

**VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL**

| <b>Class-Territory Base Rates</b>               |                 |                 |                 |                 |                 |                 |                 |                 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Part 1 (\$20,000/\$40,000 Mandatory BIL)</b> |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Territory</b>                                | <b>Class 10</b> | <b>Class 17</b> | <b>Class 18</b> | <b>Class 20</b> | <b>Class 21</b> | <b>Class 25</b> | <b>Class 26</b> | <b>Class 30</b> |
| 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<br>Part 2 (\$8,000 PIP) |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Territory  | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1  | 51       | 75       | 46       | 144      | 77       | 129      | 70       | 41       |
| 2  | 57       | 85       | 55       | 164      | 89       | 147      | 82       | 46       |
| 3  | 61       | 84       | 57       | 167      | 92       | 151      | 84       | 47       |
| 4  | 61       | 88       | 53       | 178      | 104      | 160      | 93       | 48       |
| 5  | 67       | 94       | 65       | 186      | 116      | 167      | 105      | 63       |
| 6  | 76       | 110      | 69       | 225      | 138      | 202      | 124      | 71       |
| 7  | 74       | 111      | 72       | 225      | 138      | 205      | 125      | 57       |
| 8  | 72       | 105      | 75       | 226      | 136      | 203      | 123      | 64       |
| 9  | 82       | 113      | 93       | 234      | 148      | 209      | 135      | 63       |
| 10   | 101      | 150      | 95       | 270      | 182      | 243      | 165      | 77       |
| 11   | 97       | 149      | 92       | 254      | 171      | 229      | 155      | 76       |
| 12   | 109      | 150      | 106      | 267      | 201      | 240      | 180      | 82       |
| 13   | 119      | 169      | 122      | 327      | 246      | 294      | 220      | 86       |
| 14   | 155      | 201      | 140      | 328      | 269      | 295      | 242      | 107      |
| 15   | 148      | 273      | 132      | 282      | 231      | 254      | 209      | 128      |
| 16   | 158      | 256      | 198      | 284      | 242      | 256      | 218      | 125      |
| 17   | 88       | 136      | 99       | 241      | 148      | 218      | 133      | 70       |
| 18   | 119      | 218      | 109      | 326      | 218      | 292      | 195      | 104      |
| 19   | 110      | 219      | 119      | 276      | 213      | 249      | 192      | 104      |
| 20   | 129      | 263      | 128      | 279      | 255      | 252      | 229      | 113      |
| 21   | 162      | 256      | 179      | 300      | 270      | 269      | 243      | 152      |
| 22   | 142      | 229      | 168      | 220      | 203      | 200      | 183      | 153      |
| 23   | 94       | 197      | 116      | 276      | 186      | 250      | 167      | 77       |
| 24   | 92       | 145      | 96       | 269      | 160      | 243      | 145      | 73       |
| 25   | 101      | 201      | 120      | 303      | 196      | 275      | 177      | 101      |
| 26   | 120      | 261      | 161      | 281      | 227      | 253      | 203      | 88       |
| 27   | 43       | 66       | 39       | 125      | 66       | 113      | 59       | 38       |
| 28   | 51       | 69       | 41       | 124      | 73       | 113      | 65       | 46       |
| 40   | 107      | 187      | 123      | 274      | 204      | 247      | 183      | 89       |
| 41   | 124      | 187      | 157      | 273      | 210      | 247      | 190      | 106      |
| 42   | 146      | 222      | 162      | 299      | 289      | 269      | 261      | 133      |
| 43   | 156      | 258      | 178      | 330      | 265      | 296      | 238      | 114      |
| 44   | 151      | 229      | 226      | 319      | 242      | 287      | 218      | 120      |
| 45   | 170      | 267      | 182      | 315      | 243      | 282      | 220      | 137      |

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<br>Part 4 (\$5,000 PDL) |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Territory  | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1  | 238      | 379      | 298      | 761      | 482      | 685      | 434      | 239      |
| 2  | 283      | 439      | 343      | 905      | 570      | 814      | 514      | 283      |
| 3  | 302      | 465      | 361      | 967      | 598      | 868      | 537      | 310      |
| 4  | 288      | 439      | 350      | 943      | 578      | 849      | 520      | 307      |
| 5  | 318      | 489      | 387      | 1,004    | 678      | 903      | 609      | 343      |
| 6  | 340      | 504      | 401      | 1,090    | 702      | 982      | 630      | 354      |
| 7  | 358      | 518      | 433      | 1,116    | 744      | 1,005    | 683      | 375      |
| 8  | 303      | 461      | 372      | 985      | 654      | 888      | 588      | 337      |
| 9  | 355      | 537      | 472      | 1,142    | 827      | 1,029    | 746      | 422      |
| 10   | 323      | 486      | 425      | 1,033    | 713      | 931      | 642      | 364      |
| 11   | 317      | 514      | 435      | 997      | 688      | 897      | 620      | 361      |
| 12   | 373      | 584      | 493      | 1,173    | 863      | 1,057    | 776      | 412      |
| 13   | 373      | 524      | 419      | 996      | 768      | 895      | 692      | 408      |
| 14   | 420      | 622      | 487      | 1,200    | 874      | 1,078    | 785      | 495      |
| 15   | 438      | 637      | 481      | 1,159    | 876      | 1,044    | 789      | 500      |
| 16   | 420      | 608      | 543      | 1,026    | 838      | 923      | 754      | 420      |
| 17   | 342      | 589      | 392      | 1,058    | 656      | 954      | 591      | 374      |
| 18   | 434      | 710      | 619      | 1,291    | 904      | 1,161    | 813      | 439      |
| 19   | 417      | 679      | 502      | 1,125    | 747      | 1,013    | 671      | 385      |
| 20   | 435      | 666      | 531      | 1,232    | 822      | 1,110    | 739      | 388      |
| 21   | 456      | 690      | 550      | 1,154    | 771      | 1,038    | 692      | 456      |
| 22   | 615      | 841      | 678      | 1,161    | 994      | 1,046    | 895      | 577      |
| 23   | 309      | 617      | 434      | 1,020    | 700      | 918      | 630      | 324      |
| 24   | 403      | 661      | 479      | 1,059    | 720      | 953      | 650      | 434      |
| 25   | 362      | 688      | 447      | 1,103    | 870      | 994      | 782      | 384      |
| 26   | 427      | 687      | 616      | 1,071    | 888      | 964      | 801      | 411      |
| 27   | 230      | 360      | 267      | 715      | 427      | 643      | 385      | 222      |
| 28   | 267      | 406      | 311      | 775      | 498      | 697      | 448      | 259      |
| 40   | 385      | 628      | 451      | 1,179    | 759      | 1,061    | 680      | 422      |
| 41   | 389      | 610      | 470      | 1,114    | 787      | 1,002    | 709      | 408      |
| 42   | 358      | 603      | 465      | 1,091    | 803      | 981      | 722      | 407      |
| 43   | 410      | 613      | 486      | 1,082    | 905      | 974      | 813      | 451      |
| 44   | 373      | 626      | 464      | 979      | 750      | 881      | 674      | 377      |
| 45   | 435      | 661      | 495      | 1,260    | 948      | 1,136    | 853      | 435      |

