTI-THEFT DISCOUNT**

- A. ACTIVE DISABLING OR ACTIVE ALARM DEVICES
- B. PASSIVE DISABLING OR PASSIVE ALARM DEVICES
- C. ELECTRONIC HOMING DEVICE

**RULE PPA-V-02. NEW VEHICLE DISCOUNT**

**RULE PPA-V-03. RESERVED FOR FUTURE USE**

**RULE PPA-V-04. RESERVED FOR FUTURE USE**

**RULE PPA-V-05. RESERVED FOR FUTURE USE**

**RULE PPA-V-06. VEHICLE HISTORY RATING**

- A. VEHICLE DAMAGEABILITY FACTOR

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**\*RULE PPA-V-06. VEHICLE HISTORY RATING**

A motor vehicle's title and damage history will be evaluated. Vehicles insured by the company prior to the introduction of this rule are not subject to a vehicle history order if they remain continuously insured on their current policy.

**A. VEHICLE DAMAGEABILITY FACTOR**

A premium surcharge will apply for a vehicle identified by its Vehicle Identification Number as having had its future reparability, damageability, and probability of future losses adversely impacted by prior events. Examples of such events include incidents documented on a state issued title, catastrophe damage, and severe damage. Refer to the rate section of the company manual to determine the appropriate factor for the coverages being rated.

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Effective ~~10/06/07~~07/21/2018

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