

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 1 (\$20,000/\$40,000 Mandatory BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	92	176	108	364	165	328	150	86
2	103	196	116	407	191	366	172	95
3	110	210	126	450	208	404	188	101
4	120	232	133	497	240	447	216	108
5	128	244	157	544	269	490	243	117
6	137	265	154	575	301	518	271	124
7	141	271	190	609	347	549	311	125
8	150	287	180	656	338	590	304	138
9	158	282	219	620	323	560	290	161
10	170	353	214	703	393	632	355	163
11	187	388	219	764	412	687	370	219
12	205	409	265	773	479	697	431	198
13	214	402	260	744	476	668	428	195
14	242	479	298	707	511	634	460	219
15	295	558	314	745	583	670	525	271
16	269	512	417	810	571	728	514	241
17	191	483	218	796	366	717	329	210
18	232	578	306	746	508	671	457	199
19	242	506	272	728	431	656	388	224
20	259	606	352	799	562	720	507	289
21	293	595	451	740	557	666	502	362
22	388	735	521	938	681	846	613	403
23	179	417	266	721	424	650	381	170
24	190	390	236	762	386	684	348	180
25	220	467	263	726	468	653	421	216
26	235	541	353	695	537	625	482	249
27	90	182	98	368	157	330	142	89
28	105	212	114	430	184	388	166	104
40	230	492	320	768	496	692	446	248
41	227	425	330	755	554	679	499	216
42	289	542	385	792	627	712	564	271
43	297	495	387	782	582	704	524	267
44	271	530	501	791	522	712	469	239
45	320	561	378	779	576	701	518	295

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

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 2 (\$8,000 PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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.
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VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 4 (\$5,000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	259	413	325	829	525	747	473	261
2	308	479	374	938	607	848	547	308
3	329	507	393	1,003	652	905	585	338
4	314	479	382	1,028	630	925	567	335
5	347	533	422	1,035	739	933	664	374
6	371	549	437	1,151	765	1,038	687	386
7	390	565	472	1,134	769	1,020	695	409
8	330	502	405	1,074	713	968	641	367
9	387	585	514	1,245	901	1,122	813	460
10	352	530	463	1,126	777	1,015	700	397
11	346	560	474	1,087	750	978	676	393
12	407	637	537	1,265	941	1,140	846	449
13	407	571	457	1,086	837	976	754	445
14	458	678	531	1,276	947	1,152	855	540
15	477	694	524	1,216	903	1,097	814	545
16	458	663	592	1,118	913	1,006	822	458
17	373	642	427	1,153	715	1,040	644	408
18	473	774	675	1,407	985	1,265	886	479
19	455	740	547	1,226	814	1,104	731	420
20	474	726	579	1,343	896	1,210	806	423
21	497	752	600	1,258	840	1,131	754	497
22	649	917	712	1,212	1,044	1,090	941	629
23	337	673	473	1,112	763	1,001	687	353
24	439	720	522	1,154	785	1,039	709	473
25	395	750	487	1,202	948	1,083	852	419
26	465	749	671	1,167	968	1,051	873	448
27	251	392	291	779	465	701	420	242
28	291	414	339	787	526	709	477	282
40	420	685	492	1,273	827	1,148	741	460
41	424	665	512	1,128	802	1,018	723	445
42	390	657	507	1,189	875	1,069	787	444
43	447	668	530	1,179	986	1,062	886	492
44	407	682	506	1,021	818	921	735	411
45	474	720	540	1,373	1,033	1,238	930	474

