

**\*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.

**\*RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE**

**A. Actual Cash Value**

Refer to the Miscellaneous Rating Factors page for the applicable factors.

**B. Stated Amount**

Refer to the rate pages for any specified peril.

**\*RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES**

**A. Non-Symbolled Vehicles – Model Year 2011 & Prior**

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 & Subsequent
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

**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 – Model Year 2011 & Prior**

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, before discounts are applied:

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:

a) Increasing 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.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

**C. Non-Symbolled Vehicles – Model Year 2012 & Subsequent**

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.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

PRICE/SYMBOL CHART			
Symbol	Price New Range		
01	\$1	–	\$3,000
02	\$3,001	–	\$5,500
03	\$5,501	–	\$8,000
04	\$8,001	–	\$9,000
05	\$9,001	–	\$10,000
06	\$10,001	–	\$11,000
07	\$11,001	–	\$12,000
08	\$12,001	–	\$13,000
10	\$13,001	–	\$14,000
11	\$14,001	–	\$15,000
12	\$15,001	–	\$15,625
13	\$15,626	–	\$16,250
14	\$16,251	–	\$16,875
15	\$16,876	–	\$17,500
16	\$17,501	–	\$18,125
17	\$18,126	–	\$18,750
18	\$18,751	–	\$19,375
19	\$19,376	–	\$20,000
20	\$20,001	–	\$20,625
21	\$20,626	–	\$21,250
22	\$21,251	–	\$21,875
23	\$21,876	–	\$22,500
24	\$22,501	–	\$23,125
25	\$23,126	–	\$23,750
26	\$23,751	–	\$24,375
27	\$24,376	–	\$25,000
28	\$25,001	–	\$25,625
29	\$25,626	–	\$26,250
30	\$26,251	–	\$26,875
31	\$26,876	–	\$27,500
32	\$27,501	–	\$28,125
33	\$28,126	–	\$28,750
34	\$28,751	–	\$29,375
35	\$29,376	–	\$30,000
36	\$30,001	–	\$31,000
37	\$31,001	–	\$32,000
38	\$32,001	–	\$33,000
39	\$33,001	–	\$34,000
40	\$34,001	–	\$35,000
41	\$35,001	–	\$36,000
42	\$36,001	–	\$37,000
43	\$37,001	–	\$38,000
44	\$38,001	–	\$39,000
45	\$39,001	–	\$40,000
46	\$40,001	–	\$41,250
47	\$41,251	–	\$42,500
48	\$42,501	–	\$43,750
49	\$43,751	–	\$45,000

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

50	\$45,001	–	\$46,250
51	\$46,251	–	\$47,500
52	\$47,501	–	\$48,750
53	\$48,751	–	\$50,000
54	\$50,001	–	\$52,500
55	\$52,501	–	\$55,000
56	\$55,001	–	\$57,500
57	\$57,501	–	\$60,000
58	\$60,001	–	\$65,000
59	\$65,001	–	\$70,000
60	\$70,001	–	\$75,000
61	\$75,001	–	\$80,000
62	\$80,001	–	\$85,000
63	\$85,001	–	\$90,000
64	\$90,001	–	\$95,000
65	\$95,001	–	\$100,000
66	\$100,001	–	\$110,000
67	\$110,001	–	\$120,000
68	\$120,001	–	\$130,000
69	\$130,001	–	\$140,000
70	\$140,001	–	\$150,000
71		Rating Symbol Only*	
72		Rating Symbol Only*	
73		Rating Symbol Only*	
74		Rating Symbol Only*	
75		Rating Symbol Only*	
98		\$150,001 and above	

\* **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

**D. Rating Vehicles with Symbol 98 - Model Year 2012 and Subsequent**

Develop the Base Rates for Symbol 98 vehicles as follows:

**1. Comprehensive**

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

**2. Collision**

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 7 (\$500 Deductible Collision)

