

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 1 (\$20,000/\$40,000 Mandatory BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	106	203	124	419	190	378	172	99
2	117	222	132	462	217	416	196	108
3	123	234	141	501	232	450	209	112
4	134	258	148	555	268	499	241	121
5	139	265	171	592	293	533	264	128
6	150	292	169	633	331	570	299	137
7	157	302	211	677	385	610	346	140
8	165	315	197	721	371	648	334	151
9	182	324	253	715	372	645	334	186
10	191	395	240	787	440	708	397	183
11	209	434	246	855	461	769	414	246
12	214	427	277	808	501	728	451	207
13	235	441	285	816	523	734	470	214
14	260	516	321	761	551	684	496	236
15	317	599	337	800	626	720	564	291
16	293	557	454	881	622	793	559	262
17	204	517	234	852	392	767	353	225
18	245	613	324	790	538	711	484	211
19	270	564	304	812	481	731	432	250
20	266	622	361	820	577	739	520	296
21	318	645	489	802	604	722	544	393
22	371	703	499	898	652	809	586	385
23	203	473	302	818	481	737	433	193
24	209	430	260	841	426	756	384	198
25	238	505	284	785	506	706	455	234
26	257	593	388	763	589	686	530	273
27	98	197	106	400	171	359	154	96
28	97	197	106	399	170	359	154	96
40	249	534	348	834	538	751	484	269
41	251	468	364	831	610	748	549	238
42	309	580	412	847	671	762	604	290
43	316	527	412	833	620	749	558	285
44	279	545	514	812	536	731	482	245
45	338	592	399	822	608	739	547	311

Note: - The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 2 (\$8,000 PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	38	60	37	115	62	103	56	33
2	41	65	42	125	68	112	62	35
3	46	66	45	133	72	120	66	37
4	47	72	44	146	85	131	76	39
5	49	73	51	154	90	138	81	49
6	53	81	51	166	102	149	92	52
7	53	85	56	176	107	158	96	43
8	55	85	61	183	111	165	100	52
9	62	91	74	188	119	168	108	51
10	70	111	70	199	134	179	121	57
11	72	117	72	199	134	179	121	60
12	76	111	78	197	148	177	133	60
13	88	132	95	255	192	230	172	67
14	108	148	103	242	198	218	178	79
15	104	203	98	219	181	197	162	95
16	110	189	146	210	178	189	161	92
17	67	110	80	195	120	176	108	56
18	83	161	80	240	161	215	144	76
19	80	169	92	213	164	192	148	80
20	95	205	100	218	199	197	179	89
21	117	197	137	230	208	207	187	116
22	110	187	142	212	178	190	161	125
23	70	156	91	218	147	197	132	61
24	70	117	77	217	129	196	117	59
25	74	156	93	235	152	213	137	79
26	90	208	129	224	181	202	162	70
27	33	54	32	101	54	92	48	31
28	36	55	31	102	55	92	49	34
40	81	149	98	218	162	197	146	71
41	93	149	125	219	167	197	151	84
42	101	164	120	220	213	198	192	98
43	113	199	137	254	204	228	183	88
44	105	169	166	250	178	225	161	88
45	118	197	134	232	179	208	162	101

Note: - The above rates are applicable to insureds with zero SDIP points.
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VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 4 (\$5,000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	188	319	250	640	405	576	365	201
2	206	340	266	700	441	630	398	219
3	215	353	274	741	454	666	408	235
4	219	356	284	764	468	688	421	249
5	231	379	300	828	525	745	472	266
6	246	388	309	840	541	757	486	273
7	255	393	329	865	576	779	519	285
8	239	388	313	829	550	747	494	283
9	257	414	364	881	638	793	575	325
10	251	402	352	855	590	770	531	301
11	249	431	364	835	576	751	519	302
12	285	476	401	955	703	861	632	335
13	292	438	350	832	642	748	578	341
14	307	484	379	934	680	839	611	385
15	331	513	387	972	736	875	662	403
16	334	514	459	867	709	781	638	355
17	261	477	318	858	532	773	479	303
18	306	533	465	970	679	872	611	330
19	309	537	397	889	590	800	531	304
20	325	530	422	980	654	883	588	309
21	361	581	464	972	649	874	583	384
22	442	643	523	1,021	826	919	744	441
23	243	516	363	854	586	768	527	271
24	300	524	380	841	572	756	516	344
25	285	577	375	926	730	834	656	322
26	342	585	525	913	757	821	682	350
27	178	296	220	589	352	530	317	183
28	186	310	230	617	369	555	332	192
40	280	486	349	913	587	821	527	327
41	279	466	359	859	601	773	541	311
42	269	483	373	875	644	787	579	326
43	317	505	401	893	746	804	671	372
44	276	494	367	823	592	740	532	298
45	321	518	388	989	744	891	670	341

Note: - The above rates are applicable to insureds with zero SDIP points.
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VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 5 (\$20,000/\$40,000 Optional BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	18	37	23	69	31	62	28	17
2	19	39	25	77	35	68	32	18
3	20	42	25	83	38	74	35	19
4	22	48	27	92	45	84	40	20
5	22	49	30	99	49	90	44	22
6	24	54	30	105	56	95	50	24
7	25	54	37	112	64	101	58	24
8	26	57	34	121	61	109	56	26
9	30	59	46	119	62	107	56	30
10	31	67	42	125	71	113	64	29
11	36	74	41	135	76	122	69	42
12	35	75	48	130	82	117	73	38
13	38	81	51	129	86	116	78	36
14	44	95	55	120	90	109	81	39
15	55	106	59	127	102	115	92	51
16	65	95	73	137	101	123	92	60
17	34	91	40	139	65	125	60	36
18	49	105	56	123	88	110	80	43
19	49	98	51	128	79	115	71	48
20	53	111	64	129	92	116	83	61
21	68	111	87	127	99	115	89	77
22	83	121	91	140	107	127	97	74
23	32	88	51	126	79	114	70	31
24	35	71	44	130	68	117	60	33
25	44	95	50	124	83	112	73	44
26	48	100	65	119	96	108	87	51
27	18	35	20	67	28	61	26	17
28	18	35	20	67	28	60	26	17
40	38	93	61	131	89	118	81	44
41	40	86	62	131	99	118	89	38
42	51	103	70	133	108	120	98	49
43	53	95	72	130	99	118	89	50
44	57	92	84	126	87	113	77	58
45	56	110	70	131	99	118	89	54