Note: - The above rates are applicable to insureds with zero SDIP points.
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Class-Territory Base Rates Part 5 (\$20,000/\$40,000 Optional BIL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	15	33	20	60	27	54	24	15
2	16	35	22	67	31	60	29	16
3	18	38	22	74	34	66	32	17
4	19	43	24	83	41	75	36	18
5	20	45	28	91	45	83	41	20
6	21	49	28	96	51	87	46	21
7	22	49	34	101	57	91	52	21
8	23	52	31	110	55	99	51	23
9	27	51	40	103	54	93	49	27
10	28	60	38	112	63	101	57	26
11	33	66	37	120	68	109	61	38
12	34	71	46	124	79	112	69	37
13	35	73	47	117	79	106	71	33
14	41	88	51	111	84	101	75	36
15	51	99	55	118	95	107	86	48
16	60	88	67	125	93	113	85	55
17	32	85	38	130	61	117	56	34
18	46	99	53	116	83	104	75	41
19	44	88	46	115	70	103	63	43
20	52	108	62	125	90	113	81	59
21	62	102	81	117	91	106	82	71
22	87	126	95	147	112	133	101	78
23	29	78	45	111	69	100	61	28
24	32	64	40	117	61	106	54	30
25	41	88	46	114	77	104	67	41
26	44	91	59	108	88	98	80	47
27	16	33	18	62	26	56	23	15
28	19	38	21	72	31	64	29	18
40	35	86	56	120	82	109	74	41
41	37	79	56	119	90	107	81	35
42	48	96	65	124	101	112	92	46
43	50	89	67	122	93	111	84	47
44	55	90	82	122	85	110	75	56
45	53	104	66	124	94	112	85	51

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

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Class-Territory Base Rates Part 7 (\$500 Deductible Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	320	733	443	1,461	739	1,315	665	326
2	344	759	457	1,563	738	1,408	666	334
3	358	796	488	1,556	779	1,402	701	344
4	364	819	490	1,631	834	1,469	751	352
5	376	818	501	1,641	861	1,477	776	365
6	394	892	540	1,690	926	1,521	833	379
7	425	914	583	1,791	973	1,613	876	406
8	464	923	621	1,750	989	1,576	892	467
9	468	931	667	1,729	1,085	1,556	977	451
10	403	993	565	1,660	1,094	1,493	985	434
11	444	1,004	619	1,610	1,038	1,449	932	477
12	546	1,092	766	1,726	1,291	1,553	1,160	546
13	551	999	736	1,825	1,301	1,641	1,171	548
14	685	1,258	815	1,813	1,410	1,631	1,267	578
15	816	1,315	975	1,796	1,440	1,618	1,297	781
16	712	1,244	871	1,728	1,210	1,557	1,089	578
17	466	1,117	632	1,642	1,080	1,480	971	496
18	630	1,173	876	1,764	1,318	1,588	1,187	594
19	627	1,112	866	1,601	1,174	1,441	1,055	669
20	670	1,267	834	1,693	1,324	1,521	1,192	695
21	661	1,276	952	1,648	1,467	1,486	1,319	735
22	760	1,294	987	1,669	1,472	1,500	1,327	946
23	501	1,086	903	1,676	1,188	1,509	1,069	522
24	598	1,089	829	1,652	1,145	1,486	1,030	641
25	637	1,210	1,027	1,797	1,248	1,616	1,123	619
26	696	1,291	1,084	1,650	1,408	1,488	1,268	741
27	301	699	409	1,392	691	1,253	623	291
28	344	746	437	1,487	738	1,338	665	333
40	524	1,010	723	1,667	1,107	1,502	997	521
41	486	1,014	766	1,698	1,152	1,527	1,037	490
42	556	1,079	867	1,748	1,245	1,573	1,121	499
43	616	1,108	830	1,703	1,374	1,533	1,235	643
44	591	1,110	850	1,777	1,214	1,601	1,092	609
45	609	1,089	831	1,700	1,358	1,530	1,224	580