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<br>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<br>Part 7 (\$500 Deductible Collision) |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| Territory   | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1   | 317      | 726      | 439      | 1,447    | 732      | 1,302    | 658      | 323      |
| 2   | 341      | 751      | 452      | 1,548    | 731      | 1,394    | 659      | 331      |
| 3   | 354      | 788      | 483      | 1,541    | 771      | 1,388    | 694      | 341      |
| 4   | 360      | 811      | 485      | 1,615    | 826      | 1,454    | 744      | 349      |
| 5   | 372      | 810      | 496      | 1,625    | 852      | 1,462    | 768      | 361      |
| 6   | 390      | 883      | 535      | 1,673    | 917      | 1,506    | 825      | 375      |
| 7   | 421      | 905      | 577      | 1,773    | 963      | 1,597    | 867      | 402      |
| 8   | 459      | 914      | 615      | 1,733    | 979      | 1,560    | 883      | 462      |
| 9   | 463      | 922      | 660      | 1,712    | 1,074    | 1,541    | 967      | 447      |
| 10  | 399      | 983      | 559      | 1,644    | 1,083    | 1,478    | 975      | 430      |
| 11  | 440      | 994      | 613      | 1,594    | 1,028    | 1,435    | 923      | 472      |
| 12  | 541      | 1,081    | 758      | 1,709    | 1,278    | 1,538    | 1,149    | 541      |
| 13  | 546      | 989      | 729      | 1,807    | 1,288    | 1,625    | 1,159    | 543      |
| 14  | 678      | 1,246    | 807      | 1,795    | 1,396    | 1,615    | 1,254    | 572      |
| 15  | 808      | 1,302    | 965      | 1,778    | 1,426    | 1,602    | 1,284    | 773      |
| 16  | 705      | 1,232    | 862      | 1,711    | 1,198    | 1,542    | 1,078    | 572      |
| 17  | 461      | 1,106    | 626      | 1,626    | 1,069    | 1,465    | 961      | 491      |
| 18  | 624      | 1,161    | 867      | 1,747    | 1,305    | 1,572    | 1,175    | 588      |
| 19  | 621      | 1,101    | 857      | 1,585    | 1,162    | 1,427    | 1,045    | 662      |
| 20  | 663      | 1,254    | 826      | 1,676    | 1,311    | 1,506    | 1,180    | 688      |
| 21  | 654      | 1,263    | 943      | 1,632    | 1,452    | 1,471    | 1,306    | 728      |
| 22  | 752      | 1,281    | 977      | 1,652    | 1,457    | 1,485    | 1,314    | 937      |
| 23  | 496      | 1,075    | 894      | 1,659    | 1,176    | 1,494    | 1,058    | 517      |
| 24  | 592      | 1,078    | 821      | 1,636    | 1,134    | 1,471    | 1,020    | 635      |
| 25  | 631      | 1,198    | 1,017    | 1,779    | 1,236    | 1,600    | 1,112    | 613      |
| 26  | 689      | 1,278    | 1,073    | 1,634    | 1,394    | 1,473    | 1,255    | 734      |
| 27  | 298      | 692      | 405      | 1,378    | 684      | 1,241    | 617      | 288      |
| 28  | 341      | 739      | 433      | 1,472    | 731      | 1,325    | 658      | 330      |
| 40  | 519      | 1,000    | 716      | 1,650    | 1,096    | 1,487    | 987      | 516      |
| 41  | 481      | 1,004    | 758      | 1,681    | 1,141    | 1,512    | 1,027    | 485      |
| 42  | 550      | 1,068    | 858      | 1,731    | 1,233    | 1,557    | 1,110    | 494      |
| 43  | 610      | 1,097    | 822      | 1,686    | 1,360    | 1,518    | 1,223    | 637      |
| 44  | 585      | 1,099    | 842      | 1,759    | 1,202    | 1,585    | 1,081    | 603      |
| 45  | 603      | 1,078    | 823      | 1,683    | 1,345    | 1,515    | 1,212    | 574      |

