

**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	90	173	106	357	162	322	147	84
2	101	192	114	399	187	359	169	93
3	108	206	124	441	204	396	184	99
4	118	227	130	487	235	438	212	106
5	125	239	154	533	264	480	238	115
6	134	260	151	564	295	508	266	122
7	138	266	186	597	340	538	305	123
8	147	281	176	643	331	578	298	135
9	155	276	215	608	317	549	284	158
10	167	346	210	689	385	620	348	160
11	183	380	215	749	404	674	363	215
12	201	401	260	758	470	683	423	194
13	210	394	255	729	467	655	420	191
14	237	470	292	693	501	622	451	215
15	289	547	308	730	572	657	515	266
16	264	502	409	794	560	714	504	236
17	187	474	214	780	359	703	323	206
18	227	567	300	731	498	658	448	195
19	237	496	267	714	423	643	380	220
20	254	594	345	783	551	706	497	283
21	287	583	442	725	546	653	492	355
22	380	721	511	920	668	829	601	395
23	175	409	261	707	416	637	374	167
24	186	382	231	747	378	671	341	176
25	216	458	258	712	459	640	413	212
26	230	530	346	681	526	613	473	244
27	88	178	96	361	154	324	139	87
28	103	208	112	422	180	380	163	102
40	225	482	314	753	486	678	437	243
41	223	417	324	740	543	666	489	212
42	283	531	377	776	615	698	553	266
43	291	485	379	767	571	690	514	262
44	266	520	491	775	512	698	460	234
45	314	550	371	764	565	687	508	289

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	44	69	42	132	71	118	64	38
2	49	78	50	150	82	135	75	42
3	53	77	52	155	84	140	77	43
4	53	81	49	163	95	147	85	44
5	58	86	60	182	106	163	96	58
6	66	101	63	206	127	185	114	65
7	64	102	67	211	129	190	115	52
8	62	96	69	207	125	186	113	59
9	71	104	85	215	136	192	124	58
10	87	138	87	248	167	223	151	71
11	84	137	84	233	157	210	142	70
12	94	138	97	245	184	220	165	75
13	103	155	112	300	226	270	202	79
14	134	184	128	301	247	271	222	98
15	128	250	121	270	223	243	200	117
16	137	235	182	261	222	235	200	115
17	76	125	91	221	136	200	122	64
18	103	200	100	299	200	268	179	95
19	95	201	109	253	195	228	176	95
20	112	241	117	256	234	231	210	104
21	140	235	164	275	248	247	223	139
22	123	210	159	238	200	213	181	140
23	81	181	106	253	171	229	153	71
24	80	133	88	247	147	223	133	67
25	87	184	110	278	180	252	162	93
26	104	239	148	258	208	232	186	81
27	37	61	36	115	61	104	54	35
28	44	67	38	125	67	113	60	42
40	93	172	113	251	187	227	168	82
41	107	172	144	253	193	228	174	97
42	126	204	149	274	265	247	239	122
43	135	237	163	303	243	272	218	105
44	131	210	207	311	222	280	200	110
45	147	245	167	289	223	259	202	126

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 4 (\$5,000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	205	348	273	698	442	628	398	219
2	244	403	315	830	523	747	472	260
3	260	427	331	896	549	805	493	284
4	248	403	321	865	530	779	477	282
5	274	449	355	980	622	882	559	315
6	293	462	368	1,000	644	901	578	325
7	308	475	397	1,045	696	941	627	344
8	261	423	341	904	600	815	539	309
9	306	493	433	1,048	759	944	684	387
10	278	446	390	948	654	854	589	334
11	273	472	399	915	631	823	569	331
12	321	536	452	1,076	792	970	712	378
13	321	481	384	914	705	821	635	374
14	362	571	447	1,101	802	989	720	454
15	377	584	441	1,107	838	997	754	459
16	362	558	498	941	769	847	692	385
17	295	540	360	971	602	875	542	343
18	374	651	568	1,184	829	1,065	746	403
19	359	623	461	1,032	685	929	616	353
20	375	611	487	1,130	754	1,018	678	356
21	393	633	505	1,059	707	952	635	418
22	530	772	628	1,225	991	1,103	893	529
23	266	566	398	936	642	842	578	297
24	347	606	439	972	661	874	596	398
25	312	631	410	1,012	798	912	717	352
26	368	630	565	983	815	884	735	377
27	198	330	245	656	392	590	353	204
28	230	384	285	764	457	687	411	238
40	332	576	414	1,082	696	973	624	387
41	335	560	431	1,032	722	928	650	374
42	308	553	427	1,001	737	900	662	373
43	353	562	446	993	830	894	746	414
44	321	574	426	956	688	860	618	346
45	375	606	454	1,156	870	1,042	783	399