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

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Class-Territory Base Rates Part 9 (\$500 Deductible Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	151	151	151	151	151	151	151	151
2	164	164	164	164	164	164	164	164
3	166	166	166	166	166	166	166	166
4	159	159	159	159	159	159	159	159
5	176	176	176	176	176	176	176	176
6	173	173	173	173	173	173	173	173
7	175	175	175	175	175	175	175	175
8	187	187	187	187	187	187	187	187
9	183	183	183	183	183	183	183	183
10	197	197	197	197	197	197	197	197
11	190	190	190	190	190	190	190	190
12	195	195	195	195	195	195	195	195
13	217	217	217	217	217	217	217	217
14	234	234	234	234	234	234	234	234
15	276	276	276	276	276	276	276	276
16	462	462	462	462	462	462	462	462
17	165	165	165	165	165	165	165	165
18	332	332	332	332	332	332	332	332
19	361	361	361	361	361	361	361	361
20	329	329	329	329	329	329	329	329
21	439	439	439	439	439	439	439	439
22	519	519	519	519	519	519	519	519
23	301	301	301	301	301	301	301	301
24	239	239	239	239	239	239	239	239
25	343	343	343	343	343	343	343	343
26	398	398	398	398	398	398	398	398
27	155	155	155	155	155	155	155	155
28	149	149	149	149	149	149	149	149
40	220	220	220	220	220	220	220	220
41	213	213	213	213	213	213	213	213
42	269	269	269	269	269	269	269	269
43	293	293	293	293	293	293	293	293
44	437	437	437	437	437	437	437	437
45	301	301	301	301	301	301	301	301

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

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Other Coverage Base Rates - Same for All Class/Territories

Part 6 (Medical Payments)	
Limit	Rate
5,000	20
10,000	31
15,000	39
20,000	43
25,000	48
50,000	56
100,000	66

Part 10 (Substitute Transportation)	
Limit	Rate
\$15/day, \$450 Max	14
\$30/day, \$900 Max	60
\$45/day, \$1,350 Max	146
\$100/day, \$3,000 Max	300

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

Part 3 (Uninsured Bodily Injury)	
Limit	Rate
20/40	7
20/50	7
20/60	7
25/50	8
25/60	8
35/80	9
50/100	10
100/100	12
100/200	13
100/300	13
200/400	14
250/500	15
300/500	17
500/500	20
500/1000	21
1000/1000	23

Part 12 (Underinsured Bodily Injury)	
Limit	Rate
20/40	0
20/50	0
20/60	0
25/50	1
25/60	2
35/80	5
50/100	9
100/100	24
100/200	25
100/300	25
200/400	75
250/500	92
300/500	131
500/500	242
500/1000	249
1000/1000	275

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Increased Limit Factors

Part 4 - Property Damage Liability	
Limit	Factor
5000	1.000
10000	1.297
15000	1.312
20000	1.323
25000	1.331
35000	1.348
50000	1.369
100000	1.379
250000	1.398
500000	1.412

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	1.19
50/100	1.31
100/100	1.61
100/200	1.62
100/300	1.63
200/400	2.06
250/500	2.20
300/500	2.48
500/500	3.25
500/1000	3.30
1000/1000	3.65

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Deductible Factors

Part 2 - PIP		
Deductible	Named Insured	& Household Member
100	0.98	0.98
250	0.96	0.95
500	0.93	0.90
1,000	0.86	0.81
2,000	0.74	0.66
4,000	0.63	0.52
8,000	0.54	0.41

Part 7 - Collision	
Deductible	Factor
300	*
500	1.000
1000	0.700
2000	0.550

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

Part 8 - Limited Collision	
Deductible	Factor
0	\$8 Flat Charge
300	\$5 Flat Charge
500	1.000
1,000	0.650
2,000	0.450

Part 7 - Collision	
Waiver Amount	Charge
300	9
500	12
1000	16
2000	25

Part 9 - Comprehensive		
Deductible	Full Glass	\$100 Ded Glass
300	*	0.880
500	1.000	0.880
1,000	0.590	0.880
2,000	0.540	0.880