- 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<br>Part 9 (\$500 Deductible Comprehensive) |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| Territory   | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1   | 148      | 148      | 148      | 148      | 148      | 148      | 148      | 148      |
| 2   | 161      | 161      | 161      | 161      | 161      | 161      | 161      | 161      |
| 3   | 163      | 163      | 163      | 163      | 163      | 163      | 163      | 163      |
| 4   | 156      | 156      | 156      | 156      | 156      | 156      | 156      | 156      |
| 5   | 173      | 173      | 173      | 173      | 173      | 173      | 173      | 173      |
| 6   | 170      | 170      | 170      | 170      | 170      | 170      | 170      | 170      |
| 7   | 172      | 172      | 172      | 172      | 172      | 172      | 172      | 172      |
| 8   | 183      | 183      | 183      | 183      | 183      | 183      | 183      | 183      |
| 9   | 179      | 179      | 179      | 179      | 179      | 179      | 179      | 179      |
| 10  | 193      | 193      | 193      | 193      | 193      | 193      | 193      | 193      |
| 11  | 186      | 186      | 186      | 186      | 186      | 186      | 186      | 186      |
| 12  | 191      | 191      | 191      | 191      | 191      | 191      | 191      | 191      |
| 13  | 213      | 213      | 213      | 213      | 213      | 213      | 213      | 213      |
| 14  | 229      | 229      | 229      | 229      | 229      | 229      | 229      | 229      |
| 15  | 271      | 271      | 271      | 271      | 271      | 271      | 271      | 271      |
| 16  | 453      | 453      | 453      | 453      | 453      | 453      | 453      | 453      |
| 17  | 162      | 162      | 162      | 162      | 162      | 162      | 162      | 162      |
| 18  | 325      | 325      | 325      | 325      | 325      | 325      | 325      | 325      |
| 19  | 354      | 354      | 354      | 354      | 354      | 354      | 354      | 354      |
| 20  | 323      | 323      | 323      | 323      | 323      | 323      | 323      | 323      |
| 21  | 430      | 430      | 430      | 430      | 430      | 430      | 430      | 430      |
| 22  | 509      | 509      | 509      | 509      | 509      | 509      | 509      | 509      |
| 23  | 295      | 295      | 295      | 295      | 295      | 295      | 295      | 295      |
| 24  | 234      | 234      | 234      | 234      | 234      | 234      | 234      | 234      |
| 25  | 336      | 336      | 336      | 336      | 336      | 336      | 336      | 336      |
| 26  | 390      | 390      | 390      | 390      | 390      | 390      | 390      | 390      |
| 27  | 152      | 152      | 152      | 152      | 152      | 152      | 152      | 152      |
| 28  | 146      | 146      | 146      | 146      | 146      | 146      | 146      | 146      |
| 40  | 216      | 216      | 216      | 216      | 216      | 216      | 216      | 216      |
| 41  | 209      | 209      | 209      | 209      | 209      | 209      | 209      | 209      |
| 42  | 264      | 264      | 264      | 264      | 264      | 264      | 264      | 264      |
| 43  | 287      | 287      | 287      | 287      | 287      | 287      | 287      | 287      |
| 44  | 428      | 428      | 428      | 428      | 428      | 428      | 428      | 428      |
| 45  | 295      | 295      | 295      | 295      | 295      | 295      | 295      | 295      |

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                            | 22          |
| 10,000                           | 27          |
| 15,000                           | 35          |
| 20,000                           | 38          |
| 25,000                           | 41          |
| 50,000                           | 47          |
| 100,000                          | 53          |

| <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                                   | 8           |
| 20/50                                   | 8           |
| 20/60                                   | 8           |
| 25/50                                   | 9           |
| 25/60                                   | 9           |
| 35/80                                   | 10          |
| 50/100                                  | 11          |
| 100/100                                 | 11          |
| 100/200                                 | 12          |
| 100/300                                 | 12          |
| 200/400                                 | 13          |
| 250/500                                 | 13          |
| 300/500                                 | 15          |
| 500/500                                 | 19          |
| 500/1000                                | 20          |
| 1000/1000                               | 22          |

| <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                | 0.630  |
| 1000               | 0.480  |
| 2000               | 0.000  |

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

| Part 8 - Limited Collision |                 |
|----------------------------|-----------------|
| Deductible                 | Factor          |
| 0                          | \$8 Flat Charge |
| 300                        | \$5 Flat Charge |
| 500                        | 0.540           |
| 1,000                      | 0.320           |
| 2,000                      | 0.000           |

| Part 7 - Collision |        |
|--------------------|--------|
| Waiver Amount      | Charge |
| 300                | 13     |
| 500                | 16     |
| 1000               | 25     |
| 2000               | 0      |

