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**RULE 26.4 VEHICLE HISTORY SCORE FACTOR- Not applicable in Tier V**

A Vehicle History Score Factor will be applied to all vehicles on a new business policy effective on and after 01/15/2013, and to vehicles newly added to all policies effective on or after 01/15/2013, subject to the following:

1. This rule applies to private passenger type vehicles as defined in Rule 27.
2. The Vehicle History score factor will be applied to vehicle model years from 1990 through to a model year that is two years less than the policy effective year.
3. The Vehicle History Score is determined through a consideration of the following factors:
  - Vehicle odometer reading;
  - Estimated annual mileage;
  - Time since last title event;
  - Vehicle age;
  - Branded title; and
  - History of vehicle problems.
4. The Vehicle History Score Factor is applied to Base premiums as shown in Rule 11., Premium Determination Rule. The rating sequence is shown on our rating worksheet page RW-1. The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.
5. The Vehicle History Score Factor will be updated for the third renewal of policies on previously scored vehicles that were effective on or after 01/15/2013.
6. Any vehicle without a Vehicle History Score will receive a factor of 1.00.

Apply the Vehicle History Score Factor as follows:

Vehicle History Score	Factor
840 to 997	.85
684 to 839	.925
403 to 683	1.00
236 to 402	1.075
1 to 235	1.15
No Score (998)	1.00
No Hit (999)	1.00

**RULE 26.5 BASIC COVERAGE PACKAGE PREMIUM RATING**

When a policy includes at least one vehicle with a “Basic Coverage Package” Premium, all vehicles will be rated under both the eligible Quincy Mutual rating protocol and the MAIP rating protocol using the Quincy Mutual filed and approved rates and the MAIP approved rates effective 10/01/2013. (which is the effective date of current rates by MAIP). The lower of the two total policy premiums will be issued.

A vehicle with the following coverage limits is defined as a “Basic Coverage Package”:

- Part 1 Bodily Injury to Others = 20/40
- Part 2 Personal Injury Protection= \$8,000 with no PIP Deductible
- Part 3 Bodily Injury by Uninsured Auto = 20/40
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