* 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														
	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	05-90	89 & Prior
1	0.818	0.787	0.757	0.728	0.700	0.673	0.647	0.790	0.758	0.736	0.703	0.673	0.646	0.551	0.178
2	1.040	1.000	0.962	0.925	0.889	0.854	0.822	0.837	0.803	0.780	0.745	0.713	0.683	0.582	0.208
3	1.102	1.060	1.019	0.980	0.942	0.905	0.870	0.886	0.851	0.826	0.789	0.755	0.724	0.615	0.248
4	1.166	1.121	1.078	1.037	0.997	0.958	0.921	0.939	0.902	0.875	0.836	0.800	0.766	0.652	0.299
5	1.236	1.188	1.142	1.098	1.056	1.016	0.977	0.996	0.957	0.929	0.887	0.849	0.812	0.689	0.356
6	1.310	1.260	1.211	1.165	1.120	1.077	1.036	1.058	1.016	0.986	0.942	0.900	0.861	0.730	0.418
7	1.351	1.299	1.249	1.201	1.155	1.111	1.068	1.123	1.078	1.047	1.000	0.955	0.913	0.772	0.495
8	1.394	1.340	1.287	1.238	1.190	1.144	1.100	1.192	1.144	1.111	1.061	1.014	0.969	0.818	0.588
10	1.479	1.422	1.366	1.314	1.263	1.215	1.168	1.266	1.215	1.180	1.127	1.077	1.029	0.868	0.696
11	1.569	1.509	1.450	1.395	1.341	1.289	1.240	1.347	1.293	1.255	1.199	1.144	1.094	0.921	0.832
12	1.616	1.554	1.495	1.437	1.382	1.329	1.278	1.431	1.374	1.334	1.274	1.217	1.162	0.978	0.983
13	1.666	1.602	1.540	1.481	1.424	1.369	1.317	1.522	1.461	1.419	1.355	1.294	1.236	1.039	1.174
14	1.720	1.654	1.590	1.529	1.470	1.413	1.359	1.620	1.555	1.510	1.442	1.376	1.313	1.103	1.399
15	1.773	1.705	1.639	1.576	1.515	1.457	1.401	1.724	1.655	1.607	1.535	1.464	1.397	1.173	1.661
16	1.827	1.757	1.689	1.624	1.562	1.502	1.445	1.836	1.762	1.711	1.634	1.558	1.487	1.247	1.978
17	1.883	1.811	1.741	1.674	1.610	1.548	1.488	1.955	1.876	1.822	1.740	1.659	1.583	1.325	2.369
18	1.943	1.868	1.797	1.727	1.661	1.597	1.536	2.111	2.026	1.968	1.879	1.792	1.710	1.431	2.724
19	2.002	1.925	1.852	1.780	1.712	1.646	1.583	2.248	2.157	2.095	2.001	1.908	1.820	1.524	3.080
20	2.068	1.988	1.911	1.838	1.767	1.699	1.634	2.444	2.345	2.278	2.175	2.074	1.979	1.656	3.435
21	2.132	2.050	1.971	1.895	1.822	1.752	1.685	2.639	2.533	2.460	2.349	2.240	2.137	1.789	3.790
22	2.166	2.083	2.003	1.926	1.852	1.780	1.712	2.835	2.720	2.642	2.523	2.406	2.295	1.921	
23	2.200	2.115	2.034	1.956	1.881	1.808	1.739	3.030	2.908	2.824	2.697	2.571	2.454	2.054	
24	2.234	2.148	2.066	1.986	1.910	1.837	1.766	3.324	3.189	3.097	2.958	2.820	2.691	2.253	
25	2.269	2.182	2.097	2.017	1.939	1.865	1.793	3.617	3.471	3.371	3.219	3.069	2.929	2.451	
26	2.317	2.228	2.143	2.060	1.981	1.905	1.832	3.910	3.752	3.644	3.480	3.318	3.166	2.650	
27	2.367	2.276	2.188	2.104	2.023	1.945	1.871								
28	2.416	2.323	2.234	2.148	2.065	1.986	1.909								