Note: - Class 15 rates are 75% of Class 10 final rates for all coverages.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 7 (\$500 Deductible Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	329	753	455	1,500	760	1,350	683	335
2	346	762	459	1,569	741	1,413	669	335
3	360	800	490	1,566	784	1,410	706	347
4	368	829	496	1,650	844	1,485	760	356
5	384	835	511	1,673	878	1,506	791	372
6	395	893	541	1,693	928	1,524	835	380
7	425	915	583	1,791	973	1,613	876	406
8	454	905	609	1,716	970	1,545	874	457
9	452	902	645	1,673	1,050	1,506	945	437
10	416	1,025	582	1,713	1,129	1,541	1,016	449
11	457	1,032	636	1,655	1,067	1,489	959	490
12	530	1,060	743	1,675	1,252	1,507	1,126	530
13	531	962	709	1,758	1,253	1,581	1,128	529
14	649	1,193	772	1,717	1,335	1,545	1,200	547
15	777	1,252	928	1,710	1,371	1,540	1,235	743
16	687	1,201	840	1,668	1,168	1,503	1,051	557
17	470	1,128	639	1,659	1,090	1,494	981	501
18	607	1,128	843	1,698	1,269	1,528	1,142	572
19	623	1,104	859	1,589	1,165	1,430	1,048	664
20	671	1,269	836	1,696	1,327	1,524	1,194	696
21	674	1,302	973	1,683	1,497	1,516	1,347	750
22	759	1,292	986	1,667	1,471	1,499	1,326	945
23	513	1,112	924	1,715	1,216	1,545	1,094	534
24	587	1,069	814	1,621	1,124	1,458	1,011	629
25	617	1,172	994	1,741	1,209	1,565	1,088	599
26	703	1,305	1,095	1,668	1,423	1,503	1,281	750
27	305	707	414	1,408	699	1,268	630	294
28	331	717	420	1,428	709	1,286	639	320
40	522	1,007	721	1,661	1,103	1,496	993	519
41	478	999	754	1,672	1,135	1,505	1,022	483
42	551	1,069	859	1,734	1,235	1,559	1,111	495
43	618	1,112	833	1,708	1,378	1,538	1,239	645
44	569	1,068	818	1,710	1,168	1,540	1,051	586
45	615	1,099	838	1,715	1,371	1,544	1,235	585

- Note:
- The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.
 - Part 8 Limited Collision \$500 deductible rates are 6% of the collision manual rate for the same model year and symbol.

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Class-Territory Base Rates Part 9 (\$500 Deductible Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	150	150	150	150	150	150	150	150
2	162	162	162	162	162	162	162	162
3	167	167	167	167	167	167	167	167
4	157	157	157	157	157	157	157	157
5	166	166	166	166	166	166	166	166
6	169	169	169	169	169	169	169	169
7	176	176	176	176	176	176	176	176
8	184	184	184	184	184	184	184	184
9	175	175	175	175	175	175	175	175
10	188	188	188	188	188	188	188	188
11	194	194	194	194	194	194	194	194
12	202	202	202	202	202	202	202	202
13	233	233	233	233	233	233	233	233
14	241	241	241	241	241	241	241	241
15	295	296	296	296	296	296	296	295
16	470	470	470	470	470	470	470	470
17	171	171	171	171	171	171	171	171
18	342	342	342	342	342	342	342	342
19	376	376	376	376	376	376	376	376
20	341	341	341	341	341	341	341	341
21	464	464	464	464	464	464	464	464
22	524	524	524	524	524	524	524	524
23	314	314	314	314	314	314	314	314
24	237	237	237	237	237	237	237	237
25	355	355	355	355	355	355	355	355
26	419	424	424	424	424	424	424	419
27	143	143	143	143	143	143	143	143
28	143	143	143	143	143	143	143	143
40	216	216	216	216	216	216	216	216
41	218	218	218	218	218	218	218	218
42	263	263	263	263	263	263	263	263
43	277	277	277	277	277	277	277	277
44	454	454	454	454	454	454	454	454
45	293	293	293	293	293	293	293	293

Note: - Class 15 rates are 75% of Class 10 final rates for all coverages.

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Other Coverage Base Rates - Same for All Class/Territories

Part 6 (Medical Payments)	
Limit	Rate
5,000	20
10,000	25
15,000	32
20,000	35
25,000	38
50,000	43
100,000	49

Part 10 (Substitute Transportation)	
Limit	Rate
\$15/day, \$450 Max	13
\$30/day, \$900 Max	69
\$45/day, \$1,350 Max	159
\$100/day, \$3,000 Max	324

Part 11 (Towing and Labor)	
Limit	Rate
\$50 per disablement	8
\$100 per disablement	16

Part 3 (Uninsured Bodily Injury)	
Limit	Rate
20/40	8
20/50	8
20/60	9
25/50	9
25/60	9
35/80	10
50/100	11
100/100	11
100/200	12
100/300	12
200/400	14
250/500	14
300/500	16
500/500	21
500/1000	21
1000/1000	23

Part 12 (Underinsured Bodily Injury)	
Limit	Rate
20/40	0
20/50	0
20/60	1
25/50	2
25/60	2
35/80	7
50/100	13
100/100	24
100/200	25
100/300	26
200/400	70
250/500	83
300/500	120
500/500	222
500/1000	228
1000/1000	253

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Increased Limit Factors

Part 4 - Property Damage Liability	
Limit	Factor
5,000	1.000
10,000	1.240
15,000	1.254
20,000	1.262
25,000	1.268
35,000	1.279
50,000	1.290
100,000	1.300
250,000	1.319
500,000	1.333

Part 5 - Bodily Injury Liability	
Limit	Factor
20/40	1.00
20/50	1.01
20/60	1.01
25/50	1.06
25/60	1.07
35/80	1.18
50/100	1.29
100/100	1.55
100/200	1.56
100/300	1.57
200/400	2.01
250/500	2.16
300/500	2.43
500/500	3.19
500/1000	3.24
1000/1000	3.58

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Deductible Factors

Part 2 - PIP		
Deductible	Named Insured	& Household Member
100	0.98	0.98
250	0.96	0.95
500	0.92	0.90
1,000	0.86	0.81
2,000	0.74	0.65
4,000	0.63	0.52
8,000	0.55	0.41

Part 7 - Collision	
Deductible	Factor
300	*
500	1.000
1000	0.630
2000	0.480

* Flat Charge = .17 x Terr/Class Base Rate

Part 8 - Limited Collision	
Deductible	Factor
0	\$8 Flat Charge
300	\$5 Flat Charge
500	1.000
1,000	0.540
2,000	0.320

Part 7 - Collision	
Waiver Amount	Charge
300	10
500	13
1000	16
2000	25

Part 9 - Comprehensive		
Deductible	Full Glass	\$100 Ded Glass
300	*	0.840
500	1.000	0.840
1,000	0.660	0.840
2,000	0.600	0.840

* Flat Charge = .03 x Terr Base Rate

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 7 (\$500 Deductible Collision)