Symbol	Model Year																
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	98-90	89 & Prior
1	0.757	0.711	0.835	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.493	0.468	0.445	0.421	0.365	0.106
2	0.947	0.889	0.884	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.467	0.443	0.384	0.123
3	1.002	0.941	0.935	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.547	0.517	0.491	0.465	0.403	0.145
4	1.061	0.996	0.992	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.577	0.545	0.518	0.491	0.420	0.172
5	1.125	1.056	1.051	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.608	0.574	0.545	0.517	0.442	0.203
6	1.192	1.119	1.115	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.642	0.606	0.570	0.539	0.467	0.238
7	1.228	1.153	1.182	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.678	0.640	0.602	0.570	0.486	0.277
8	1.264	1.187	1.256	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.716	0.676	0.635	0.602	0.514	0.329
10	1.341	1.259	1.333	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.758	0.714	0.671	0.635	0.543	0.386
11	1.425	1.338	1.416	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.802	0.755	0.710	0.672	0.566	0.453
12	1.469	1.379	1.504	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.849	0.798	0.750	0.710	0.599	0.533
13	1.512	1.420	1.599	1.501	1.406	1.317	1.234	1.158	1.086	1.019	0.957	0.900	0.845	0.794	0.752	0.634	0.634
14	1.559	1.464	1.701	1.597	1.494	1.400	1.312	1.229	1.153	1.081	1.015	0.953	0.895	0.841	0.788	0.671	0.752
15	1.606	1.508	1.808	1.698	1.590	1.488	1.394	1.306	1.224	1.147	1.077	1.011	0.949	0.892	0.835	0.712	0.890
16	1.656	1.555	1.923	1.806	1.690	1.582	1.481	1.387	1.300	1.219	1.143	1.071	1.006	0.946	0.885	0.744	1.042
17	1.706	1.602	2.048	1.923	1.798	1.683	1.575	1.474	1.381	1.294	1.212	1.138	1.067	1.003	0.939	0.790	1.240
18	1.760	1.653	2.212	2.077	1.942	1.818	1.701	1.592	1.491	1.398	1.309	1.229	1.152	1.083	1.014	0.853	1.426
19	1.814	1.703	2.355	2.211	2.068	1.935	1.811	1.695	1.588	1.488	1.394	1.309	1.227	1.153	1.080	0.909	1.612
20	1.872	1.758	2.560	2.404	2.248	2.104	1.969	1.843	1.726	1.618	1.515	1.423	1.334	1.254	1.174	0.988	1.798
21	1.930	1.812	2.765	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.536	1.440	1.354	1.268	1.067	1.984
22	1.961	1.841	2.969	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.650	1.547	1.454	1.362	1.146	
23	1.990	1.869	3.175	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.764	1.654	1.555	1.455	1.225	
24	2.021	1.898	3.481	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.935	1.814	1.705	1.596	1.343	
25	2.051	1.926	3.789	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.105	1.974	1.856	1.737	1.462	
26	2.095	1.967	4.096	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.276	2.134	2.006	1.878	1.580	
27	2.137	2.007															
28	2.181	2.048															
29	2.228	2.092															
30	2.276	2.137															
31	2.323	2.181															
32	2.370	2.225															
33	2.416	2.269															
34	2.462	2.312															
35	2.509	2.356															
36	2.590	2.432															
37	2.671	2.508															
38	2.730	2.563															
39	2.787	2.617															
40	2.846	2.672															
41	2.903	2.726															
42	2.981	2.799															
43	3.059	2.872															
44	3.136	2.945															
45	3.194	2.999															
46	3.253	3.054															
47	3.310	3.108															
48	3.368	3.162															
49	3.426	3.217															
50	3.485	3.272															
51	3.542	3.326															
52	3.601	3.381															
53	3.688	3.463															
54	3.774	3.544															
55	3.862	3.626															
56	3.948	3.707															
57	4.064	3.816															
58	4.181	3.926															
59	4.297	4.035															
60	4.472	4.199															
61	4.646	4.362															
62	4.947	4.645															
63	5.231	4.912															
64	5.532	5.194															
65	5.816	5.461															
66	6.250	5.869															
67	6.835	6.418															
68	7.420	6.967															
69	8.005	7.516															
70	8.572	8.049															
71	9.157	8.598															
72	9.742	9.147															
73	10.326	9.696															
74	10.911	10.245															
75	11.496	10.794															