| Part 9 - Comprehensive |            |                 |
|------------------------|------------|-----------------|
| Deductible             | Full Glass | \$100 Ded Glass |
| 300                    | *          | 0.840           |
| 500                    | 0.660      | 0.840           |
| 1,000                  | 0.600      | 0.840           |
| 2,000                  | 0.000      | 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 |        |        |        |        |        |       |       |       |       |       |       |       |       |            |
|--------|------------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|------------|
|        | 2017       | 2016   | 2015   | 2014   | 2013   | 2012   | 2011  | 2010  | 2009  | 2008  | 2007  | 2006  | 2005  | 04-90 | 89 & Prior |
| 1      | 0.787      | 0.757  | 0.728  | 0.700  | 0.673  | 0.647  | 0.790 | 0.758 | 0.736 | 0.703 | 0.673 | 0.646 | 0.619 | 0.532 | 0.172      |
| 2      | 1.000      | 0.962  | 0.925  | 0.889  | 0.854  | 0.822  | 0.837 | 0.803 | 0.780 | 0.745 | 0.713 | 0.683 | 0.655 | 0.562 | 0.201      |
| 3      | 1.060      | 1.019  | 0.980  | 0.942  | 0.905  | 0.870  | 0.886 | 0.851 | 0.826 | 0.789 | 0.755 | 0.724 | 0.693 | 0.594 | 0.239      |
| 4      | 1.121      | 1.078  | 1.037  | 0.997  | 0.958  | 0.921  | 0.939 | 0.902 | 0.875 | 0.836 | 0.800 | 0.766 | 0.733 | 0.628 | 0.288      |
| 5      | 1.188      | 1.142  | 1.098  | 1.056  | 1.016  | 0.977  | 0.996 | 0.957 | 0.929 | 0.887 | 0.849 | 0.812 | 0.777 | 0.664 | 0.343      |
| 6      | 1.260      | 1.212  | 1.165  | 1.120  | 1.077  | 1.036  | 1.058 | 1.016 | 0.986 | 0.942 | 0.900 | 0.861 | 0.824 | 0.703 | 0.403      |
| 7      | 1.299      | 1.249  | 1.201  | 1.155  | 1.111  | 1.068  | 1.123 | 1.078 | 1.047 | 1.000 | 0.955 | 0.913 | 0.874 | 0.744 | 0.477      |
| 8      | 1.340      | 1.288  | 1.238  | 1.190  | 1.144  | 1.100  | 1.192 | 1.144 | 1.111 | 1.061 | 1.014 | 0.969 | 0.927 | 0.788 | 0.567      |
| 10     | 1.422      | 1.367  | 1.314  | 1.263  | 1.215  | 1.168  | 1.266 | 1.215 | 1.180 | 1.127 | 1.077 | 1.029 | 0.984 | 0.836 | 0.671      |
| 11     | 1.509      | 1.451  | 1.395  | 1.341  | 1.289  | 1.240  | 1.347 | 1.293 | 1.255 | 1.199 | 1.144 | 1.094 | 1.044 | 0.887 | 0.802      |
| 12     | 1.554      | 1.494  | 1.437  | 1.382  | 1.329  | 1.278  | 1.431 | 1.374 | 1.334 | 1.274 | 1.217 | 1.162 | 1.110 | 0.941 | 0.946      |
| 13     | 1.602      | 1.540  | 1.481  | 1.424  | 1.369  | 1.317  | 1.522 | 1.461 | 1.419 | 1.355 | 1.294 | 1.236 | 1.179 | 0.999 | 1.129      |
| 14     | 1.654      | 1.590  | 1.529  | 1.470  | 1.413  | 1.359  | 1.620 | 1.555 | 1.510 | 1.442 | 1.376 | 1.313 | 1.254 | 1.061 | 1.346      |
| 15     | 1.705      | 1.639  | 1.576  | 1.515  | 1.457  | 1.401  | 1.724 | 1.655 | 1.607 | 1.535 | 1.464 | 1.397 | 1.334 | 1.128 | 1.597      |
| 16     | 1.757      | 1.689  | 1.624  | 1.562  | 1.502  | 1.445  | 1.836 | 1.762 | 1.711 | 1.634 | 1.558 | 1.487 | 1.419 | 1.199 | 1.902      |
| 17     | 1.811      | 1.741  | 1.674  | 1.610  | 1.548  | 1.488  | 1.955 | 1.876 | 1.822 | 1.740 | 1.659 | 1.583 | 1.510 | 1.273 | 2.276      |
| 18     | 1.868      | 1.796  | 1.727  | 1.661  | 1.597  | 1.536  | 2.111 | 2.026 | 1.968 | 1.879 | 1.792 | 1.710 | 1.631 | 1.375 | 2.617      |
| 19     | 1.925      | 1.851  | 1.780  | 1.712  | 1.646  | 1.583  | 2.248 | 2.157 | 2.095 | 2.001 | 1.908 | 1.820 | 1.737 | 1.464 | 2.959      |
| 20     | 1.988      | 1.912  | 1.838  | 1.767  | 1.699  | 1.634  | 2.444 | 2.345 | 2.278 | 2.175 | 2.074 | 1.979 | 1.888 | 1.591 | 3.300      |
| 21     | 2.050      | 1.971  | 1.895  | 1.822  | 1.752  | 1.685  | 2.639 | 2.533 | 2.460 | 2.349 | 2.240 | 2.137 | 2.039 | 1.719 | 3.642      |
| 22     | 2.083      | 2.003  | 1.926  | 1.852  | 1.780  | 1.712  | 2.835 | 2.720 | 2.642 | 2.523 | 2.406 | 2.295 | 2.190 | 1.846 |            |
| 23     | 2.115      | 2.034  | 1.956  | 1.881  | 1.808  | 1.739  | 3.030 | 2.908 | 2.824 | 2.697 | 2.571 | 2.454 | 2.341 | 1.973 |            |
| 24     | 2.148      | 2.065  | 1.986  | 1.910  | 1.837  | 1.766  | 3.324 | 3.189 | 3.097 | 2.958 | 2.820 | 2.691 | 2.567 | 2.164 |            |
| 25     | 2.182      | 2.098  | 2.017  | 1.939  | 1.865  | 1.793  | 3.617 | 3.471 | 3.371 | 3.219 | 3.069 | 2.929 | 2.794 | 2.355 |            |
| 26     | 2.228      | 2.142  | 2.060  | 1.981  | 1.905  | 1.832  | 3.910 | 3.752 | 3.644 | 3.480 | 3.318 | 3.166 | 3.020 | 2.546 |            |
| 27     | 2.276      | 2.188  | 2.104  | 2.023  | 1.945  | 1.871  |       |       |       |       |       |       |       |       |            |
| 28     | 2.323      | 2.234  | 2.148  | 2.065  | 1.986  | 1.909  |       |       |       |       |       |       |       |       |            |
| 29     | 2.373      | 2.282  | 2.194  | 2.110  | 2.029  | 1.951  |       |       |       |       |       |       |       |       |            |
| 30     | 2.423      | 2.330  | 2.240  | 2.154  | 2.072  | 1.992  |       |       |       |       |       |       |       |       |            |
| 31     | 2.473      | 2.378  | 2.287  | 2.199  | 2.115  | 2.033  |       |       |       |       |       |       |       |       |            |
| 32     | 2.523      | 2.426  | 2.333  | 2.243  | 2.157  | 2.074  |       |       |       |       |       |       |       |       |            |
| 33     | 2.572      | 2.473  | 2.378  | 2.287  | 2.199  | 2.114  |       |       |       |       |       |       |       |       |            |
| 34     | 2.622      | 2.521  | 2.424  | 2.331  | 2.241  | 2.155  |       |       |       |       |       |       |       |       |            |
| 35     | 2.672      | 2.569  | 2.470  | 2.375  | 2.283  | 2.195  |       |       |       |       |       |       |       |       |            |