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 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	15	32	20	59	26	53	24	15
2	16	34	22	66	30	59	28	16
3	18	37	22	73	33	65	31	17
4	19	42	24	81	40	74	35	18
5	20	44	27	89	44	81	40	20
6	21	48	27	94	50	85	45	21
7	22	48	33	99	56	89	51	21
8	23	51	30	108	54	97	50	23
9	26	50	39	101	53	91	48	26
10	27	59	37	110	62	99	56	25
11	32	65	36	118	67	107	60	37
12	33	70	45	122	77	110	68	36
13	34	72	46	115	77	104	70	32
14	40	86	50	109	82	99	74	35
15	50	97	54	116	93	105	84	47
16	59	86	66	123	91	111	83	54
17	31	83	37	127	60	115	55	33
18	45	97	52	114	81	102	74	40
19	43	86	45	113	69	101	62	42
20	51	106	61	123	88	111	79	58
21	61	100	79	115	89	104	80	70
22	85	124	93	144	110	130	99	76
23	28	76	44	109	68	98	60	27
24	31	63	39	115	60	104	53	29
25	40	86	45	112	75	102	66	40
26	43	89	58	106	86	96	78	46
27	16	32	18	61	25	55	23	15
28	19	37	21	71	30	63	28	18
40	34	84	55	118	80	107	73	40
41	36	77	55	117	88	105	79	34
42	47	94	64	122	99	110	90	45
43	49	87	66	120	91	109	82	46
44	54	88	80	120	83	108	74	55
45	52	102	65	122	92	110	83	50

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	334	764	462	1,523	771	1,370	693	340
2	359	791	476	1,629	769	1,467	694	348
3	373	829	508	1,622	812	1,461	731	359
4	379	854	511	1,700	869	1,530	783	367
5	392	853	522	1,710	897	1,539	808	380
6	411	929	563	1,761	965	1,585	868	395
7	443	953	607	1,866	1,014	1,681	913	423
8	483	962	647	1,824	1,031	1,642	929	486
9	487	971	695	1,802	1,131	1,622	1,018	471
10	420	1,035	588	1,730	1,140	1,556	1,026	453
11	463	1,046	645	1,678	1,082	1,510	972	497
12	569	1,138	798	1,799	1,345	1,619	1,209	569
13	575	1,041	767	1,902	1,356	1,711	1,220	572
14	714	1,312	849	1,889	1,469	1,700	1,320	602
15	851	1,371	1,016	1,872	1,501	1,686	1,352	814
16	742	1,297	907	1,801	1,261	1,623	1,135	602
17	485	1,164	659	1,712	1,125	1,542	1,012	517
18	657	1,222	913	1,839	1,374	1,655	1,237	619
19	654	1,159	902	1,668	1,223	1,502	1,100	697
20	698	1,320	869	1,764	1,380	1,585	1,242	724
21	688	1,329	993	1,718	1,528	1,548	1,375	766
22	792	1,348	1,028	1,739	1,534	1,563	1,383	986
23	522	1,132	941	1,746	1,238	1,573	1,114	544
24	623	1,135	864	1,722	1,194	1,548	1,074	668
25	664	1,261	1,070	1,873	1,301	1,684	1,171	645
26	725	1,345	1,129	1,720	1,467	1,550	1,321	773
27	314	728	426	1,450	720	1,306	649	303
28	359	778	456	1,549	769	1,395	693	347
40	546	1,053	754	1,737	1,154	1,565	1,039	543
41	506	1,057	798	1,769	1,201	1,592	1,081	511
42	579	1,124	903	1,822	1,298	1,639	1,168	520
43	642	1,155	865	1,775	1,432	1,598	1,287	670
44	616	1,157	886	1,852	1,265	1,668	1,138	635
45	635	1,135	866	1,772	1,416	1,595	1,276	604