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year																
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	98-90	89 & Prior
1	0.518	0.506	0.606	0.592	0.580	0.568	0.556	0.545	0.534	0.523	0.513	0.502	0.493	0.483	0.473	0.449	0.108
2	0.634	0.620	0.639	0.625	0.612	0.599	0.587	0.575	0.563	0.551	0.540	0.529	0.519	0.509	0.498	0.472	0.132
3	0.669	0.654	0.676	0.661	0.647	0.633	0.620	0.607	0.594	0.582	0.569	0.558	0.547	0.536	0.525	0.492	0.157
4	0.708	0.692	0.715	0.699	0.684	0.670	0.655	0.641	0.628	0.614	0.602	0.589	0.576	0.564	0.553	0.518	0.186
5	0.748	0.731	0.757	0.740	0.724	0.708	0.692	0.677	0.663	0.649	0.636	0.622	0.609	0.597	0.585	0.548	0.225
6	0.792	0.774	0.802	0.784	0.766	0.750	0.733	0.717	0.702	0.686	0.671	0.657	0.643	0.630	0.617	0.579	0.266
7	0.815	0.797	0.850	0.831	0.812	0.794	0.776	0.759	0.743	0.726	0.711	0.695	0.680	0.666	0.653	0.612	0.324
8	0.839	0.820	0.900	0.880	0.860	0.841	0.822	0.804	0.786	0.769	0.752	0.736	0.719	0.705	0.690	0.647	0.388
10	0.890	0.870	0.955	0.934	0.913	0.892	0.872	0.853	0.833	0.814	0.797	0.779	0.762	0.747	0.732	0.686	0.466
11	0.942	0.921	1.015	0.992	0.969	0.947	0.925	0.904	0.884	0.864	0.844	0.826	0.807	0.791	0.775	0.726	0.559
12	0.971	0.949	1.077	1.053	1.029	1.005	0.982	0.960	0.937	0.916	0.895	0.875	0.855	0.838	0.821	0.770	0.678
13	0.999	0.977	1.145	1.119	1.093	1.068	1.043	1.019	0.995	0.972	0.950	0.928	0.907	0.889	0.871	0.816	0.816
14	1.031	1.008	1.217	1.190	1.162	1.135	1.108	1.083	1.057	1.033	1.009	0.986	0.963	0.944	0.924	0.857	0.977
15	1.062	1.038	1.295	1.266	1.236	1.206	1.178	1.151	1.124	1.097	1.071	1.047	1.023	1.003	0.972	0.910	1.174
16	1.095	1.070	1.378	1.347	1.314	1.283	1.253	1.223	1.194	1.166	1.138	1.112	1.086	1.064	1.032	0.967	1.421
17	1.127	1.102	1.466	1.433	1.399	1.366	1.333	1.301	1.270	1.240	1.211	1.182	1.154	1.131	1.096	1.027	1.715
18	1.163	1.137	1.584	1.548	1.511	1.475	1.440	1.405	1.372	1.339	1.308	1.277	1.246	1.221	1.184	1.109	1.972
19	1.198	1.171	1.686	1.648	1.609	1.571	1.533	1.496	1.461	1.426	1.393	1.359	1.327	1.301	1.260	1.181	2.230
20	1.236	1.208	1.832	1.791	1.749	1.708	1.666	1.626	1.588	1.550	1.514	1.478	1.443	1.414	1.370	1.284	2.487
21	1.274	1.245	1.980	1.935	1.889	1.844	1.800	1.756	1.715	1.674	1.635	1.596	1.558	1.527	1.480	1.386	2.744
22	1.294	1.265	2.126	2.078	2.029	1.981	1.933	1.886	1.842	1.798	1.756	1.714	1.673	1.640	1.589	1.489	
23	1.315	1.285	2.272	2.221	2.168	2.117	2.066	2.017	1.969	1.922	1.877	1.832	1.789	1.753	1.699	1.592	
24	1.335	1.305	2.492	2.436	2.378	2.322	2.266	2.212	2.159	2.108	2.059	2.009	1.962	1.923	1.863	1.746	
25	1.355	1.325	2.712	2.651	2.588	2.527	2.466	2.407	2.350	2.294	2.240	2.187	2.135	2.092	2.028	1.900	
26	1.384	1.353	2.932	2.866	2.798	2.732	2.666	2.602	2.540	2.480	2.422	2.364	2.308	2.262	2.192	2.054	
27	1.414	1.382															
28	1.442	1.410															
29	1.473	1.440															
30	1.504	1.470															
31	1.535	1.500															
32	1.565	1.530															
33	1.596	1.560															
34	1.627	1.590															
35	1.657	1.620															
36	1.711	1.673															
37	1.765	1.725															
38	1.803	1.762															
39	1.841	1.800															
40	1.879	1.837															
41	1.917	1.874															
42	1.969	1.925															
43	2.020	1.975															
44	2.073	2.026															
45	2.110	2.063															
46	2.149	2.101															
47	2.187	2.138															
48	2.225	2.175															
49	2.263	2.212															
50	2.302	2.250															
51	2.340	2.287															
52	2.377	2.324															
53	2.435	2.380															
54	2.493	2.437															
55	2.550	2.493															
56	2.608	2.549															
57	2.684	2.624															
58	2.761	2.699															
59	2.838	2.774															
60	2.953	2.887															
61	3.068	2.999															
62	3.277	3.203															
63	3.490	3.412															
64	3.704	3.621															
65	3.912	3.824															
66	4.230	4.135															
67	4.658	4.553															
68	5.079	4.965															
69	5.501	5.377															
70	5.928	5.795															
71	6.356	6.213															
72	6.784	6.631															
73	7.211	7.049															
74	7.639	7.467															
75	8.066	7.885															