Model Year														
Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	02-90 89 & Prior	
1	0.673	0.647	0.622	0.758	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.463	0.156
2	0.855	0.822	0.790	0.803	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.487	0.181
3	0.905	0.870	0.837	0.851	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.512	0.216
4	0.958	0.921	0.886	0.902	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.540	0.259
5	1.016	0.977	0.939	0.957	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.569	0.308
6	1.077	1.036	0.996	1.016	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.593	0.362
7	1.111	1.068	1.027	1.078	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.627	0.428
8	1.144	1.100	1.058	1.144	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.662	0.508
10	1.215	1.168	1.123	1.215	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.699	0.599
11	1.290	1.240	1.192	1.293	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.739	0.716
12	1.329	1.278	1.229	1.374	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.781	0.844
13	1.370	1.317	1.266	1.461	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.827	1.008
14	1.413	1.359	1.307	1.555	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	0.867	1.200
15	1.457	1.401	1.347	1.655	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	0.919	1.423
16	1.503	1.445	1.389	1.762	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	0.974	1.692
17	1.548	1.488	1.431	1.876	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.033	2.021
18	1.597	1.536	1.477	2.027	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.115	2.325
19	1.646	1.583	1.522	2.158	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.188	2.628
20	1.699	1.634	1.571	2.346	2.277	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.291	2.931
21	1.752	1.685	1.620	2.533	2.459	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.395	3.234
22	1.780	1.712	1.646	2.721	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.498	
23	1.809	1.739	1.672	2.908	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.601	
24	1.837	1.766	1.698	3.190	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	1.756	
25	1.865	1.793	1.724	3.471	3.370	3.219	3.069	2.929	2.794	2.666	2.544	2.427	1.911	
26	1.905	1.832	1.762	3.753	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.066	
27	1.946	1.871	1.799											
28	1.985	1.909	1.836											
29	2.029	1.951	1.876											
30	2.072	1.992	1.915											
31	2.114	2.033	1.955											
32	2.157	2.074	1.994											
33	2.199	2.114	2.033											
34	2.241	2.155	2.072											
35	2.283	2.195	2.111											
36	2.358	2.267	2.180											
37	2.432	2.338	2.248											
38	2.485	2.389	2.297											
39	2.537	2.439	2.345											
40	2.590	2.490	2.394											
41	2.643	2.541	2.443											
42	2.713	2.609	2.509											
43	2.784	2.677	2.574											
44	2.855	2.745	2.639											
45	2.908	2.796	2.688											
46	2.960	2.846	2.737											
47	3.013	2.897	2.786											
48	3.065	2.947	2.834											
49	3.118	2.998	2.883											
50	3.171	3.049	2.932											
51	3.223	3.099	2.980											
52	3.276	3.150	3.029											
53	3.358	3.229	3.105											
54	3.440	3.308	3.181											
55	3.522	3.387	3.257											
56	3.604	3.465	3.332											
57	3.706	3.563	3.426											
58	3.807	3.661	3.520											
59	3.910	3.760	3.615											
60	4.068	3.912	3.762											
61	4.227	4.064	3.908											
62	4.503	4.330	4.163											
63	4.752	4.569	4.393											
64	5.027	4.834	4.648											
65	5.289	5.086	4.890											
66	5.676	5.458	5.248											
67	6.215	5.976	5.746											
68	6.739	6.480	6.231											
69	7.278	6.998	6.729											
70	7.790	7.490	7.202											
71	8.328	8.008	7.700											
72	8.852	8.512	8.185											
73	9.391	9.030	8.683											
74	9.917	9.536	9.169											
75	10.456	10.054	9.667											

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Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year													02-90 89 & Prior
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003		
1	0.494	0.489	0.484	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.494	0.119
2	0.609	0.603	0.597	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.519	0.145
3	0.640	0.634	0.628	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.541	0.173
4	0.674	0.667	0.660	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.570	0.205
5	0.710	0.703	0.696	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.603	0.248
6	0.747	0.740	0.733	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.637	0.293
7	0.768	0.760	0.752	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.673	0.356
8	0.788	0.780	0.772	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.712	0.427
10	0.830	0.822	0.814	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.755	0.513
11	0.878	0.869	0.860	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.799	0.615
12	0.902	0.893	0.884	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.847	0.746
13	0.926	0.917	0.908	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.898	0.898
14	0.952	0.943	0.934	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	0.943	1.075
15	0.979	0.969	0.959	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.001	1.291
16	1.005	0.995	0.985	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.064	1.563
17	1.032	1.022	1.012	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.130	1.887
18	1.062	1.051	1.041	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.220	2.169
19	1.092	1.081	1.070	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.299	2.453
20	1.123	1.112	1.101	1.652	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.412	2.736
21	1.154	1.143	1.132	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.525	3.018
22	1.171	1.159	1.148	1.917	1.902	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.638	
23	1.188	1.176	1.164	2.049	2.033	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.751	
24	1.204	1.192	1.180	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	1.921	
25	1.220	1.208	1.196	2.446	2.426	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.090	
26	1.243	1.231	1.219	2.644	2.623	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.259	
27	1.267	1.254	1.242											
28	1.291	1.278	1.265											
29	1.316	1.303	1.290											
30	1.341	1.328	1.315											
31	1.367	1.353	1.340											
32	1.394	1.380	1.366											
33	1.421	1.407	1.393											
34	1.448	1.434	1.420											
35	1.476	1.461	1.447											
36	1.523	1.508	1.493											
37	1.571	1.555	1.540											
38	1.605	1.589	1.573											
39	1.639	1.623	1.607											
40	1.674	1.657	1.641											
41	1.708	1.691	1.674											
42	1.753	1.736	1.719											
43	1.799	1.781	1.763											
44	1.844	1.826	1.808											
45	1.879	1.860	1.842											
46	1.913	1.894	1.875											
47	1.947	1.928	1.909											
48	1.981	1.961	1.942											
49	2.015	1.995	1.975											
50	2.049	2.029	2.009											
51	2.084	2.063	2.043											
52	2.118	2.097	2.076											
53	2.168	2.147	2.126											
54	2.220	2.198	2.176											
55	2.270	2.248	2.226											
56	2.322	2.299	2.276											
57	2.390	2.366	2.343											
58	2.458	2.434	2.410											
59	2.527	2.502	2.477											
60	2.629	2.603	2.577											
61	2.732	2.705	2.678											
62	2.919	2.890	2.861											
63	3.105	3.074	3.044											
64	3.297	3.264	3.232											
65	3.483	3.449	3.415											
66	3.764	3.727	3.690											
67	4.148	4.107	4.066											
68	4.522	4.477	4.433											
69	4.895	4.847	4.799											
70	5.279	5.227	5.175											
71	5.657	5.601	5.546											
72	6.036	5.976	5.917											
73	6.420	6.356	6.293											
74	6.799	6.732	6.665											
75	7.182	7.111	7.041											

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Stated Amount Rating

Collision and Comprehensive Rating Procedures

1. Develop the vehicle symbol according to Rule 22 assuming the most current model year in the rate pages.
2. Determine the Actual Cash Value premium for the most current model year based on the Rate tables for the vehicle symbol developed in (1.) for the appropriate tier, territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For symbols 70 and above, use the Symbol 70 Actual Cash Value premium and divisor.
3. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	15.00	37	315.00
2	42.50	38	325.00
3	67.50	39	335.00
4	85.00	40	345.00
5	95.00	41	355.00
6	105.00	42	365.00
7	115.00	43	375.00
8	125.00	44	385.00
10	135.00	45	395.00
11	145.00	46	406.25
12	153.13	47	418.75
13	159.38	48	431.25
14	165.63	49	443.75
15	171.88	50	456.25
16	178.13	51	468.75
17	184.38	52	481.25
18	190.63	53	493.75
19	196.88	54	512.50
20	203.13	55	537.50
21	209.38	56	562.50
22	215.63	57	587.50
23	221.88	58	625.00
24	228.13	59	675.00
25	234.38	60	725.00
26	240.63	61	775.00
27	246.88	62	825.00
28	253.13	63	875.00
29	259.38	64	925.00
30	265.63	65	975.00
31	271.88	66	1,050.00
32	278.13	67	1,150.00
33	284.38	68	1,250.00
34	290.63	69	1,350.00
35	296.88	70	1,450.00
36	305.00		

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate tables.