| 36     | 2.758      | 2.652  | 2.550  | 2.452  | 2.357  | 2.267  |       |       |       |       |       |       |       |       |            |
| 37     | 2.844      | 2.735  | 2.630  | 2.529  | 2.431  | 2.338  |       |       |       |       |       |       |       |       |            |
| 38     | 2.906      | 2.794  | 2.687  | 2.584  | 2.484  | 2.389  |       |       |       |       |       |       |       |       |            |
| 39     | 2.968      | 2.854  | 2.744  | 2.638  | 2.537  | 2.439  |       |       |       |       |       |       |       |       |            |
| 40     | 3.030      | 2.913  | 2.801  | 2.693  | 2.590  | 2.490  |       |       |       |       |       |       |       |       |            |
| 41     | 3.091      | 2.972  | 2.858  | 2.748  | 2.642  | 2.541  |       |       |       |       |       |       |       |       |            |
| 42     | 3.174      | 3.052  | 2.935  | 2.822  | 2.713  | 2.609  |       |       |       |       |       |       |       |       |            |
| 43     | 3.256      | 3.131  | 3.011  | 2.895  | 2.784  | 2.677  |       |       |       |       |       |       |       |       |            |
| 44     | 3.340      | 3.212  | 3.088  | 2.969  | 2.854  | 2.745  |       |       |       |       |       |       |       |       |            |
| 45     | 3.401      | 3.270  | 3.144  | 3.023  | 2.907  | 2.795  |       |       |       |       |       |       |       |       |            |
| 46     | 3.462      | 3.329  | 3.201  | 3.078  | 2.960  | 2.846  |       |       |       |       |       |       |       |       |            |
| 47     | 3.524      | 3.388  | 3.258  | 3.133  | 3.013  | 2.897  |       |       |       |       |       |       |       |       |            |
| 48     | 3.587      | 3.449  | 3.316  | 3.188  | 3.065  | 2.947  |       |       |       |       |       |       |       |       |            |
| 49     | 3.648      | 3.508  | 3.373  | 3.243  | 3.118  | 2.998  |       |       |       |       |       |       |       |       |            |
| 50     | 3.710      | 3.567  | 3.430  | 3.298  | 3.171  | 3.049  |       |       |       |       |       |       |       |       |            |
| 51     | 3.770      | 3.625  | 3.486  | 3.352  | 3.223  | 3.099  |       |       |       |       |       |       |       |       |            |
| 52     | 3.832      | 3.685  | 3.543  | 3.407  | 3.276  | 3.150  |       |       |       |       |       |       |       |       |            |
| 53     | 3.928      | 3.777  | 3.632  | 3.492  | 3.358  | 3.229  |       |       |       |       |       |       |       |       |            |
| 54     | 4.025      | 3.870  | 3.721  | 3.578  | 3.440  | 3.308  |       |       |       |       |       |       |       |       |            |
| 55     | 4.120      | 3.962  | 3.810  | 3.663  | 3.522  | 3.387  |       |       |       |       |       |       |       |       |            |
| 56     | 4.216      | 4.054  | 3.898  | 3.748  | 3.604  | 3.465  |       |       |       |       |       |       |       |       |            |
| 57     | 4.335      | 4.168  | 4.008  | 3.854  | 3.706  | 3.563  |       |       |       |       |       |       |       |       |            |
| 58     | 4.454      | 4.283  | 4.118  | 3.960  | 3.808  | 3.661  |       |       |       |       |       |       |       |       |            |
| 59     | 4.574      | 4.398  | 4.229  | 4.066  | 3.910  | 3.760  |       |       |       |       |       |       |       |       |            |
| 60     | 4.759      | 4.576  | 4.400  | 4.231  | 4.068  | 3.912  |       |       |       |       |       |       |       |       |            |
| 61     | 4.945      | 4.755  | 4.572  | 4.396  | 4.227  | 4.064  |       |       |       |       |       |       |       |       |            |
| 62     | 5.268      | 5.065  | 4.870  | 4.683  | 4.503  | 4.330  |       |       |       |       |       |       |       |       |            |
| 63     | 5.560      | 5.346  | 5.140  | 4.942  | 4.751  | 4.569  |       |       |       |       |       |       |       |       |            |
| 64     | 5.880      | 5.654  | 5.437  | 5.228  | 5.027  | 4.834  |       |       |       |       |       |       |       |       |            |
| 65     | 6.188      | 5.950  | 5.721  | 5.501  | 5.289  | 5.086  |       |       |       |       |       |       |       |       |            |
| 66     | 6.640      | 6.385  | 6.139  | 5.903  | 5.676  | 5.458  |       |       |       |       |       |       |       |       |            |
| 67     | 7.271      | 6.991  | 6.722  | 6.463  | 6.215  | 5.976  |       |       |       |       |       |       |       |       |            |
| 68     | 7.884      | 7.581  | 7.289  | 7.009  | 6.739  | 6.480  |       |       |       |       |       |       |       |       |            |
| 69     | 8.514      | 8.187  | 7.872  | 7.569  | 7.278  | 6.998  |       |       |       |       |       |       |       |       |            |
| 70     | 9.112      | 8.762  | 8.425  | 8.101  | 7.790  | 7.490  |       |       |       |       |       |       |       |       |            |
| 71     | 9.742      | 9.367  | 9.007  | 8.661  | 8.328  | 8.008  |       |       |       |       |       |       |       |       |            |
| 72     | 10.356     | 9.958  | 9.575  | 9.207  | 8.853  | 8.512  |       |       |       |       |       |       |       |       |            |
| 73     | 10.987     | 10.564 | 10.158 | 9.767  | 9.392  | 9.030  |       |       |       |       |       |       |       |       |            |
| 74     | 11.602     | 11.156 | 10.727 | 10.314 | 9.917  | 9.536  |       |       |       |       |       |       |       |       |            |
| 75     | 12.231     | 11.761 | 11.309 | 10.874 | 10.456 | 10.054 |       |       |       |       |       |       |       |       |            |