29	2.468	2.373	2.282	2.194	2.110	2.029	1.951								
30	2.520	2.423	2.330	2.240	2.154	2.072	1.992								
31	2.572	2.473	2.378	2.287	2.199	2.115	2.033								
32	2.624	2.523	2.426	2.333	2.243	2.157	2.074								
33	2.675	2.572	2.474	2.378	2.287	2.199	2.114								
34	2.727	2.622	2.521	2.424	2.331	2.241	2.155								
35	2.779	2.672	2.569	2.470	2.375	2.283	2.195								
36	2.868	2.758	2.652	2.550	2.452	2.357	2.267								
37	2.958	2.844	2.735	2.630	2.529	2.431	2.338								
38	3.022	2.906	2.795	2.687	2.584	2.484	2.389								
39	3.087	2.968	2.853	2.744	2.638	2.537	2.439								
40	3.151	3.030	2.913	2.801	2.693	2.590	2.490								
41	3.215	3.091	2.972	2.858	2.748	2.642	2.541								
42	3.301	3.174	3.052	2.935	2.822	2.713	2.609								
43	3.386	3.256	3.131	3.011	2.895	2.784	2.677								
44	3.474	3.340	3.211	3.088	2.969	2.854	2.745								
45	3.537	3.401	3.270	3.144	3.023	2.907	2.795								
46	3.600	3.462	3.329	3.201	3.078	2.960	2.846								
47	3.665	3.524	3.389	3.258	3.133	3.013	2.897								
48	3.730	3.587	3.448	3.316	3.188	3.065	2.947								
49	3.794	3.648	3.508	3.373	3.243	3.118	2.998								
50	3.858	3.710	3.567	3.430	3.298	3.171	3.049								
51	3.921	3.770	3.626	3.486	3.352	3.223	3.099								
52	3.985	3.832	3.685	3.543	3.407	3.276	3.150								
53	4.085	3.928	3.777	3.632	3.492	3.358	3.229								
54	4.186	4.025	3.870	3.721	3.578	3.440	3.308								
55	4.285	4.120	3.962	3.810	3.663	3.522	3.387								
56	4.385	4.216	4.054	3.898	3.748	3.604	3.465								
57	4.508	4.335	4.168	4.008	3.854	3.706	3.563								
58	4.632	4.454	4.283	4.118	3.960	3.808	3.661								
59	4.757	4.574	4.398	4.229	4.066	3.910	3.760								
60	4.949	4.759	4.576	4.400	4.231	4.068	3.912								
61	5.143	4.945	4.755	4.572	4.396	4.227	4.064								
62	5.479	5.268	5.039	4.814	4.617	4.428	4.247								
63	5.782	5.560	5.313	5.067	4.849	4.648	4.457								
64	6.115	5.880	5.618	5.343	5.097	4.876	4.667								
65	6.436	6.188	5.913	5.618	5.343	5.067	4.812								
66	6.906	6.640	6.354	6.048	5.722	5.386	5.040								
67	7.562	7.271	6.965	6.648	6.312	5.966	5.610								
68	8.199	7.884	7.559	7.223	6.877	6.521	6.165								
69	8.855	8.514	8.163	7.802	7.431	7.060	6.694								
70	9.476	9.112	8.741	8.360	7.979	7.598	7.217								
71	10.132	9.742	9.342	8.932	8.512	8.092	7.672								
72	10.770	10.356	9.932	9.508	9.084	8.660	8.236								
73	11.426	10.987	10.548	10.109	9.670	9.231	8.792								
74	12.066	11.602	11.134	10.666	10.207	9.748	9.289								
75	12.720	12.231	11.750	11.269	10.800	10.341	9.890								