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Miscellaneous Rating Factors

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

Supporting Policy Discount - (Rule 19)
12%

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

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

Hybrid Automobile Discount - Parts 1-12 (Rule 19)
10%

Class 15 Discount - (Rule 19)
25%

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

Paid In Full Discount - Parts 1-12 (Rule 19)
5%

Advance Shopper Discount - Parts 1-12 (Rule 19)	
Year 1	5%
Year 2	3%
Year 3	1%

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

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

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

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

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

Use of Other Automobiles (Rule 50)	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

Vermont Mutual Auto Enhancement (Rule 59)
\$49 per Automobile

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

Tiering Factors (Rule 26)	
Preferred	0.960
Standard	1.000
Select	1.040

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Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Ups, Vans (Rule 32)	- Manual Rates	- Part 7 - 60%* - Part 8 - Manual Rate - Part 9 - 90%
Trailers (Rule 34)	- No Charge	- Parts 7, 8, and 9 50% Latest Model Year shown in Rate Pages for Territory 1, Class 10 - Symbol based on cost new
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	- Parts 1, 2, 4 & 5 - 25% of Class 10 - Parts 3, 6 and 12 - Manual Rates	- Parts 7, 8, and 9 50% Latest Model Year shown in Rate Pages for Territory 1, Class 10 - Symbol based on appraised value
Customized Vans and Pick-Ups (Rule 47)	- Not Applicable	- See Rule 47 for rating procedure
* Reduction not applicable to Waiver of Deductible premium		

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B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

***RULE 11. PREMIUM CALCULATION RULE**

Apply the appropriate deductible factor or the appropriate deductible adjustment amount to the base rates for coverage parts 2, 7, 8, and 9 and apply the appropriate increased limit factor to the base rates for coverage parts 4, and 5, then:

1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8, or 9, if applicable.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount or rating factor to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts. Refer to Rule 26 for Tier Placement Guidelines.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-Theft, (4) Support Policy, (5) Renewal, (6) Good Student, (7) Years Licensed, (8) Hybrid Automobile, (9) Class 15, (10) Advance Shopper, (11) Paid in Full, (12) Tiering Factor, and (13) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

***RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage, provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

***A. Multi-Car**

A reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 shall apply when:

1. A policyholder owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, whether on the same or separate policies, or
2. A policyholder personally owns vehicles that are insured on a commercial auto policy which is controlled by the same Agency but written with another company, or
3. Another personal auto policy is written with Vermont Mutual for an individual in the same household as the policyholder.

At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to the Miscellaneous Rating Factors page for the applicable discount.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine

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1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B" or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. When the good student discount is initially requested, and;
 - b. At renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

Away at School Discount

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

***H. Hybrid Automobile Discount**

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

***I. Years Licensed Discount**

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26, and 30, based on the number of years they have been licensed. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12.

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

J. Advanced Driver Training

[Reserved]

***K. Paid In Full Discount**

A 5% discount will apply to Coverage Parts 1-12 when the policy premium is paid in full with the first payment for the new or renewal policy term.

***RULE 26. TIER PLACEMENT GUIDELINES**

Tier assignment is on a policy level. A rating tier will be determined according to the following tier placement guidelines and the applicable rating factor will be applied to Coverage Parts 1-12:

- **Preferred Tier (Rating Factor = 0.960)**
Optional Bodily Injury to Others (Part 5) limit \geq \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and** All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99, **and** Multi Car Discount on the policy
- **Select Tier (Rating Factor = 1.040)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the multi-car discount
- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

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, and
 - 3. is not used in plowing for hire.
- 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.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You", must be attached to the policy.

***RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full years that an operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, rounded to the nearest full year of driving experience. If the date first licensed is not provided by the insured, we will assign the year first licensed based on the earliest possible date the driver's license could be obtained in the Commonwealth of Massachusetts.

If an operator's driving privileges have ever been suspended or revoked for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if a certified English language translation of the operator's driving record is supplied.

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B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

*RULE 11. PREMIUM CALCULATION RULE

Apply the appropriate deductible factor or the appropriate deductible adjustment amount to the base rates for coverage parts 2, 7, 8, and 9 and apply the appropriate ~~implicit surcharge exclusion factor~~ and increased limit factor to the base rates for coverage parts ~~4, 3, 4, and 5, 6, and 12~~, then:

1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8, or 9, if applicable.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount or rating factor to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts. Refer to Rule 26 for Tier Placement Guidelines.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-Theft, (4) Support Policy, (5) Renewal, (6) Good Student, (7) Years Licensed, (8) Hybrid Automobile, (9) Class 15, (10) Advance Shopper, (11) Paid in Full, (12) Tiering Factor, and (13) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

*RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage, provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

***A. Multi-Car**

A reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 shall apply when:

1. A policyholder owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, whether on the same or separate policies, or
2. A policyholder personally owns vehicles that are insured on a commercial auto policy which is controlled by the same Agency but written with another company, or-
3. Another personal auto policy is written with Vermont Mutual for an individual in the same household as the policyholder.

At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to the Miscellaneous Rating Factors page for the applicable discount.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, has a grade average of “B” or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below “B” or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the “Dean’s List”, “Honor Roll” or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. When the good student discount is initially requested, and;
 - b. At renewal and thereafter at the company’s discretion.

3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

Away at School Discount

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

***H. Hybrid Automobile Discount**

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

***I. Years Licensed Discount**

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26, and 30, based on the number of years they have been licensed. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12. ~~The years licensed discount (based on the number of years the operator has been licensed) will be applied to Parts 1-12.~~

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

J. Advanced Driver Training

[Reserved]

***K. Paid In Full Discount**

A 5% discount will apply to Coverage Parts 1-12 when the policy premium is paid in full with the first payment for the new or renewal policy term.

***RULE 26. TIER PLACEMENT GUIDELINES**

Tier assignment is on a policy level. A rating tier will be determined according to the following tier placement guidelines and the applicable rating factor will be applied to Coverage Parts 1-12:

- **Preferred Tier (Rating Factor = 0.960 ~~0.975~~)**
Optional Bodily Injury to Others (Part 5) limit ≥ \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and** All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99, **and** Multi Car Discount on the policy
- **Select Tier (Rating Factor = 1.040 ~~1.025~~)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the multi-car discount
- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

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, and
 - 3. is not used in plowing for hire.
- 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.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You", must be attached to the policy.

***RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full years that an operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, rounded to the nearest full year of driving experience. If the date first licensed is not provided by the insured, we will assign the year first licensed based on the earliest possible date the driver's license could be obtained in the Commonwealth of Massachusetts.

If an operator's driving privileges have ever been suspended or revoked for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if a certified English language translation of the operator's driving record is supplied.

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RULE 26. COMPANY RATING RULES

A. YEARS LICENSED

A Years Licensed factor will be applied to Coverage Parts 1, 2, 3, 4, 5, 6, 7, 8, and 9 based on the driver's number of years licensed at the time the policy is issued, renewed, or with any "Operator Class" change as defined in Rule 28 B.

If the operator has been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, or if evidence of prior licensure is available, years licensed will be determined by the number of full years the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. **If the date first licensed is not provided by the insured, Commerce will assign the Years Licensed Factor based on the earliest possible date the driver's license could be obtained in Massachusetts.**

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of prior licensure is available, the operator will be assigned a years licensed factor equal to zero (0). The Massachusetts driving experience will be used thereafter to assign the years licensed factor.

These factors will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible. Apply the appropriate Years Licensed factor shown below in accordance to Rule 11, Premium Calculation.