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Miscellaneous Rating Factors

<b>Multi-Car Discount - Part 1, 2, 4, 5, 7, 8, and 9 (Rule 19)</b>
10%

<b>Supporting Policy Discount - (Rule 19)</b>
10%

<b>Renewal Discount - Parts 1-12 (Rule 19)</b>	
<b>Number of Renewal Years</b>	<b>Discount</b>
1	1%
2	1%
3	1%
4-5	2%
6-10	3%
11 or more	4%

<b>Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)</b>		
<b>Good Student</b>	<b>At Home</b>	<b>Away At School</b>
No	0%	10%
Yes	10%	21%

<b>Hybrid Automobile Discount - Parts 1-12 (Rule 19)</b>
10%

<b>Class 15 Discount - (Rule 19)</b>
25%

<b>Annual Mileage Discount - Parts 1-8 and 12 (Rule 19)</b>	
<b>Annual Miles Driven</b>	<b>Discount</b>
0 - 5,000	10%
5,001 - 7,500	5%

<b>Passive Restraint Discount - Part 2, 3, 6, 12 (Rule 19)</b>
25%

<b>Public Transit Discount - Part 4 and 7 (Rule 19)</b>
10%

\* \$75 Maximum per eligible vehicle

<b>Years Licensed Discount - Parts 1-12 (Rule 19)</b>	
<b>Years Licensed</b>	<b>Discount</b>
0-6	0%
7-9	5%
10-15	8%
16-30	10%
31-50	10%
51+	0%