- 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	156	156	156	156	156	156	156	156
2	169	169	169	169	169	169	169	169
3	172	172	172	172	172	172	172	172
4	164	164	164	164	164	164	164	164
5	182	182	182	182	182	182	182	182
6	179	179	179	179	179	179	179	179
7	181	181	181	181	181	181	181	181
8	193	193	193	193	193	193	193	193
9	188	188	188	188	188	188	188	188
10	203	203	203	203	203	203	203	203
11	196	196	196	196	196	196	196	196
12	201	201	201	201	201	201	201	201
13	224	224	224	224	224	224	224	224
14	241	241	241	241	241	241	241	241
15	284	285	285	285	285	285	285	284
16	477	477	477	477	477	477	477	477
17	170	170	170	170	170	170	170	170
18	342	342	342	342	342	342	342	342
19	373	373	373	373	373	373	373	373
20	340	340	340	340	340	340	340	340
21	453	453	453	453	453	453	453	453
22	536	536	536	536	536	536	536	536
23	311	311	311	311	311	311	311	311
24	246	246	246	246	246	246	246	246
25	354	354	354	354	354	354	354	354
26	406	411	411	411	411	411	411	406
27	160	160	160	160	160	160	160	160
28	154	154	154	154	154	154	154	154
40	227	227	227	227	227	227	227	227
41	220	220	220	220	220	220	220	220
42	278	278	278	278	278	278	278	278
43	302	302	302	302	302	302	302	302
44	450	450	450	450	450	450	450	450
45	310	310	310	310	310	310	310	310

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**

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

<b>Part 10 (Substitute Transportation)</b>	
<b>Limit</b>	<b>Rate</b>
\$15/day, \$450 Max	16
\$30/day, \$900 Max	83
\$45/day, \$1,350 Max	191
\$100/day, \$3,000 Max	389

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

<b>Part 3 (Uninsured Bodily Injury)</b>	
<b>Limit</b>	<b>Rate</b>
20/40	7
20/50	7
20/60	7
25/50	8
25/60	8
35/80	9
50/100	10
100/100	10
100/200	11
100/300	11
200/400	12
250/500	12
300/500	14
500/500	17
500/1000	18
1000/1000	20

<b>Part 12 (Underinsured Bodily Injury)</b>	
<b>Limit</b>	<b>Rate</b>
20/40	0
20/50	0
20/60	0
25/50	2
25/60	2
35/80	6
50/100	10
100/100	26
100/200	27
100/300	27
200/400	80
250/500	98
300/500	138
500/500	251
500/1000	258
1000/1000	285

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)

