

**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%	-19%

<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%

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**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%	-19%

<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 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>
15%

<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%	19%

<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	5%
Year 2	3%
Year 3	1%

<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+	4%

<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	0.950
Standard	1.000
Select	1.050

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**Miscellaneous Rating Factors**

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

<b>Supporting Policy Discount - (Rule 19)</b>
12%

<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	3%
11 or more	4%

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

<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	5%
Year 2	3%
Year 3	1%

<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+	8%

<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	0.960
Standard	1.000
Select	1.040

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**Miscellaneous Rating Factors**

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

<b>Supporting Policy Discount - (Rule 19)</b>
12%

<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	3%
11 or more	4%

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

<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	5%
Year 2	3%
Year 3	1%

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

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

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

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

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

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

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

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

<b>Tiering Factors (Rule 26)</b>	
Preferred	0.975
Standard	1.000
Select	1.025

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**Miscellaneous Rating Factors**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

\* \$75 Maximum per eligible vehicle

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Miscellaneous Rating Factors

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

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

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

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

<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>	
Annual Miles Driven	Discount
0 - 5,000	10%
5,001 - 7,500	5%

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

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

\* \$75 Maximum per eligible vehicle

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

<b>Fire, Theft and Combined Additional Coverage (Rule 21)</b>	
Coverage	Actual Cash Value
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>	
Coverage	Factor
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>	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

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

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

<b>MODEL YEAR RATING (RULE 20)</b>																
<b>2011 Model Year Factors</b>																
Collision: 1.065																
Comprehensive: 1.023																
<b>Older Year Rate Factors</b>																
<b>Collision Symbol</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.95	0.95	0.95	0.95	0.95	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
1999	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.88	0.88	0.88	0.88
1990-98	0.78	0.78	0.78	0.77	0.77	0.77	0.76	0.76	0.76	0.75	0.75	0.75	0.75	0.75	0.74	0.74
<b>Comprehensive Symbol</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1999	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.95	0.95	0.95
1990-98	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89

For 1989 and prior model year vehicles, see Rule 20.

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

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

<b>Renewal Discount - Parts 1-12 (Rule 19)</b>	
Number of Renewal Years	Discount
1	2%
2	3%
3	4%
4	5%
5-6	6%
7-10	7%
11 or more	8%

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

<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>	
Annual Miles Driven	Discount
0 - 5,000	10%
5,001 - 7,500	5%

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

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

\* \$75 Maximum per eligible vehicle

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

<b>Fire, Theft and Combined Additional Coverage (Rule 21)</b>	
Coverage	Actual Cash Value
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>	
Coverage	Factor
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>	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

<b>Vermont Mutual Auto Enhancement (Rule 59)</b>
\$35 per Automobile

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

<b>MODEL YEAR RATING (RULE 20)</b>																	
Rating Factors for Model Year Rates Not Shown in the Rate Section																	
		Symbol															
Collision	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
	1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
	1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78
		Symbol															
Comprehensive	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
	1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96
	1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page.  
For 1989 and prior model year vehicles, see Rule 20.



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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%	<del>-19%</del> -24%

<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%

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**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%	<b>-19%</b> -24%

<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%

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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>
15%

<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%	19% 24%

<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	5%
Year 2	3%
Year 3	1%

<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+	4%

<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	0.950
Standard	1.000
Select	1.050

**VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL**

**Miscellaneous Rating Factors**

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

<b>Supporting Policy Discount - (Rule 19)</b>
12%

<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	3%
11 or more	4%

<b>Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)</b>		
<b>Good Student</b>	<b>At Home</b>	<b>Away At School</b>
No	0%	10%
Yes	10%	<b>19%</b> 24%

<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	5%
Year 2	3%
Year 3	1%

<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+	8%

<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	0.960
Standard	1.000
Select	1.040

**VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL**

**Miscellaneous Rating Factors**

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

<b>Supporting Policy Discount - (Rule 19)</b>
12%

<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	3%
11 or more	4%

<b>Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)</b>		
<b>Good Student</b>	<b>At Home</b>	<b>Away At School</b>
No	0%	10%
Yes	10%	19% 24%