<b>Fire, Theft and Combined Additional Coverage (Rule 21)</b>	
<b>Coverage</b>	<b>Actual Cash Value</b>
Fire	10% of Comprehensive Coverage
Fire & Theft	70% of Comprehensive Coverage
Fire, Theft & C.A.C.	85% of Comprehensive Coverage

<b>Excess Electronic Equipment Coverage (Rule 46)</b>
Apply a rate of \$4 to each \$100 of valuation

<b>Original Equipment Manufacturers Parts Coverage - Parts 7, 8, 9 (Rule 48)</b>	
<b>Coverage</b>	<b>Factor</b>
Comprehensive	1.01
Collision	1.05
Limited Collision	1.05

\* Comprehensive coverage is subject to a \$1.00 minimum premium.

<b>Use of Other Automobiles (Rule 50)</b>	
<b>Liability</b>	<b>Physical Damage</b>
See Rule 50 for rating procedure	See Rule 50 for rating procedure

<b>Vermont Mutual Auto Enhancement (Rule 59)</b>
\$45 per Automobile

<b>Auto Loan/Lease Gap Coverage (Rule 60)</b>
\$25 per Automobile

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

**NOTE:** For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

**Application of Factors**

**A. Single Vehicle Policies**

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**B. Multi-Vehicle Policies**

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**\*RULE 25. VEHICLE SERIES RATING**

Vehicle Series Rating (VSR) is an Insurance Services Office (ISO) program to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage. This VSR program was recently revised by ISO to expand the number of times each model year vehicle series will be reviewed from 3 to 5 times, for model years 2008 and forward.

Under the revised ISO VSR program, for model year 2008 and forward, reviews of the symbol assignments for all vehicle series will occur five times: when the model year is introduced and in each of the next four annual VSR review years. For model year prior to 2008, reviews of the symbol assignments for all vehicle series will occur three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be up-symbolled, down-symbolled, or may remain the same. For model years 2012 and subsequent, comprehensive and collision will have separate symbols assigned to each coverage.

### Exhibit 2: Transition Rule

- ◆ For Model Year 2011 only, if the S&I Manual displays a rating symbol for the prior model year of the same vehicle, convert Rating Symbols from the Model Year 2010 27-Symbol Table to the Model Year 2011 75-Symbol Table as follows:

2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol	2010 Rating Symbol	2011 Comprehensive Rating Symbol	2011 Collision Rating Symbol
1	2	2	15	25	25
2	3	3	16	28	28
3	4	4	17	31	31
4	5	5	18	35	35
5	6	6	19	37	37
6	8	8	20	41	41
7	10	10	21	44	44
8	11	11	22	48	48
10	13	13	23	52	52
11	15	15	24	56	56
12	17	17	25	59	59
13	19	19	26	61	61
14	21	21	27	See Paragraph below	

- ◆ If the S&I Manual does not display a rating symbol for the Prior Model Year version of the same vehicle, or the Prior Model Year is 2010 and the S&I Manual displays a rating symbol of 27 for that vehicle, assign a symbol based on the cost new of the auto, using the 75-Symbol table Price/Symbol Chart located in the reference pages of the S&I Manual.

**\*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 Year:** Refer to the Miscellaneous Rating Factors section and apply the 2011 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium.~~
- ~~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 3.a.:~~

<b>Comprehensive</b>				<b>Collision</b>			
<b>Symbol</b>	<b>Factor</b>	<b>Symbol</b>	<b>Factor</b>	<b>Symbol</b>	<b>Factor</b>	<b>Symbol</b>	<b>Factor</b>
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 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE**

**A. Actual Cash Value**

Refer to the Miscellaneous Rating Factors page for the applicable factors.

**B. Stated Amount**

Refer to the rate pages for any specified peril.