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Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

| Model Year |       |       |       |       |       |       |       |       |       |       |       |       |       |       |            |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------------|
| Symbol     | 2017  | 2016  | 2015  | 2014  | 2013  | 2012  | 2011  | 2010  | 2009  | 2008  | 2007  | 2006  | 2005  | 04-90 | 89 & Prior |
| 1          | 0.514 | 0.509 | 0.504 | 0.499 | 0.494 | 0.489 | 0.597 | 0.589 | 0.585 | 0.580 | 0.575 | 0.571 | 0.567 | 0.550 | 0.131      |
| 2          | 0.633 | 0.627 | 0.621 | 0.615 | 0.609 | 0.603 | 0.628 | 0.620 | 0.615 | 0.610 | 0.606 | 0.601 | 0.597 | 0.578 | 0.160      |
| 3          | 0.667 | 0.660 | 0.653 | 0.647 | 0.641 | 0.634 | 0.660 | 0.651 | 0.646 | 0.641 | 0.637 | 0.632 | 0.628 | 0.608 | 0.192      |
| 4          | 0.701 | 0.694 | 0.687 | 0.680 | 0.673 | 0.667 | 0.696 | 0.687 | 0.681 | 0.676 | 0.671 | 0.665 | 0.661 | 0.641 | 0.228      |
| 5          | 0.738 | 0.731 | 0.724 | 0.717 | 0.710 | 0.703 | 0.733 | 0.723 | 0.718 | 0.712 | 0.707 | 0.701 | 0.696 | 0.674 | 0.272      |
| 6          | 0.779 | 0.771 | 0.763 | 0.755 | 0.748 | 0.740 | 0.772 | 0.762 | 0.756 | 0.750 | 0.745 | 0.740 | 0.733 | 0.710 | 0.322      |
| 7          | 0.799 | 0.791 | 0.783 | 0.775 | 0.768 | 0.760 | 0.814 | 0.804 | 0.797 | 0.791 | 0.786 | 0.780 | 0.774 | 0.750 | 0.392      |
| 8          | 0.819 | 0.811 | 0.803 | 0.795 | 0.788 | 0.780 | 0.860 | 0.848 | 0.842 | 0.835 | 0.829 | 0.823 | 0.816 | 0.790 | 0.468      |
| 10         | 0.864 | 0.855 | 0.847 | 0.839 | 0.830 | 0.822 | 0.908 | 0.896 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.833 | 0.559      |
| 11         | 0.913 | 0.904 | 0.895 | 0.886 | 0.877 | 0.869 | 0.959 | 0.946 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.880 | 0.669      |
| 12         | 0.938 | 0.929 | 0.920 | 0.911 | 0.902 | 0.893 | 1.012 | 0.999 | 0.991 | 0.983 | 0.975 | 0.968 | 0.960 | 0.928 | 0.805      |
| 13         | 0.964 | 0.954 | 0.945 | 0.936 | 0.926 | 0.917 | 1.070 | 1.056 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 0.982 | 0.969      |
| 14         | 0.992 | 0.982 | 0.972 | 0.962 | 0.952 | 0.943 | 1.132 | 1.117 | 1.108 | 1.099 | 1.090 | 1.081 | 1.073 | 1.036 | 1.164      |
| 15         | 1.018 | 1.008 | 0.998 | 0.988 | 0.978 | 0.969 | 1.196 | 1.181 | 1.171 | 1.162 | 1.152 | 1.143 | 1.134 | 1.097 | 1.395      |
| 16         | 1.045 | 1.035 | 1.025 | 1.015 | 1.005 | 0.995 | 1.265 | 1.249 | 1.239 | 1.229 | 1.219 | 1.209 | 1.200 | 1.158 | 1.678      |
| 17         | 1.075 | 1.064 | 1.053 | 1.043 | 1.032 | 1.022 | 1.340 | 1.322 | 1.311 | 1.301 | 1.290 | 1.279 | 1.269 | 1.226 | 2.019      |
| 18         | 1.106 | 1.095 | 1.084 | 1.073 | 1.062 | 1.051 | 1.447 | 1.428 | 1.416 | 1.405 | 1.393 | 1.381 | 1.371 | 1.324 | 2.322      |
| 19         | 1.135 | 1.124 | 1.113 | 1.102 | 1.092 | 1.081 | 1.541 | 1.520 | 1.508 | 1.496 | 1.484 | 1.471 | 1.459 | 1.410 | 2.625      |
| 20         | 1.168 | 1.156 | 1.145 | 1.134 | 1.123 | 1.112 | 1.675 | 1.653 | 1.639 | 1.626 | 1.613 | 1.599 | 1.586 | 1.533 | 2.928      |
| 21         | 1.202 | 1.190 | 1.178 | 1.166 | 1.155 | 1.143 | 1.809 | 1.785 | 1.770 | 1.756 | 1.742 | 1.727 | 1.713 | 1.655 | 3.230      |
| 22         | 1.219 | 1.207 | 1.195 | 1.183 | 1.171 | 1.159 | 1.943 | 1.917 | 1.901 | 1.886 | 1.871 | 1.855 | 1.840 | 1.778 |            |
| 23         | 1.235 | 1.223 | 1.211 | 1.199 | 1.187 | 1.176 | 2.077 | 2.049 | 2.032 | 2.017 | 2.000 | 1.982 | 1.967 | 1.900 |            |
| 24         | 1.252 | 1.240 | 1.228 | 1.216 | 1.204 | 1.192 | 2.278 | 2.247 | 2.229 | 2.212 | 2.193 | 2.174 | 2.157 | 2.084 |            |
| 25         | 1.269 | 1.256 | 1.244 | 1.232 | 1.220 | 1.208 | 2.479 | 2.446 | 2.425 | 2.407 | 2.387 | 2.366 | 2.348 | 2.268 |            |
| 26         | 1.295 | 1.282 | 1.269 | 1.256 | 1.244 | 1.231 | 2.680 | 2.644 | 2.622 | 2.602 | 2.580 | 2.558 | 2.538 | 2.452 |            |
| 27         | 1.319 | 1.306 | 1.293 | 1.280 | 1.267 | 1.254 |       |       |       |       |       |       |       |       |            |
| 28         | 1.342 | 1.329 | 1.316 | 1.303 | 1.290 | 1.278 |       |       |       |       |       |       |       |       |            |
| 29         | 1.369 | 1.355 | 1.342 | 1.329 | 1.316 | 1.303 |       |       |       |       |       |       |       |       |            |
| 30         | 1.397 | 1.383 | 1.369 | 1.355 | 1.341 | 1.328 |       |       |       |       |       |       |       |       |            |
| 31         | 1.423 | 1.409 | 1.395 | 1.381 | 1.367 | 1.353 |       |       |       |       |       |       |       |       |            |
| 32         | 1.450 | 1.436 | 1.422 | 1.408 | 1.394 | 1.380 |       |       |       |       |       |       |       |       |            |
| 33         | 1.480 | 1.465 | 1.450 | 1.436 | 1.422 | 1.407 |       |       |       |       |       |       |       |       |            |
| 34         | 1.508 | 1.493 | 1.478 | 1.463 | 1.449 | 1.434 |       |       |       |       |       |       |       |       |            |
| 35         | 1.536 | 1.521 | 1.506 | 1.491 | 1.476 | 1.461 |       |       |       |       |       |       |       |       |            |
| 36         | 1.586 | 1.570 | 1.554 | 1.539 | 1.524 | 1.508 |       |       |       |       |       |       |       |       |            |