Years Licensed												
Years	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
0	1.150	1.100	1.100	1.100	1.150	1.150	1.050	1.050	1.100	1.000	1.000	1.000
1	1.050	1.050	1.100	1.050	1.050	1.150	1.000	1.000	1.100	1.000	1.000	1.000
2	1.000	1.000	1.100	1.000	1.000	1.150	1.000	1.000	1.100	1.000	1.000	1.000
3	1.070	1.100	1.100	1.070	1.070	1.100	1.050	1.050	1.100	1.000	1.000	1.000
4	1.050	1.050	1.100	1.000	1.050	1.100	1.000	1.000	1.100	1.000	1.000	1.000
5	1.050	1.000	1.100	1.000	1.050	1.100	1.000	1.000	1.100	1.000	1.000	1.000
6	1.300	1.250	1.050	1.150	1.300	1.050	1.250	1.250	1.100	1.000	1.000	1.000
7	1.250	1.250	1.050	1.150	1.250	1.050	1.250	1.250	1.100	1.000	1.000	1.000
8	1.200	1.200	1.050	1.100	1.200	1.000	1.200	1.200	1.100	1.000	1.000	1.000
9	1.200	1.200	1.050	1.080	1.200	1.000	1.150	1.150	1.050	1.000	1.000	1.000
10	1.150	1.200	1.050	1.080	1.150	1.000	1.150	1.150	1.050	1.000	1.000	1.000
11	1.100	1.200	1.050	1.060	1.100	1.000	1.150	1.150	1.050	1.000	1.000	1.000
12	1.090	1.150	1.050	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
13	1.030	1.150	1.050	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
14	1.030	1.150	1.000	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
15	1.030	1.150	1.000	1.000	1.030	1.000	1.060	1.060	1.050	1.000	1.000	1.000
16	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
17	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
18	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	0.950	1.000	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000
21	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
22	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
23	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
24	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
25	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
26	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
27	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
28	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
29	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000

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Class-Territory Base Rates Part 1 (\$20,000/\$40,000 Mandatory BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	106	203	124	419	190	378	172	99
2	117	222	132	462	217	416	196	108
3	123	234	141	501	232	450	209	112
4	134	258	148	555	268	499	241	121
5	139	265	171	592	293	533	264	128
6	150	292	169	633	331	570	299	137
7	157	302	211	677	385	610	346	140
8	165	315	197	721	371	648	334	151
9	182	324	253	715	372	645	334	186
10	191	395	240	787	440	708	397	183
11	209	434	246	855	461	769	414	246
12	214	427	277	808	501	728	451	207
13	235	441	285	816	523	734	470	214
14	260	516	321	761	551	684	496	236
15	317	599	337	800	626	720	564	291
16	293	557	454	881	622	793	559	262
17	204	517	234	852	392	767	353	225
18	245	613	324	790	538	711	484	211
19	270	564	304	812	481	731	432	250
20	266	622	361	820	577	739	520	296
21	318	645	489	802	604	722	544	393
22	371	703	499	898	652	809	586	385
23	203	473	302	818	481	737	433	193
24	209	430	260	841	426	756	384	198
25	238	505	284	785	506	706	455	234
26	257	593	388	763	589	686	530	273
27	98	197	106	400	171	359	154	96
28	97	197	106	399	170	359	154	96
40	249	534	348	834	538	751	484	269
41	251	468	364	831	610	748	549	238
42	309	580	412	847	671	762	604	290
43	316	527	412	833	620	749	558	285
44	279	545	514	812	536	731	482	245
45	338	592	399	822	608	739	547	311

Note: - The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.

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Class-Territory Base Rates Part 2 (\$8,000 PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	38	60	37	115	62	103	56	33
2	41	65	42	125	68	112	62	35
3	46	66	45	133	72	120	66	37
4	47	72	44	146	85	131	76	39
5	49	73	51	154	90	138	81	49
6	53	81	51	166	102	149	92	52
7	53	85	56	176	107	158	96	43
8	55	85	61	183	111	165	100	52
9	62	91	74	188	119	168	108	51
10	70	111	70	199	134	179	121	57
11	72	117	72	199	134	179	121	60
12	76	111	78	197	148	177	133	60
13	88	132	95	255	192	230	172	67
14	108	148	103	242	198	218	178	79
15	104	203	98	219	181	197	162	95
16	110	189	146	210	178	189	161	92
17	67	110	80	195	120	176	108	56
18	83	161	80	240	161	215	144	76
19	80	169	92	213	164	192	148	80
20	95	205	100	218	199	197	179	89
21	117	197	137	230	208	207	187	116
22	110	187	142	212	178	190	161	125
23	70	156	91	218	147	197	132	61
24	70	117	77	217	129	196	117	59
25	74	156	93	235	152	213	137	79
26	90	208	129	224	181	202	162	70
27	33	54	32	101	54	92	48	31
28	36	55	31	102	55	92	49	34
40	81	149	98	218	162	197	146	71
41	93	149	125	219	167	197	151	84
42	101	164	120	220	213	198	192	98
43	113	199	137	254	204	228	183	88
44	105	169	166	250	178	225	161	88
45	118	197	134	232	179	208	162	101

Note: - The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.

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Class-Territory Base Rates Part 4 (\$5,000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	188	319	250	640	405	576	365	201
2	206	340	266	700	441	630	398	219
3	215	353	274	741	454	666	408	235
4	219	356	284	764	468	688	421	249
5	231	379	300	828	525	745	472	266
6	246	388	309	840	541	757	486	273
7	255	393	329	865	576	779	519	285
8	239	388	313	829	550	747	494	283
9	257	414	364	881	638	793	575	325
10	251	402	352	855	590	770	531	301
11	249	431	364	835	576	751	519	302
12	285	476	401	955	703	861	632	335
13	292	438	350	832	642	748	578	341
14	307	484	379	934	680	839	611	385
15	331	513	387	972	736	875	662	403
16	334	514	459	867	709	781	638	355
17	261	477	318	858	532	773	479	303
18	306	533	465	970	679	872	611	330
19	309	537	397	889	590	800	531	304
20	325	530	422	980	654	883	588	309
21	361	581	464	972	649	874	583	384
22	442	643	523	1,021	826	919	744	441
23	243	516	363	854	586	768	527	271
24	300	524	380	841	572	756	516	344
25	285	577	375	926	730	834	656	322
26	342	585	525	913	757	821	682	350
27	178	296	220	589	352	530	317	183
28	186	310	230	617	369	555	332	192
40	280	486	349	913	587	821	527	327
41	279	466	359	859	601	773	541	311
42	269	483	373	875	644	787	579	326
43	317	505	401	893	746	804	671	372
44	276	494	367	823	592	740	532	298
45	321	518	388	989	744	891	670	341

Note: - The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.

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Class-Territory Base Rates Part 5 (\$20,000/\$40,000 Optional BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	18	37	23	69	31	62	28	17
2	19	39	25	77	35	68	32	18
3	20	42	25	83	38	74	35	19
4	22	48	27	92	45	84	40	20
5	22	49	30	99	49	90	44	22
6	24	54	30	105	56	95	50	24
7	25	54	37	112	64	101	58	24
8	26	57	34	121	61	109	56	26
9	30	59	46	119	62	107	56	30
10	31	67	42	125	71	113	64	29
11	36	74	41	135	76	122	69	42
12	35	75	48	130	82	117	73	38
13	38	81	51	129	86	116	78	36
14	44	95	55	120	90	109	81	39
15	55	106	59	127	102	115	92	51
16	65	95	73	137	101	123	92	60
17	34	91	40	139	65	125	60	36
18	49	105	56	123	88	110	80	43
19	49	98	51	128	79	115	71	48
20	53	111	64	129	92	116	83	61
21	68	111	87	127	99	115	89	77
22	83	121	91	140	107	127	97	74
23	32	88	51	126	79	114	70	31
24	35	71	44	130	68	117	60	33
25	44	95	50	124	83	112	73	44
26	48	100	65	119	96	108	87	51
27	18	35	20	67	28	61	26	17
28	18	35	20	67	28	60	26	17
40	38	93	61	131	89	118	81	44
41	40	86	62	131	99	118	89	38
42	51	103	70	133	108	120	98	49
43	53	95	72	130	99	118	89	50
44	57	92	84	126	87	113	77	58
45	56	110	70	131	99	118	89	54