**\*RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES**

**A. Non-Symbolled Vehicles – Model Year 2011 & Prior**

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.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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 & Subsequent
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

**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 – Model Year 2011 & Prior**

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, before discounts are applied:

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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:

- a) Increasing 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.
- b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

**C. Non-Symbolled Vehicles – Model Year 2012 & Subsequent**

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.

<b>PRICE/SYMBOL CHART</b>			
<b>Symbol</b>	<b>Price New Range</b>		
01	\$1	–	\$3,000
02	\$3,001	–	\$5,500
03	\$5,501	–	\$8,000
04	\$8,001	–	\$9,000
05	\$9,001	–	\$10,000
06	\$10,001	–	\$11,000
07	\$11,001	–	\$12,000
08	\$12,001	–	\$13,000
10	\$13,001	–	\$14,000
11	\$14,001	–	\$15,000
12	\$15,001	–	\$15,625
13	\$15,626	–	\$16,250
14	\$16,251	–	\$16,875
15	\$16,876	–	\$17,500
16	\$17,501	–	\$18,125
17	\$18,126	–	\$18,750
18	\$18,751	–	\$19,375
19	\$19,376	–	\$20,000
20	\$20,001	–	\$20,625

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

<u>21</u>	<u>\$20,626</u>	<u>=</u>	<u>\$21,250</u>
<u>22</u>	<u>\$21,251</u>	<u>=</u>	<u>\$21,875</u>
<u>23</u>	<u>\$21,876</u>	<u>=</u>	<u>\$22,500</u>
<u>24</u>	<u>\$22,501</u>	<u>=</u>	<u>\$23,125</u>
<u>25</u>	<u>\$23,126</u>	<u>=</u>	<u>\$23,750</u>
<u>26</u>	<u>\$23,751</u>	<u>=</u>	<u>\$24,375</u>
<u>27</u>	<u>\$24,376</u>	<u>=</u>	<u>\$25,000</u>
<u>28</u>	<u>\$25,001</u>	<u>=</u>	<u>\$25,625</u>
<u>29</u>	<u>\$25,626</u>	<u>=</u>	<u>\$26,250</u>
<u>30</u>	<u>\$26,251</u>	<u>=</u>	<u>\$26,875</u>
<u>31</u>	<u>\$26,876</u>	<u>=</u>	<u>\$27,500</u>
<u>32</u>	<u>\$27,501</u>	<u>=</u>	<u>\$28,125</u>
<u>33</u>	<u>\$28,126</u>	<u>=</u>	<u>\$28,750</u>
<u>34</u>	<u>\$28,751</u>	<u>=</u>	<u>\$29,375</u>
<u>35</u>	<u>\$29,376</u>	<u>=</u>	<u>\$30,000</u>
<u>36</u>	<u>\$30,001</u>	<u>=</u>	<u>\$31,000</u>
<u>37</u>	<u>\$31,001</u>	<u>=</u>	<u>\$32,000</u>
<u>38</u>	<u>\$32,001</u>	<u>=</u>	<u>\$33,000</u>
<u>39</u>	<u>\$33,001</u>	<u>=</u>	<u>\$34,000</u>
<u>40</u>	<u>\$34,001</u>	<u>=</u>	<u>\$35,000</u>
<u>41</u>	<u>\$35,001</u>	<u>=</u>	<u>\$36,000</u>
<u>42</u>	<u>\$36,001</u>	<u>=</u>	<u>\$37,000</u>
<u>43</u>	<u>\$37,001</u>	<u>=</u>	<u>\$38,000</u>
<u>44</u>	<u>\$38,001</u>	<u>=</u>	<u>\$39,000</u>
<u>45</u>	<u>\$39,001</u>	<u>=</u>	<u>\$40,000</u>
<u>46</u>	<u>\$40,001</u>	<u>=</u>	<u>\$41,250</u>
<u>47</u>	<u>\$41,251</u>	<u>=</u>	<u>\$42,500</u>
<u>48</u>	<u>\$42,501</u>	<u>=</u>	<u>\$43,750</u>
<u>49</u>	<u>\$43,751</u>	<u>=</u>	<u>\$45,000</u>
<u>50</u>	<u>\$45,001</u>	<u>=</u>	<u>\$46,250</u>
<u>51</u>	<u>\$46,251</u>	<u>=</u>	<u>\$47,500</u>
<u>52</u>	<u>\$47,501</u>	<u>=</u>	<u>\$48,750</u>
<u>53</u>	<u>\$48,751</u>	<u>=</u>	<u>\$50,000</u>
<u>54</u>	<u>\$50,001</u>	<u>=</u>	<u>\$52,500</u>
<u>55</u>	<u>\$52,501</u>	<u>=</u>	<u>\$55,000</u>
<u>56</u>	<u>\$55,001</u>	<u>=</u>	<u>\$57,500</u>
<u>57</u>	<u>\$57,501</u>	<u>=</u>	<u>\$60,000</u>
<u>58</u>	<u>\$60,001</u>	<u>=</u>	<u>\$65,000</u>
<u>59</u>	<u>\$65,001</u>	<u>=</u>	<u>\$70,000</u>
<u>60</u>	<u>\$70,001</u>	<u>=</u>	<u>\$75,000</u>
<u>61</u>	<u>\$75,001</u>	<u>=</u>	<u>\$80,000</u>
<u>62</u>	<u>\$80,001</u>	<u>=</u>	<u>\$85,000</u>
<u>63</u>	<u>\$85,001</u>	<u>=</u>	<u>\$90,000</u>
<u>64</u>	<u>\$90,001</u>	<u>=</u>	<u>\$95,000</u>
<u>65</u>	<u>\$95,001</u>	<u>=</u>	<u>\$100,000</u>
<u>66</u>	<u>\$100,001</u>	<u>=</u>	<u>\$110,000</u>
<u>67</u>	<u>\$110,001</u>	<u>=</u>	<u>\$120,000</u>
<u>68</u>	<u>\$120,001</u>	<u>=</u>	<u>\$130,000</u>
<u>69</u>	<u>\$130,001</u>	<u>=</u>	<u>\$140,000</u>
<u>70</u>	<u>\$140,001</u>	<u>=</u>	<u>\$150,000</u>