Symbol	Model Year														
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	03-90	89 & Prior
1	0.757	0.728	0.700	0.673	0.647	0.790	0.758	0.736	0.703	0.673	0.646	0.619	0.594	0.514	0.166
2	0.962	0.925	0.889	0.854	0.822	0.837	0.803	0.780	0.745	0.713	0.683	0.655	0.628	0.542	0.194
3	1.019	0.980	0.942	0.905	0.870	0.886	0.851	0.826	0.789	0.755	0.724	0.693	0.664	0.573	0.231
4	1.078	1.037	0.997	0.958	0.921	0.939	0.902	0.875	0.836	0.800	0.766	0.733	0.702	0.606	0.278
5	1.142	1.098	1.056	1.016	0.977	0.996	0.957	0.929	0.887	0.849	0.812	0.777	0.744	0.640	0.331
6	1.212	1.165	1.120	1.077	1.036	1.058	1.016	0.986	0.942	0.900	0.861	0.824	0.788	0.678	0.389
7	1.249	1.201	1.155	1.111	1.068	1.123	1.078	1.047	1.000	0.955	0.913	0.874	0.835	0.717	0.459
8	1.288	1.238	1.190	1.144	1.100	1.192	1.144	1.111	1.061	1.014	0.969	0.927	0.886	0.759	0.546
10	1.367	1.314	1.263	1.215	1.168	1.266	1.215	1.180	1.127	1.077	1.029	0.984	0.941	0.804	0.645
11	1.451	1.395	1.341	1.289	1.240	1.347	1.293	1.255	1.199	1.144	1.094	1.044	0.999	0.853	0.771
12	1.494	1.437	1.382	1.329	1.278	1.431	1.374	1.334	1.274	1.217	1.162	1.110	1.060	0.905	0.910
13	1.540	1.481	1.424	1.369	1.317	1.522	1.461	1.419	1.355	1.294	1.236	1.179	1.127	0.961	1.086
14	1.590	1.529	1.470	1.413	1.359	1.620	1.555	1.510	1.442	1.376	1.313	1.254	1.197	1.020	1.294
15	1.639	1.576	1.515	1.457	1.401	1.724	1.655	1.607	1.535	1.464	1.397	1.334	1.273	1.084	1.535
16	1.689	1.624	1.562	1.502	1.445	1.836	1.762	1.711	1.634	1.558	1.487	1.419	1.354	1.152	1.827
17	1.741	1.674	1.610	1.548	1.488	1.955	1.876	1.822	1.740	1.659	1.583	1.510	1.441	1.222	2.185
18	1.796	1.727	1.661	1.597	1.536	2.111	2.026	1.968	1.879	1.792	1.710	1.631	1.556	1.320	2.513
19	1.851	1.780	1.712	1.646	1.583	2.248	2.157	2.095	2.001	1.908	1.820	1.737	1.657	1.405	2.841
20	1.912	1.838	1.767	1.699	1.634	2.444	2.345	2.278	2.175	2.074	1.979	1.888	1.801	1.528	3.168
21	1.971	1.895	1.822	1.752	1.685	2.639	2.533	2.460	2.349	2.240	2.137	2.039	1.945	1.650	3.496
22	2.003	1.926	1.852	1.780	1.712	2.835	2.720	2.642	2.523	2.406	2.295	2.190	2.089	1.772	
23	2.034	1.956	1.881	1.808	1.739	3.030	2.908	2.824	2.697	2.571	2.454	2.341	2.234	1.894	
24	2.065	1.986	1.910	1.837	1.766	3.324	3.189	3.097	2.958	2.820	2.691	2.567	2.450	2.077	
25	2.098	2.017	1.939	1.865	1.793	3.617	3.471	3.371	3.219	3.069	2.929	2.794	2.666	2.261	
26	2.142	2.060	1.981	1.905	1.832	3.910	3.752	3.644	3.480	3.318	3.166	3.020	2.882	2.444	
27	2.188	2.104	2.023	1.945											
28	2.234	2.148	2.065	1.986											
29	2.282	2.194	2.110	2.029											
30	2.330	2.240	2.154	2.072											
31	2.378	2.287	2.199	2.115											
32	2.426	2.333	2.243	2.157											
33	2.473	2.378	2.287	2.199											
34	2.521	2.424	2.331	2.241											
35	2.569	2.470	2.375	2.283											
36	2.652	2.550	2.452	2.357											
37	2.735	2.630	2.529	2.431											
38	2.794	2.687	2.584	2.484											
39	2.854	2.744	2.638	2.537											
40	2.913	2.801	2.693	2.590											
41	2.972	2.858	2.748	2.642											
42	3.052	2.935	2.822	2.713											
43	3.131	3.011	2.895	2.784											
44	3.212	3.088	2.969	2.854											
45	3.270	3.144	3.023	2.907											
46	3.329	3.201	3.078	2.960											
47	3.388	3.258	3.133	3.013											
48	3.449	3.316	3.188	3.065											
49	3.508	3.373	3.243	3.118											
50	3.567	3.430	3.298	3.171											
51	3.625	3.486	3.352	3.223											
52	3.685	3.543	3.407	3.276											
53	3.777	3.632	3.492	3.358											
54	3.870	3.721	3.578	3.440											
55	3.962	3.810	3.663	3.522											
56	4.054	3.898	3.748	3.604											
57	4.168	4.008	3.854	3.706											
58	4.283	4.118	3.960	3.808											
59	4.398	4.229	4.066	3.910											
60	4.576	4.400	4.231	4.068											
61	4.755	4.572	4.396	4.227											
62	5.065	4.870	4.683	4.503											
63	5.346	5.140	4.942	4.751											
64	5.654	5.437	5.228	5.027											
65	5.950	5.721	5.501	5.289											
66	6.385	6.139	5.903	5.676											
67	6.991	6.722	6.463	6.215											
68	7.581	7.289	7.009	6.739											
69	8.187	7.872	7.569	7.278											
70	8.762	8.425	8.101	7.790											
71	9.367	9.007	8.661	8.328											
72	9.958	9.575	9.207	8.853											
73	10.564	10.158	9.767	9.392											
74	11.156	10.727	10.314	9.917											
75	11.761	11.309	10.874	10.456											