Note: - Class 15 rates are 75% of Class 10 final rates for all coverages.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 7 (\$500 Deductible Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	329	753	455	1,500	760	1,350	683	335
2	346	762	459	1,569	741	1,413	669	335
3	360	800	490	1,566	784	1,410	706	347
4	368	829	496	1,650	844	1,485	760	356
5	384	835	511	1,673	878	1,506	791	372
6	395	893	541	1,693	928	1,524	835	380
7	425	915	583	1,791	973	1,613	876	406
8	454	905	609	1,716	970	1,545	874	457
9	452	902	645	1,673	1,050	1,506	945	437
10	416	1,025	582	1,713	1,129	1,541	1,016	449
11	457	1,032	636	1,655	1,067	1,489	959	490
12	530	1,060	743	1,675	1,252	1,507	1,126	530
13	531	962	709	1,758	1,253	1,581	1,128	529
14	649	1,193	772	1,717	1,335	1,545	1,200	547
15	777	1,252	928	1,710	1,371	1,540	1,235	743
16	687	1,201	840	1,668	1,168	1,503	1,051	557
17	470	1,128	639	1,659	1,090	1,494	981	501
18	607	1,128	843	1,698	1,269	1,528	1,142	572
19	623	1,104	859	1,589	1,165	1,430	1,048	664
20	671	1,269	836	1,696	1,327	1,524	1,194	696
21	674	1,302	973	1,683	1,497	1,516	1,347	750
22	759	1,292	986	1,667	1,471	1,499	1,326	945
23	513	1,112	924	1,715	1,216	1,545	1,094	534
24	587	1,069	814	1,621	1,124	1,458	1,011	629
25	617	1,172	994	1,741	1,209	1,565	1,088	599
26	703	1,305	1,095	1,668	1,423	1,503	1,281	750
27	305	707	414	1,408	699	1,268	630	294
28	331	717	420	1,428	709	1,286	639	320
40	522	1,007	721	1,661	1,103	1,496	993	519
41	478	999	754	1,672	1,135	1,505	1,022	483
42	551	1,069	859	1,734	1,235	1,559	1,111	495
43	618	1,112	833	1,708	1,378	1,538	1,239	645
44	569	1,068	818	1,710	1,168	1,540	1,051	586
45	615	1,099	838	1,715	1,371	1,544	1,235	585

- Note:
- The above rates are applicable to insureds with zero SDIP points.
 - Class 15 rates are 75% of Class 10 final rates for all coverages.
 - Part 8 Limited Collision \$500 deductible rates are 6% of the collision manual rate for the same model year and symbol.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 9 (\$500 Deductible Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	150	150	150	150	150	150	150	150
2	162	162	162	162	162	162	162	162
3	167	167	167	167	167	167	167	167
4	157	157	157	157	157	157	157	157
5	166	166	166	166	166	166	166	166
6	169	169	169	169	169	169	169	169
7	176	176	176	176	176	176	176	176
8	184	184	184	184	184	184	184	184
9	175	175	175	175	175	175	175	175
10	188	188	188	188	188	188	188	188
11	194	194	194	194	194	194	194	194
12	202	202	202	202	202	202	202	202
13	233	233	233	233	233	233	233	233
14	241	241	241	241	241	241	241	241
15	295	296	296	296	296	296	296	295
16	470	470	470	470	470	470	470	470
17	171	171	171	171	171	171	171	171
18	342	342	342	342	342	342	342	342
19	376	376	376	376	376	376	376	376
20	341	341	341	341	341	341	341	341
21	464	464	464	464	464	464	464	464
22	524	524	524	524	524	524	524	524
23	314	314	314	314	314	314	314	314
24	237	237	237	237	237	237	237	237
25	355	355	355	355	355	355	355	355
26	419	424	424	424	424	424	424	419
27	143	143	143	143	143	143	143	143
28	143	143	143	143	143	143	143	143
40	216	216	216	216	216	216	216	216
41	218	218	218	218	218	218	218	218
42	263	263	263	263	263	263	263	263
43	277	277	277	277	277	277	277	277
44	454	454	454	454	454	454	454	454
45	293	293	293	293	293	293	293	293

Note: - Class 15 rates are 75% of Class 10 final rates for all coverages.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Other Coverage Base Rates - Same for All Class/Territories

Part 6 (Medical Payments)	
Limit	Rate
5,000	20
10,000	25
15,000	32
20,000	35
25,000	38
50,000	43
100,000	49

Part 10 (Substitute Transportation)	
Limit	Rate
\$15/day, \$450 Max	13
\$30/day, \$900 Max	69
\$45/day, \$1,350 Max	159
\$100/day, \$3,000 Max	324

Part 11 (Towing and Labor)	
Limit	Rate
\$50 per disablement	8
\$100 per disablement	16

Part 3 (Uninsured Bodily Injury)	
Limit	Rate
20/40	8
20/50	8
20/60	9
25/50	9
25/60	9
35/80	10
50/100	11
100/100	11
100/200	12
100/300	12
200/400	14
250/500	14
300/500	16
500/500	21
500/1000	21
1000/1000	23

Part 12 (Underinsured Bodily Injury)	
Limit	Rate
20/40	0
20/50	0
20/60	1
25/50	2
25/60	2
35/80	7
50/100	13
100/100	24
100/200	25
100/300	26
200/400	70
250/500	83
300/500	120
500/500	222
500/1000	228
1000/1000	253

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Increased Limit Factors

Part 4 - Property Damage Liability	
Limit	Factor
5,000	1.000
10,000	1.240
15,000	1.254
20,000	1.262
25,000	1.268
35,000	1.279
50,000	1.290
100,000	1.300
250,000	1.319
500,000	1.333

Part 5 - Bodily Injury Liability	
Limit	Factor
20/40	1.00
20/50	1.01
20/60	1.01
25/50	1.06
25/60	1.07
35/80	1.18
50/100	1.29
100/100	1.55
100/200	1.56
100/300	1.57
200/400	2.01
250/500	2.16
300/500	2.43
500/500	3.19
500/1000	3.24
1000/1000	3.58

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Deductible Factors

Part 2 - PIP		
Deductible	Named Insured	& Household Member
100	0.98	0.98
250	0.96	0.95
500	0.92	0.90
1,000	0.86	0.81
2,000	0.74	0.65
4,000	0.63	0.52
8,000	0.55	0.41

Part 7 - Collision	
Deductible	Factor
300	*
500	1.000
1000	0.630
2000	0.480

* Flat Charge = .17 x Terr/Class Base Rate

Part 8 - Limited Collision	
Deductible	Factor
0	\$8 Flat Charge
300	\$5 Flat Charge
500	1.000
1,000	0.540
2,000	0.320

Part 7 - Collision	
Waiver Amount	Charge
300	10
500	13
1000	16
2000	25

Part 9 - Comprehensive		
Deductible	Full Glass	\$100 Ded Glass
300	*	0.840
500	1.000	0.840
1,000	0.660	0.840
2,000	0.600	0.840

* Flat Charge = .03 x Terr Base Rate

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 7 (\$500 Deductible Collision)