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Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year														
	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	05-90	89 & Prior
1	0.519	0.514	0.509	0.504	0.499	0.494	0.489	0.597	0.589	0.585	0.580	0.575	0.571	0.554	0.131
2	0.639	0.633	0.627	0.621	0.615	0.609	0.603	0.628	0.620	0.615	0.610	0.606	0.601	0.582	0.162
3	0.674	0.667	0.660	0.653	0.647	0.641	0.634	0.660	0.651	0.646	0.641	0.637	0.632	0.612	0.194
4	0.708	0.701	0.694	0.687	0.680	0.673	0.667	0.696	0.687	0.681	0.676	0.671	0.665	0.645	0.230
5	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.733	0.723	0.718	0.712	0.707	0.701	0.679	0.274
6	0.787	0.779	0.771	0.763	0.755	0.748	0.740	0.772	0.762	0.756	0.750	0.745	0.740	0.715	0.325
7	0.807	0.799	0.791	0.783	0.775	0.768	0.760	0.814	0.804	0.797	0.791	0.786	0.780	0.755	0.394
8	0.827	0.819	0.811	0.803	0.795	0.788	0.780	0.860	0.848	0.842	0.835	0.829	0.823	0.796	0.472
10	0.873	0.864	0.855	0.847	0.839	0.830	0.822	0.908	0.896	0.889	0.882	0.874	0.868	0.838	0.563
11	0.922	0.913	0.904	0.895	0.886	0.877	0.869	0.959	0.946	0.938	0.931	0.924	0.916	0.886	0.674
12	0.947	0.938	0.929	0.920	0.911	0.902	0.893	1.012	0.999	0.991	0.983	0.975	0.968	0.935	0.811
13	0.974	0.964	0.954	0.945	0.936	0.926	0.917	1.070	1.056	1.047	1.039	1.031	1.023	0.989	0.976
14	1.002	0.992	0.982	0.972	0.962	0.952	0.943	1.132	1.117	1.108	1.099	1.090	1.081	1.044	1.173
15	1.028	1.018	1.008	0.998	0.988	0.978	0.969	1.196	1.181	1.171	1.162	1.152	1.143	1.105	1.405
16	1.055	1.045	1.035	1.025	1.015	1.005	0.995	1.265	1.249	1.239	1.229	1.219	1.209	1.167	1.691
17	1.086	1.075	1.064	1.053	1.043	1.032	1.022	1.340	1.322	1.311	1.301	1.290	1.279	1.236	2.035
18	1.117	1.106	1.095	1.084	1.073	1.062	1.051	1.447	1.428	1.416	1.405	1.393	1.381	1.335	2.340
19	1.146	1.135	1.124	1.113	1.102	1.092	1.081	1.541	1.520	1.508	1.496	1.484	1.471	1.421	2.646
20	1.180	1.168	1.156	1.145	1.134	1.123	1.112	1.675	1.653	1.639	1.626	1.613	1.599	1.545	2.951
21	1.214	1.202	1.190	1.178	1.166	1.155	1.143	1.809	1.785	1.770	1.756	1.742	1.727	1.669	3.256
22	1.231	1.219	1.207	1.195	1.183	1.171	1.159	1.943	1.917	1.901	1.886	1.871	1.855	1.792	
23	1.247	1.235	1.223	1.211	1.199	1.187	1.176	2.077	2.049	2.032	2.017	2.000	1.982	1.916	
24	1.265	1.252	1.240	1.228	1.216	1.204	1.192	2.278	2.247	2.229	2.212	2.193	2.174	2.101	
25	1.282	1.269	1.256	1.244	1.232	1.220	1.208	2.479	2.446	2.425	2.407	2.387	2.366	2.287	
26	1.308	1.295	1.282	1.269	1.256	1.244	1.231	2.680	2.644	2.622	2.602	2.580	2.558	2.472	
27	1.332	1.319	1.306	1.293	1.280	1.267	1.254								
28	1.355	1.342	1.329	1.316	1.303	1.290	1.278								
29	1.383	1.369	1.355	1.342	1.329	1.316	1.303								
30	1.411	1.397	1.383	1.369	1.355	1.341	1.328								
31	1.437	1.423	1.409	1.395	1.381	1.367	1.353								
32	1.465	1.450	1.436	1.422	1.408	1.394	1.380								
33	1.495	1.480	1.465	1.450	1.436	1.422	1.407								
34	1.523	1.508	1.493	1.478	1.463	1.449	1.434								
35	1.551	1.536	1.521	1.506	1.491	1.476	1.461								
36	1.602	1.586	1.570	1.554	1.539	1.524	1.508								
37	1.651	1.635	1.619	1.603	1.587	1.571	1.555								
38	1.687	1.670	1.653	1.637	1.621	1.605	1.589								
39	1.724	1.707	1.690	1.673	1.656	1.639	1.623								
40	1.758	1.741	1.724	1.707	1.690	1.673	1.657								
41	1.795	1.777	1.759	1.742	1.725	1.708	1.691								
42	1.843	1.825	1.807	1.789	1.771	1.753	1.736								
43	1.891	1.872	1.853	1.835	1.817	1.799	1.781								
44	1.939	1.920	1.901	1.882	1.863	1.844	1.826								
45	1.974	1.954	1.935	1.916	1.897	1.879	1.860								
46	2.011	1.991	1.971	1.951	1.932	1.913	1.894								
47	2.046	2.026	2.006	1.986	1.966	1.947	1.928								
48	2.082	2.061	2.041	2.021	2.001	1.981	1.961								
49	2.118	2.097	2.076	2.055	2.035	2.015	1.995								
50	2.154	2.133	2.112	2.091	2.070	2.049	2.029								
51	2.189	2.167	2.146	2.125	2.104	2.084	2.063								
52	2.226	2.204	2.182	2.160	2.139	2.118	2.097								
53	2.279	2.256	2.234	2.212	2.190	2.169	2.147								
54	2.333	2.310	2.287	2.264	2.242	2.220	2.198								
55	2.386	2.362	2.339	2.316	2.293	2.271	2.248								
56	2.440	2.416	2.392	2.368	2.345	2.322	2.299								
57	2.512	2.487	2.462	2.438	2.414	2.390	2.366								
58	2.584	2.558	2.533	2.508	2.483	2.458	2.434								
59	2.656	2.630	2.604	2.578	2.552	2.527	2.502								
60	2.764	2.737	2.710	2.683	2.656	2.629	2.603								
61	2.871	2.843	2.815	2.787	2.759	2.732	2.705								
62	3.222	3.190	3.158	3.127	3.096	3.065	2.890								
63	3.427	3.393	3.359	3.326	3.293	3.260	3.074								
64	3.638	3.602	3.566	3.531	3.496	3.461	3.264								
65	3.845	3.807	3.769	3.732	3.695	3.658	3.449								
66	4.154	4.113	4.072	4.032	3.992	3.952	3.727								
67	4.577	4.532	4.487	4.443	4.399	4.355	4.107								
68	4.989	4.940	4.891	4.843	4.795	4.748	4.477								
69	5.401	5.348	5.295	5.243	5.191	5.140	4.847								
70	5.826	5.768	5.711	5.654	5.598	5.543	5.227								
71	6.243	6.181	6.120	6.059	5.999	5.940	5.601								
72	6.661	6.595	6.530	6.465	6.401	6.338	5.976								
73	7.084	7.014	6.945	6.876	6.808	6.741	6.356								
74	7.503	7.429	7.355	7.282	7.210	7.139	6.732								
75	7.925	7.847	7.769	7.692	7.616	7.541	7.111								