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year														
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	03-90 89 & Prior	
1	0.509	0.504	0.499	0.494	0.489	0.597	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.546	0.130
2	0.627	0.621	0.615	0.609	0.603	0.628	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.574	0.159
3	0.660	0.653	0.647	0.641	0.634	0.660	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.604	0.191
4	0.694	0.687	0.680	0.673	0.667	0.696	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.636	0.226
5	0.731	0.724	0.717	0.710	0.703	0.733	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.669	0.270
6	0.771	0.763	0.755	0.748	0.740	0.772	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.705	0.320
7	0.791	0.783	0.775	0.768	0.760	0.814	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.744	0.389
8	0.811	0.803	0.795	0.788	0.780	0.860	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.784	0.465
10	0.855	0.847	0.839	0.830	0.822	0.908	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.827	0.555
11	0.904	0.895	0.886	0.877	0.869	0.959	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.873	0.664
12	0.929	0.920	0.911	0.902	0.893	1.012	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.921	0.799
13	0.954	0.945	0.936	0.926	0.917	1.070	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.974	0.961
14	0.982	0.972	0.962	0.952	0.943	1.132	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.028	1.155
15	1.008	0.998	0.988	0.978	0.969	1.196	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.088	1.384
16	1.035	1.025	1.015	1.005	0.995	1.265	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.149	1.665
17	1.064	1.053	1.043	1.032	1.022	1.340	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.216	2.002
18	1.095	1.084	1.073	1.062	1.051	1.447	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.313	2.302
19	1.124	1.113	1.102	1.092	1.081	1.541	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.398	2.603
20	1.156	1.145	1.134	1.123	1.112	1.675	1.653	1.639	1.626	1.613	1.599	1.586	1.574	1.520	2.903
21	1.190	1.178	1.166	1.155	1.143	1.809	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.642	3.203
22	1.207	1.195	1.183	1.171	1.159	1.943	1.917	1.901	1.886	1.871	1.855	1.840	1.826	1.763	
23	1.223	1.211	1.199	1.187	1.176	2.077	2.049	2.032	2.017	2.000	1.982	1.967	1.951	1.885	
24	1.240	1.228	1.216	1.204	1.192	2.278	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.067	
25	1.256	1.244	1.232	1.220	1.208	2.479	2.446	2.425	2.407	2.387	2.366	2.348	2.329	2.250	
26	1.282	1.269	1.256	1.244	1.231	2.680	2.644	2.622	2.602	2.580	2.558	2.538	2.518	2.432	
27	1.306	1.293	1.280	1.267											
28	1.329	1.316	1.303	1.290											
29	1.355	1.342	1.329	1.316											
30	1.383	1.369	1.355	1.341											
31	1.409	1.395	1.381	1.367											
32	1.436	1.422	1.408	1.394											
33	1.465	1.450	1.436	1.422											
34	1.493	1.478	1.463	1.449											
35	1.521	1.506	1.491	1.476											
36	1.570	1.554	1.539	1.524											
37	1.619	1.603	1.587	1.571											
38	1.653	1.637	1.621	1.605											
39	1.690	1.673	1.656	1.639											
40	1.724	1.707	1.690	1.673											
41	1.759	1.742	1.725	1.708											
42	1.807	1.789	1.771	1.753											
43	1.853	1.835	1.817	1.799											
44	1.901	1.882	1.863	1.844											
45	1.935	1.916	1.897	1.879											
46	1.971	1.951	1.932	1.913											
47	2.006	1.986	1.966	1.947											
48	2.041	2.021	2.001	1.981											
49	2.076	2.055	2.035	2.015											
50	2.112	2.091	2.070	2.049											
51	2.146	2.125	2.104	2.084											
52	2.182	2.160	2.139	2.118											
53	2.234	2.212	2.190	2.169											
54	2.287	2.264	2.242	2.220											
55	2.339	2.316	2.293	2.271											
56	2.392	2.368	2.345	2.322											
57	2.462	2.438	2.414	2.390											
58	2.533	2.508	2.483	2.458											
59	2.604	2.578	2.552	2.527											
60	2.710	2.683	2.656	2.629											
61	2.815	2.787	2.759	2.732											
62	3.007	2.977	2.948	2.919											
63	3.199	3.167	3.136	3.105											
64	3.397	3.363	3.330	3.297											
65	3.589	3.553	3.518	3.484											
66	3.878	3.840	3.802	3.764											
67	4.273	4.231	4.189	4.148											
68	4.659	4.613	4.567	4.522											
69	5.043	4.993	4.944	4.895											
70	5.439	5.385	5.332	5.279											
71	5.829	5.771	5.714	5.657											
72	6.219	6.157	6.096	6.036											
73	6.614	6.549	6.484	6.419											
74	7.005	6.936	6.867	6.799											
75	7.400	7.327	7.254	7.183											