Model Year														
Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	02-90 89 & Prior	
1	0.673	0.647	0.622	0.758	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.463	0.156
2	0.855	0.822	0.790	0.803	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.487	0.181
3	0.905	0.870	0.837	0.851	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.512	0.216
4	0.958	0.921	0.886	0.902	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.540	0.259
5	1.016	0.977	0.939	0.957	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.569	0.308
6	1.077	1.036	0.996	1.016	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.593	0.362
7	1.111	1.068	1.027	1.078	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.627	0.428
8	1.144	1.100	1.058	1.144	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.662	0.508
10	1.215	1.168	1.123	1.215	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.699	0.599
11	1.290	1.240	1.192	1.293	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.739	0.716
12	1.329	1.278	1.229	1.374	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.781	0.844
13	1.370	1.317	1.266	1.461	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.827	1.008
14	1.413	1.359	1.307	1.555	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	0.867	1.200
15	1.457	1.401	1.347	1.655	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	0.919	1.423
16	1.503	1.445	1.389	1.762	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	0.974	1.692
17	1.548	1.488	1.431	1.876	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.033	2.021
18	1.597	1.536	1.477	2.027	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.115	2.325
19	1.646	1.583	1.522	2.158	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.188	2.628
20	1.699	1.634	1.571	2.346	2.277	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.291	2.931
21	1.752	1.685	1.620	2.533	2.459	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.395	3.234
22	1.780	1.712	1.646	2.721	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.498	
23	1.809	1.739	1.672	2.908	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.601	
24	1.837	1.766	1.698	3.190	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	1.756	
25	1.865	1.793	1.724	3.471	3.370	3.219	3.069	2.929	2.794	2.666	2.544	2.427	1.911	
26	1.905	1.832	1.762	3.753	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.066	
27	1.946	1.871	1.799											
28	1.985	1.909	1.836											
29	2.029	1.951	1.876											
30	2.072	1.992	1.915											
31	2.114	2.033	1.955											
32	2.157	2.074	1.994											
33	2.199	2.114	2.033											
34	2.241	2.155	2.072											
35	2.283	2.195	2.111											
36	2.358	2.267	2.180											
37	2.432	2.338	2.248											
38	2.485	2.389	2.297											
39	2.537	2.439	2.345											
40	2.590	2.490	2.394											
41	2.643	2.541	2.443											
42	2.713	2.609	2.509											
43	2.784	2.677	2.574											
44	2.855	2.745	2.639											
45	2.908	2.796	2.688											
46	2.960	2.846	2.737											
47	3.013	2.897	2.786											
48	3.065	2.947	2.834											
49	3.118	2.998	2.883											
50	3.171	3.049	2.932											
51	3.223	3.099	2.980											
52	3.276	3.150	3.029											
53	3.358	3.229	3.105											
54	3.440	3.308	3.181											
55	3.522	3.387	3.257											
56	3.604	3.465	3.332											
57	3.706	3.563	3.426											
58	3.807	3.661	3.520											
59	3.910	3.760	3.615											
60	4.068	3.912	3.762											
61	4.227	4.064	3.908											
62	4.503	4.330	4.163											
63	4.752	4.569	4.393											
64	5.027	4.834	4.648											
65	5.289	5.086	4.890											
66	5.676	5.458	5.248											
67	6.215	5.976	5.746											
68	6.739	6.480	6.231											
69	7.278	6.998	6.729											
70	7.790	7.490	7.202											
71	8.328	8.008	7.700											
72	8.852	8.512	8.185											
73	9.391	9.030	8.683											
74	9.917	9.536	9.169											
75	10.456	10.054	9.667											

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Model Year														
Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	02-90 89 & Prior	
1	0.494	0.489	0.484	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.494	0.119
2	0.609	0.603	0.597	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.519	0.145
3	0.640	0.634	0.628	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.541	0.173
4	0.674	0.667	0.660	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.570	0.205
5	0.710	0.703	0.696	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.603	0.248
6	0.747	0.740	0.733	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.637	0.293
7	0.768	0.760	0.752	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.673	0.356
8	0.788	0.780	0.772	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.712	0.427
10	0.830	0.822	0.814	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.755	0.513
11	0.878	0.869	0.860	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.799	0.615
12	0.902	0.893	0.884	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.847	0.746
13	0.926	0.917	0.908	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.898	0.898
14	0.952	0.943	0.934	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	0.943	1.075
15	0.979	0.969	0.959	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.001	1.291
16	1.005	0.995	0.985	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.064	1.563
17	1.032	1.022	1.012	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.130	1.887
18	1.062	1.051	1.041	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.220	2.169
19	1.092	1.081	1.070	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.299	2.453
20	1.123	1.112	1.101	1.652	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.412	2.736
21	1.154	1.143	1.132	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.525	3.018
22	1.171	1.159	1.148	1.917	1.902	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.638	
23	1.188	1.176	1.164	2.049	2.033	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.751	
24	1.204	1.192	1.180	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	1.921	
25	1.220	1.208	1.196	2.446	2.426	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.090	
26	1.243	1.231	1.219	2.644	2.623	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.259	
27	1.267	1.254	1.242											
28	1.291	1.278	1.265											
29	1.316	1.303	1.290											
30	1.341	1.328	1.315											
31	1.367	1.353	1.340											
32	1.394	1.380	1.366											
33	1.421	1.407	1.393											
34	1.448	1.434	1.420											
35	1.476	1.461	1.447											
36	1.523	1.508	1.493											
37	1.571	1.555	1.540											
38	1.605	1.589	1.573											
39	1.639	1.623	1.607											
40	1.674	1.657	1.641											
41	1.708	1.691	1.674											
42	1.753	1.736	1.719											
43	1.799	1.781	1.763											
44	1.844	1.826	1.808											
45	1.879	1.860	1.842											
46	1.913	1.894	1.875											
47	1.947	1.928	1.909											
48	1.981	1.961	1.942											
49	2.015	1.995	1.975											
50	2.049	2.029	2.009											
51	2.084	2.063	2.043											
52	2.118	2.097	2.076											
53	2.168	2.147	2.126											
54	2.220	2.198	2.176											
55	2.270	2.248	2.226											
56	2.322	2.299	2.276											
57	2.390	2.366	2.343											
58	2.458	2.434	2.410											
59	2.527	2.502	2.477											
60	2.629	2.603	2.577											
61	2.732	2.705	2.678											
62	2.919	2.890	2.861											
63	3.105	3.074	3.044											
64	3.297	3.264	3.232											
65	3.483	3.449	3.415											
66	3.764	3.727	3.690											
67	4.148	4.107	4.066											
68	4.522	4.477	4.433											
69	4.895	4.847	4.799											
70	5.279	5.227	5.175											
71	5.657	5.601	5.546											
72	6.036	5.976	5.917											
73	6.420	6.356	6.293											
74	6.799	6.732	6.665											
75	7.182	7.111	7.041											

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Stated Amount Rating

Collision and Comprehensive Rating Procedures

1. Develop the vehicle symbol according to Rule 22 assuming the most current model year in the rate pages.
2. Determine the Actual Cash Value premium for the most current model year based on the Rate tables for the vehicle symbol developed in (1.) for the appropriate tier, territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For symbols 70 and above, use the Symbol 70 Actual Cash Value premium and divisor.
3. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	15.00	37	315.00
2	42.50	38	325.00
3	67.50	39	335.00
4	85.00	40	345.00
5	95.00	41	355.00
6	105.00	42	365.00
7	115.00	43	375.00
8	125.00	44	385.00
10	135.00	45	395.00
11	145.00	46	406.25
12	153.13	47	418.75
13	159.38	48	431.25
14	165.63	49	443.75
15	171.88	50	456.25
16	178.13	51	468.75
17	184.38	52	481.25
18	190.63	53	493.75
19	196.88	54	512.50
20	203.13	55	537.50
21	209.38	56	562.50
22	215.63	57	587.50
23	221.88	58	625.00
24	228.13	59	675.00
25	234.38	60	725.00
26	240.63	61	775.00
27	246.88	62	825.00
28	253.13	63	875.00
29	259.38	64	925.00
30	265.63	65	975.00
31	271.88	66	1,050.00
32	278.13	67	1,150.00
33	284.38	68	1,250.00
34	290.63	69	1,350.00
35	296.88	70	1,450.00
36	305.00		

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate tables.