| 37         | 1.635 | 1.619 | 1.603 | 1.587 | 1.571 | 1.555 |       |       |       |       |       |       |       |       |            |
| 38         | 1.670 | 1.653 | 1.637 | 1.621 | 1.605 | 1.589 |       |       |       |       |       |       |       |       |            |
| 39         | 1.707 | 1.690 | 1.673 | 1.656 | 1.639 | 1.623 |       |       |       |       |       |       |       |       |            |
| 40         | 1.741 | 1.724 | 1.707 | 1.690 | 1.673 | 1.657 |       |       |       |       |       |       |       |       |            |
| 41         | 1.777 | 1.759 | 1.742 | 1.725 | 1.708 | 1.691 |       |       |       |       |       |       |       |       |            |
| 42         | 1.825 | 1.807 | 1.789 | 1.771 | 1.753 | 1.736 |       |       |       |       |       |       |       |       |            |
| 43         | 1.872 | 1.853 | 1.835 | 1.817 | 1.799 | 1.781 |       |       |       |       |       |       |       |       |            |
| 44         | 1.920 | 1.901 | 1.882 | 1.863 | 1.844 | 1.826 |       |       |       |       |       |       |       |       |            |
| 45         | 1.954 | 1.935 | 1.916 | 1.897 | 1.879 | 1.860 |       |       |       |       |       |       |       |       |            |
| 46         | 1.991 | 1.971 | 1.951 | 1.932 | 1.913 | 1.894 |       |       |       |       |       |       |       |       |            |
| 47         | 2.026 | 2.006 | 1.986 | 1.966 | 1.947 | 1.928 |       |       |       |       |       |       |       |       |            |
| 48         | 2.061 | 2.041 | 2.021 | 2.001 | 1.981 | 1.961 |       |       |       |       |       |       |       |       |            |
| 49         | 2.097 | 2.076 | 2.055 | 2.035 | 2.015 | 1.995 |       |       |       |       |       |       |       |       |            |
| 50         | 2.133 | 2.112 | 2.091 | 2.070 | 2.049 | 2.029 |       |       |       |       |       |       |       |       |            |
| 51         | 2.167 | 2.146 | 2.125 | 2.104 | 2.084 | 2.063 |       |       |       |       |       |       |       |       |            |
| 52         | 2.204 | 2.182 | 2.160 | 2.139 | 2.118 | 2.097 |       |       |       |       |       |       |       |       |            |
| 53         | 2.256 | 2.234 | 2.212 | 2.190 | 2.169 | 2.147 |       |       |       |       |       |       |       |       |            |
| 54         | 2.310 | 2.287 | 2.264 | 2.242 | 2.220 | 2.198 |       |       |       |       |       |       |       |       |            |
| 55         | 2.362 | 2.339 | 2.316 | 2.293 | 2.271 | 2.248 |       |       |       |       |       |       |       |       |            |
| 56         | 2.416 | 2.392 | 2.368 | 2.345 | 2.322 | 2.299 |       |       |       |       |       |       |       |       |            |
| 57         | 2.487 | 2.462 | 2.438 | 2.414 | 2.390 | 2.366 |       |       |       |       |       |       |       |       |            |
| 58         | 2.558 | 2.533 | 2.508 | 2.483 | 2.458 | 2.434 |       |       |       |       |       |       |       |       |            |
| 59         | 2.630 | 2.604 | 2.578 | 2.552 | 2.527 | 2.502 |       |       |       |       |       |       |       |       |            |
| 60         | 2.737 | 2.710 | 2.683 | 2.656 | 2.629 | 2.603 |       |       |       |       |       |       |       |       |            |
| 61         | 2.843 | 2.815 | 2.787 | 2.759 | 2.732 | 2.705 |       |       |       |       |       |       |       |       |            |
| 62         | 3.037 | 3.007 | 2.977 | 2.948 | 2.919 | 2.890 |       |       |       |       |       |       |       |       |            |
| 63         | 3.231 | 3.199 | 3.167 | 3.136 | 3.105 | 3.074 |       |       |       |       |       |       |       |       |            |
| 64         | 3.431 | 3.397 | 3.363 | 3.330 | 3.297 | 3.264 |       |       |       |       |       |       |       |       |            |
| 65         | 3.625 | 3.589 | 3.553 | 3.518 | 3.484 | 3.449 |       |       |       |       |       |       |       |       |            |
| 66         | 3.917 | 3.878 | 3.840 | 3.802 | 3.764 | 3.727 |       |       |       |       |       |       |       |       |            |
| 67         | 4.316 | 4.273 | 4.231 | 4.189 | 4.148 | 4.107 |       |       |       |       |       |       |       |       |            |
| 68         | 4.706 | 4.659 | 4.613 | 4.567 | 4.522 | 4.477 |       |       |       |       |       |       |       |       |            |
| 69         | 5.093 | 5.043 | 4.993 | 4.944 | 4.895 | 4.847 |       |       |       |       |       |       |       |       |            |
| 70         | 5.493 | 5.439 | 5.385 | 5.332 | 5.279 | 5.227 |       |       |       |       |       |       |       |       |            |
| 71         | 5.887 | 5.829 | 5.771 | 5.714 | 5.657 | 5.601 |       |       |       |       |       |       |       |       |            |
| 72         | 6.281 | 6.219 | 6.157 | 6.096 | 6.036 | 5.976 |       |       |       |       |       |       |       |       |            |
| 73         | 6.680 | 6.614 | 6.549 | 6.484 | 6.419 | 6.356 |       |       |       |       |       |       |       |       |            |
| 74         | 7.075 | 7.005 | 6.936 | 6.867 | 6.799 | 6.732 |       |       |       |       |       |       |       |       |            |
| 75         | 7.474 | 7.400 | 7.327 | 7.254 | 7.183 | 7.111 |       |       |       |       |       |       |       |       |            |