**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.

<b>STATED AMOUNT DIVISORS</b>			
<b>Symbol</b>		<b>Symbol</b>	
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.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Miscellaneous Rating Factors

<b>Multi-Car Discount - Part 1, 2, 4, 5, 7, 8, and 9 (Rule 19)</b>
-12%

<b>Supporting Policy Discount - (Rule 19)</b>
-18%

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

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

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

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

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

<b>Paid In Full Discount - Parts 1-12 (Rule 19)</b>
-5%

<b>Advance Shopper Discount - Parts 1-12 (Rule 19)</b>	
Year 1	-7%
Year 2	-5%
Year 3	-3%

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

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

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

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

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

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

<b>Vermont Mutual Auto Enhancement (Rule 59)</b>
\$49 per Automobile

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

<b>Tiering Factors (Rule 26)</b>	
Preferred	0.900
Standard	1.000
Select	1.050

<b>Unsupported Non-Multi Car Surcharge - Parts 1-12 (Rule 61)</b>
+5%

**VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL**

**Miscellaneous Motor Vehicles**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Ups, Vans (Rule 32)</b>	- Manual Rates	- Part 7 - 60%* - Part 8 - Manual Rate - Part 9 - 90%
<b>Trailers (Rule 34)</b>	- 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
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	- 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
<b>Customized Vans and Pick-Ups (Rule 47)</b>	- Not Applicable	- See Rule 47 for rating procedure
<b>* Reduction not applicable to Waiver of Deductible premium</b>		

## **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) Unsupported Non-Multi Car Surcharge, (13) Tiering Factor, and (14) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

## **RULE 19. DISCOUNTS**

### **E. Support Policy Discount**

A policyholder who purchases coverage from Vermont Mutual Insurance Group for insurance\* other than private passenger automobiles, antiques or miscellaneous types rated in this manual, or purchases Homeowners coverage from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to an 18% discount on the premium applicable to Coverage Parts 1-12.

\* Qualifying purchase of insurance coverage with Vermont Mutual Insurance Group includes: Businessowners, Commercial Umbrella, Dwelling Fire, Homeowners (forms HO 00 02, HO 00 03, HO 00 04 and HO 00 06) or Personal Umbrella.

## **RULE 19. DISCOUNTS**

### **I. Years Licensed Discount**

The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12.

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

## **RULE 19. DISCOUNTS**

### **L. Advance Shopper Discount**

A discount of 7% in year one, 5% in year two, and 3% in year three will apply to Coverage Parts 1-12 when a new policy is quoted 7 or more days in advance of the policy effective date.

## **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 = 0.90)**  
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
  
- **Select Tier (Rating Factor = 1.050)**  
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.

**RULE 61. UNSUPPORTED NON-MULTI CAR SURCHARGE**

A 5% surcharge will be applied to policies that do not qualify for the Support Policy Discount and the Multi-Car Discount.

## 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) **Unsupported Non-Multi Car Surcharge**, (13)~~(12)~~ Tiering Factor, and (14)~~(13)~~ Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

## RULE 19. DISCOUNTS

### E. Support Policy Discount

A policyholder who purchases coverage from Vermont Mutual Insurance Group for insurance\* other than private passenger automobiles, antiques or miscellaneous types rated in this manual, or purchases Homeowners coverage from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to **an 18% a 15%** discount on the premium applicable to Coverage Parts 1-12.

\* Qualifying purchase of insurance coverage with Vermont Mutual Insurance Group includes: Businessowners, Commercial Umbrella, Dwelling Fire, Homeowners (forms HO 00 02, HO 00 03, HO 00 04 and HO 00 06) or Personal Umbrella.

### I. Years Licensed Discount

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	8%
31-50	8%
51+	<b>0% 4%</b>

### L. Advance Shopper Discount

A discount of **7% 5%** in year one, **5% 3%** in year two, and **3% 4%** in year three will apply to Coverage Parts 1-12 when a new policy is quoted 7 or more days in advance of the policy effective date.

## **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 = 0.90 0.950)**  
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 = 1.050)**  
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.

## **RULE 61. UNSUPPORTED NON-MULTI CAR SURCHARGE**

A 5% surcharge will be applied to policies that do not qualify for the Support Policy Discount and the Multi-Car Discount.