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

<u>71</u>	<u>Rating Symbol Only*</u>
<u>72</u>	<u>Rating Symbol Only*</u>
<u>73</u>	<u>Rating Symbol Only*</u>
<u>74</u>	<u>Rating Symbol Only*</u>
<u>75</u>	<u>Rating Symbol Only*</u>
98	\$150,001 and above

\* **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

The Price New Symbol developed above applies to both Comprehensive and Collision coverages.

**D. Rating Vehicles with Symbol 98 - Model Year 2012 and Subsequent**

Develop the Base Rates for Symbol 98 vehicles as follows:

**1. Comprehensive**

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

**2. Collision**

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

**RULE 23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

**New Business Rule**

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

**NOTE:** For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

### Application of Factors

#### A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

#### B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

#### **\*RULE 25. VEHICLE SERIES RATING**

Vehicle Series Rating (VSR) is an Insurance Services Office (ISO) program to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage. This VSR program was recently revised by ISO to expand the number of times each model year vehicle series will be reviewed from 3 to 5 times, for model years 2008 and forward.

Under the revised ISO VSR program, for model year 2008 and forward, reviews of the symbol assignments for all vehicle series will occur five times: when the model year is introduced and in each of the next four annual VSR review years. For model year prior to 2008, reviews of the symbol assignments for all vehicle series will occur three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be up-symbolled, down-symbolled, or

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

may remain the same. For model years 2012 and subsequent, comprehensive and collision will have separate symbols assigned to each coverage.

~~Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.~~

~~The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.~~

~~Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.~~

**RULE 26.            RESERVED FOR FUTURE USE**

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 27.    PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
  - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
  - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.