<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	5%
Year 2	3%
Year 3	1%

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

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

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

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

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

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

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

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

<b>Tiering Factors (Rule 26)</b>	
Preferred	0.975
Standard	1.000
Select	1.025

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Miscellaneous Rating Factors

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

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

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

<b>Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)</b>		
<b>Good Student</b>	<b>At Home</b>	<b>Away At School</b>
No	0%	10%
Yes	10%	19% 24%

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

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

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

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

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

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

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

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

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

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

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

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

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

\* \$75 Maximum per eligible vehicle

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Miscellaneous Rating Factors

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

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

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

<b>Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)</b>		
Good Student	At Home	Away At School
No	0%	10%
Yes	10%	19% 24%

<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>	
Annual Miles Driven	Discount
0 - 5,000	10%
5,001 - 7,500	5%

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

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

\* \$75 Maximum per eligible vehicle

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

<b>Fire, Theft and Combined Additional Coverage (Rule 21)</b>	
Coverage	Actual Cash Value
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>	
Coverage	Factor
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>	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

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

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

<b>MODEL YEAR RATING (RULE 20)</b>																
<b>2011 Model Year Factors</b>																
Collision: 1.065																
Comprehensive: 1.023																
<b>Older Year Rate Factors</b>																
<b>Collision Symbol</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.95	0.95	0.95	0.95	0.95	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
1999	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.88	0.88	0.88	0.88
1990-98	0.78	0.78	0.78	0.77	0.77	0.77	0.76	0.76	0.76	0.75	0.75	0.75	0.75	0.75	0.74	0.74
<b>Comprehensive Symbol</b>																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1999	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.95	0.95	0.95
1990-98	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.89	0.89	0.89	0.89

For 1989 and prior model year vehicles, see Rule 20.

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Miscellaneous Rating Factors

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

Supporting Policy Discount - (Rule 19)
10%

Renewal Discount - Parts 1-12 (Rule 19)	
Number of Renewal Years	Discount
1	2%
2	3%
3	4%
4	5%
5-6	6%
7-10	7%
11 or more	8%

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

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

Class 15 Discount - (Rule 19)
25%

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

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

Public Transit Discount - Part 4 and 7 (Rule 19)
10%

\* \$75 Maximum per eligible vehicle

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

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

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

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

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

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

Vermont Mutual Auto Enhancement (Rule 59)
\$35 per Automobile

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

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
Collision																
Model	1	2	3	4	5	6	Symbol									
Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78
Comprehensive																
Model	1	2	3	4	5	6	Symbol									
Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96
1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page.  
For 1989 and prior model year vehicles, see Rule 20.



The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

**3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a merit rating plan.

**\*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% 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.

**\*F. Renewal Discount**

A policyholder who maintains continuous coverage and renews with the Vermont Mutual, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Vermont Mutual as follows:

Renewal Discount – Parts 1-12	
Number of Renewal Years	Discount
3	1%
4-5	2%
6-10	2%
11 or more	2%

**\*G. Student Discounts**

These discounts will be given to eligible operators with 0-6 years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must also have 2 or less SDIP surcharge points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to. Both discounts will be applied when a student is eligible for both.

**Good Student Discount**

The qualifications for a 10% Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
  - a. ranked among the upper 20% of the class scholastically, or
  - b. in schools using letter grades, has a grade average of “B” or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below “B” or

- c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
  - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
  - e. In the case of home schooling, 2 options are given:
    - i. A standardized form certified by an approved 3<sup>rd</sup> party organization showing evidence that one of the qualifications listed above is satisfied or;
    - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
- a. When the good student discount is initially requested, and;
  - b. At renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

#### **Away at School Discount**

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

#### **\*H. Hybrid Automobile Discount**

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

#### **I. Reserved for future use**

#### **J. Advanced Driver Training**

#### **\*K. Paid In Full Discount**

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

#### **\*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.