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Stated Amount Rating

Collision and Comprehensive Rating Procedures

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

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

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

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Miscellaneous Rating Factors

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

Supporting Policy Discount - (Rule 19)
-23%

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

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

Hybrid Automobile Discount - Parts 1-12 (Rule 19)
-5%

Class 15 Discount - (Rule 19)
-25%

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

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

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

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

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

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

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

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

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

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

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

Tiering Factors (Rule 26)	
Preferred	0.900
Standard	1.000
Select	1.050

Unsupported, Non-Multi Car Surcharge - Parts 1-12 (Rule 61)
+5%

Years Licensed <10, Non-Multi Car Surcharge - Parts 1-12 (Rule 62)
+5%

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Miscellaneous Motor Vehicles

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

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RULE 19. DISCOUNTS

***E. Support Policy Discount**

A policyholder who purchases coverage from Vermont Mutual Insurance Group for insurance* other than private passenger automobiles, antiques or miscellaneous types rated in this manual, or purchases Homeowners coverage from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to a discount on the premium applicable to Coverage Parts 1-12. The discount may be extended to any family member living in the household who purchases a Massachusetts Automobile Insurance Policy from the Vermont Mutual Insurance Company. Refer to the Miscellaneous Rating Factors page for the applicable discount.

* 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.

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RULE 19. DISCOUNTS

***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	3%
11 or more	4%

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RULE 19. DISCOUNTS

***H. Hybrid Automobile Discount**

A 5% 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.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

*RULE 56. MERIT RATING PLAN

The merit rating plan is the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to Vermont Mutual Insurance Company and the administrative procedures of the Safe Driver Insurance Plan.

Surcharge Points/Experience Period

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents during the Policy Experience Period. The Credit Factor is either the Excellent Driver Discount, awarded to operators with

Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the total number of operator Surcharge Points or Credits for each listed operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points.

