

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 7 (\$500 Deductible Collision)

Symbol	Model Year															
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	98-90	89 & Prior
1	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	0.889	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	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	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	1.056	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	1.119	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	1.153	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	1.187	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	1.259	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	0.388
11	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	1.379	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	1.420	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	1.464	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	1.508	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	1.555	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	1.602	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	1.653	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	1.703	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	1.758	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	1.812	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	1.841	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	1.869	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	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	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	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	2.007															
28	2.048															
29	2.092															
30	2.137															
31	2.181															
32	2.225															
33	2.269															
34	2.312															
35	2.356															
36	2.432															
37	2.508															
38	2.563															
39	2.617															
40	2.672															
41	2.726															
42	2.799															
43	2.872															
44	2.945															
45	2.999															
46	3.054															
47	3.108															
48	3.162															
49	3.217															
50	3.272															
51	3.326															
52	3.381															
53	3.463															
54	3.544															
55	3.626															
56	3.707															
57	3.816															
58	3.926															
59	4.035															
60	4.199															
61	4.362															
62	4.645															
63	4.912															
64	5.194															
65	5.461															
66	5.869															
67	6.418															
68	6.967															
69	7.516															
70	8.049															
71	8.598															
72	9.147															
73	9.696															
74	10.245															
75	10.794															

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year															89 & Prior
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	98-90	
1	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	0.620	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	0.654	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	0.692	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	0.731	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	0.774	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	0.797	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	0.820	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	0.870	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	0.921	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	0.949	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	0.977	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	1.008	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	1.038	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	1.070	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	1.102	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	1.137	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	1.171	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	1.208	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	1.245	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	1.265	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	1.285	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	1.305	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	1.325	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	1.353	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	1.382															
28	1.410															
29	1.440															
30	1.470															
31	1.500															
32	1.530															
33	1.560															
34	1.590															
35	1.620															
36	1.673															
37	1.725															
38	1.762															
39	1.800															
40	1.837															
41	1.874															
42	1.925															
43	1.975															
44	2.026															
45	2.063															
46	2.101															
47	2.138															
48	2.175															
49	2.212															
50	2.250															
51	2.287															
52	2.324															
53	2.380															
54	2.437															
55	2.493															
56	2.549															
57	2.624															
58	2.699															
59	2.774															
60	2.887															
61	2.999															
62	3.203															
63	3.412															
64	3.621															
65	3.824															
66	4.135															
67	4.553															
68	4.965															
69	5.377															
70	5.795															
71	6.213															
72	6.631															
73	7.049															
74	7.467															
75	7.885															