**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> |
| -20%  |

|  |                 |
|--|-----------------|
| <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 Rating Factors - Parts 1-12 (Rule 63)</b> |                       |
| <b>Years Licensed</b>                                       | <b>Rating Factors</b> |
| 0-6   | 1.00                  |
| 7-9   | 1.00                  |
| 10-15   | 0.92                  |
| 16-30   | 0.92                  |
| 31-50   | 0.88                  |
| 51+   | 1.05                  |

|   |                               |
|---|-------------------------------|
| <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%  |

|  |
|--|
| <b>Years Licensed &lt;10, Non-Multi Car Surcharge - Parts 1-12 (Rule 62)</b> |
| +5%  |

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Miscellaneous Motor Vehicles

|   | LIABILITY   | PHYSICAL DAMAGE   |
|---|---|---|
| Pick-Ups, Vans (Rule 32)                                    | - Manual Rates  | - Part 7 - 60%*<br>- Part 8 - Manual Rate<br>- Part 9 - 90%   |
| Trailers (Rule 34)  | - No Charge   | - Parts 7, 8, and 9<br>50% Latest Model Year shown in Rate Pages for Territory 1, Class 10<br>- Symbol based on cost new        |
| Antique Motor Cars (Rule 40)<br>(Advisory Rating & Factors) | - Parts 1, 2, 4 & 5 - 25% of Class 10<br>- Parts 3, 6 and 12 - Manual Rates | - Parts 7, 8, and 9<br>50% Latest Model Year shown in Rate Pages for Territory 1, Class 10<br>- 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  |   |   |

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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### **RULE 19.E. SUPPORT POLICY DISCOUNT**

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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 a 20% 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.

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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### **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) Years Licensed Non-Multi Car Surcharge, (14) Tiering Factor, and (15) Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

**VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL**

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**RULE 63. YEARS LICENSED RATING**

---

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

| <b>Years Licensed</b> | <b>Rating Factor</b> |
|-----------------------|----------------------|
| 0-6                   | 1.00                 |
| 7-9                   | 1.00                 |
| 10-15                 | 0.92                 |
| 16-30                 | 0.92                 |
| 31-50                 | 0.88                 |
| 51+                   | 1.05                 |

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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### **RULE 62. YEARS LICENSED NON-MULTI CAR SURCHARGE**

---

A 5% surcharge will be applied to Coverage Parts 1-12 for drivers licensed less than 10 years that do not qualify for the Multi-Car Discount.

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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### **RULE 19.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 a 20% ~~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.

## VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

---

### **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) Years Licensed Non-Multi Car Surcharge, (14) ~~(13)~~ Tiering Factor, and (15) ~~(14)~~ Merit Rating Plan. The premium shall be rounded to the nearest whole dollar after each discount or charge application.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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**RULE 63. YEARS LICENSED RATING** **RULE 19.I. Years Licensed Discount**

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The **following factors** 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>Factor Discount</b> |
| 0-6   | <b>1.00</b> 0%         |
| 7-9   | <b>1.00</b> 5%         |
| 10-15   | <b>0.92</b> 8%         |
| 16-30   | <b>0.92</b> 8%         |
| 31-50   | <b>0.88</b> 8%         |
| 51+   | <b>1.05</b> 0%         |