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Miscellaneous Rating Factors

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

Supporting Policy Discount - (Rule 19)
12%

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

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

Hybrid Automobile Discount - Parts 1-12 (Rule 19)
10%

Class 15 Discount - (Rule 19)
25%

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

Paid In Full Discount - Parts 1-12 (Rule 19)
5%

Advance Shopper Discount - Parts 1-12 (Rule 19)	
Year 1	5%
Year 2	3%
Year 3	1%

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

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

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

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

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

Use of Other Automobiles (Rule 50)	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

Vermont Mutual Auto Enhancement (Rule 59)
\$49 per Automobile

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

Tiering Factors (Rule 26)	
Preferred	0.960
Standard	1.000
Select	1.040

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Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Ups, Vans (Rule 32)	- Manual Rates	- Part 7 - 60%* - Part 8 - Manual Rate - Part 9 - 90%
Trailers (Rule 34)	- No Charge	- Parts 7, 8, and 9 50% Latest Model Year shown in Rate Pages for Territory 1, Class 10 - Symbol based on cost new
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	- Parts 1, 2, 4 & 5 - 25% of Class 10 - Parts 3, 6 and 12 - Manual Rates	- Parts 7, 8, and 9 50% Latest Model Year shown in Rate Pages for Territory 1, Class 10 - Symbol based on appraised value
Customized Vans and Pick-Ups (Rule 47)	- Not Applicable	- See Rule 47 for rating procedure
* Reduction not applicable to Waiver of Deductible premium		

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B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

***RULE 11. PREMIUM CALCULATION RULE**

Apply the appropriate deductible factor or the appropriate deductible adjustment amount to the base rates for coverage parts 2, 7, 8, and 9 and apply the appropriate increased limit factor to the base rates for coverage parts 4, and 5, then:

1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8, or 9, if applicable.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount or rating factor to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts. Refer to Rule 26 for Tier Placement Guidelines.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-Theft, (4) Support Policy, (5) Renewal, (6) Good Student, (7) Years Licensed, (8) Hybrid Automobile, (9) Class 15, (10) Advance Shopper, (11) Paid in Full, (12) Tiering Factor, and (13) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

***RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage, provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

***A. Multi-Car**

A reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 shall apply when:

1. A policyholder owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, whether on the same or separate policies, or
2. A policyholder personally owns vehicles that are insured on a commercial auto policy which is controlled by the same Agency but written with another company, or
3. Another personal auto policy is written with Vermont Mutual for an individual in the same household as the policyholder.

At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to the Miscellaneous Rating Factors page for the applicable discount.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine

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1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B" or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. When the good student discount is initially requested, and;
 - b. At renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

Away at School Discount

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

***H. Hybrid Automobile Discount**

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

***I. Years Licensed Discount**

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26, and 30, based on the number of years they have been licensed. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12.

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

J. Advanced Driver Training
[Reserved]

***K. Paid In Full Discount**

A 5% discount will apply to Coverage Parts 1-12 when the policy premium is paid in full with the first payment for the new or renewal policy term.

***RULE 26. TIER PLACEMENT GUIDELINES**

Tier assignment is on a policy level. A rating tier will be determined according to the following tier placement guidelines and the applicable rating factor will be applied to Coverage Parts 1-12:

- **Preferred Tier (Rating Factor = 0.960)**
Optional Bodily Injury to Others (Part 5) limit \geq \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and** All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99, **and** Multi Car Discount on the policy
- **Select Tier (Rating Factor = 1.040)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the multi-car discount
- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

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, and
 - 3. is not used in plowing for hire.
- 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.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You", must be attached to the policy.

***RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full years that an operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, rounded to the nearest full year of driving experience. When the date first licensed is not available, the policy will default using the date of birth, plus 16 years, for the operator.

If an operator's driving privileges have ever been suspended or revoked for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if a certified English language translation of the operator's driving record is supplied.

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B. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

*RULE 11. PREMIUM CALCULATION RULE

Apply the appropriate deductible factor or the appropriate deductible adjustment amount to the base rates for coverage parts 2, 7, 8, and 9 and apply the appropriate ~~implicit surcharge exclusion factor~~ and increased limit factor to the base rates for coverage parts ~~4, 3, 4, and 5, 6, and 12~~, then:

1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8, or 9, if applicable.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount or rating factor to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts. Refer to Rule 26 for Tier Placement Guidelines.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-Theft, (4) Support Policy, (5) Renewal, (6) Good Student, (7) Years Licensed, (8) Hybrid Automobile, (9) Class 15, (10) Advance Shopper, (11) Paid in Full, (12) Tiering Factor, and (13) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

*RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage, provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

***RULE 19. DISCOUNTS**

***A. Multi-Car**

A reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9 shall apply when:

1. A policyholder owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, whether on the same or separate policies, or
2. A policyholder personally owns vehicles that are insured on a commercial auto policy which is controlled by the same Agency but written with another company, or-
3. Another personal auto policy is written with Vermont Mutual for an individual in the same household as the policyholder.

At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to the Miscellaneous Rating Factors page for the applicable discount.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B" or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.

2. The certified statement must be submitted:
 - a. When the good student discount is initially requested, and;
 - b. At renewal and thereafter at the company's discretion.

3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

Away at School Discount

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

***H. Hybrid Automobile Discount**

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

***I. Years Licensed Discount**

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26, and 30, based on the number of years they have been licensed. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12. ~~The years licensed discount (based on the number of years the operator has been licensed) will be applied to Parts 1-12.~~

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

J. Advanced Driver Training

[Reserved]

***K. Paid In Full Discount**

A 5% discount will apply to Coverage Parts 1-12 when the policy premium is paid in full with the first payment for the new or renewal policy term.

***RULE 26. TIER PLACEMENT GUIDELINES**

Tier assignment is on a policy level. A rating tier will be determined according to the following tier placement guidelines and the applicable rating factor will be applied to Coverage Parts 1-12:

- **Preferred Tier (Rating Factor = 0.960 ~~0.975~~)**
Optional Bodily Injury to Others (Part 5) limit \geq \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and** All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99, **and** Multi Car Discount on the policy
- **Select Tier (Rating Factor = 1.040 ~~1.025~~)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the multi-car discount
- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

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, and
 - 3. is not used in plowing for hire.
- 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.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You", must be attached to the policy.

***RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

Driving experience is determined by the number of full years that an operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, rounded to the nearest full year of driving experience. When the date first licensed is not available, the policy will default using the date of birth, plus 16 years, for the operator.

If an operator's driving privileges have ever been suspended or revoked for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if a certified English language translation of the operator's driving record is supplied.