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

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For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	Experienced Operators	Inexperienced Operators
	Credit Factor	Credit Factor
Excellent Driver Discount Plus (6 Years Incident-Free)	-0.25	
Excellent Driver Discount (5 Years Incident-Free)	-0.10	-0.10
	Surcharge Factor	Surcharge Factor
0 or more total points	See Chart Below	See Chart Below

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Surcharge Points applicable to the operator shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the Surcharge Points applicable to each incident shall be reduced by one and the total number of Surcharge Points applicable to the Operator shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

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Merit Rating Plan

Calculation of Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

<u>Points</u>	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	(Rate Class 10, 15 or 30) <u>Parts 1, 2, 4, 5 and 7</u>	(All Other Rate Classes) <u>Parts 1, 2, 4, 5 and 7</u>
	Credit Factors	
Excellent Driver		
Plus	-0.250	NA
Excellent Driver	-0.100	-0.100
	No Credit/No Surcharge Factors	
0	0.000	0.000
	Surcharge Factors	
1	0.150	0.075
2	0.300	0.150
3	0.450	0.225
4	0.600	0.300
5	0.750	0.375
6	0.900	0.450
7	1.050	0.525
8	1.200	0.600
9	1.350	0.675
10	1.500	0.750
11	1.650	0.825
12	1.800	0.900
13	1.950	0.975
14	2.100	1.050
15	2.250	1.125
16	2.400	1.200
17	2.550	1.275
18	2.700	1.350
19	2.850	1.425
20	3.000	1.500
21	3.150	1.575
22	3.300	1.650
23	3.450	1.725
24	3.600	1.800
25	3.750	1.875
26	3.900	1.950
27	4.050	2.025
28	4.200	2.100
29	4.350	2.175
30	4.500	2.250
31	4.650	2.325
32	4.800	2.400
33	4.950	2.475

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34	5.100	2.550
35	5.250	2.625
36	5.400	2.700
37	5.550	2.775
38	5.700	2.850
39	5.850	2.925
40	6.000	3.000
41	6.150	3.075
42	6.300	3.150
43	6.450	3.225
44	6.600	3.300
45	6.750	3.375

* Total policy credit or surcharge is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

***INCREASED LIMITS TABLES**

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by:

1. Applying the factors shown on the Increased Limits Tables to the Part 5 premium and,
2. Applying the factors shown in the Increased Limits Tables minus 1 to the Part 1 premium.
3. The amounts from 1. and 2. are added together to get the charge for bodily injury increased limits. This result should be rounded to the nearest whole dollar amount only after all calculations have been completed

Refer to Rate Section of the Manual for the Increased Limits Tables.

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RULE 19. DISCOUNTS

*E. Support Policy Discount

A policyholder who purchases coverage from Vermont Mutual Insurance Group for insurance* other than private passenger automobiles, antiques or miscellaneous types rated in this manual, or purchases Homeowners coverage from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to a 20% discount on the premium applicable to Coverage Parts 1-12. The discount may be extended to any family member living in the household who purchases a Massachusetts Automobile Insurance Policy from the Vermont Mutual Insurance Company. Refer to the Miscellaneous Rating Factors page for the applicable discount.

* 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	<u>3%</u> 2%
11 or more	<u>4%</u> 2%

*H. Hybrid Automobile Discount

A 5% 40% 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.

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*RULE 56. MERIT RATING PLAN

The merit rating plan is the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to Vermont Mutual Insurance Company and the administrative procedures of the Safe Driver Insurance Plan.

Surcharge Points/Experience Period

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents during the Policy Experience Period. The Credit Factor is either the Excellent Driver Discount, awarded to operators with

Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the total number of operator Surcharge Points or Credits for each listed operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points.

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

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For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5), and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	Experienced Operators	Inexperienced Operators
	Credit Factor	Credit Factor
Excellent Driver Discount Plus (6 Years Incident-Free)	-0.25	
Excellent Driver Discount (5 Years Incident-Free)	-0.10 -0.150	-0.10 -0.150
	Surcharge Factor	Surcharge Factor
0 or more total points	See Chart Below	See Chart Below

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Surcharge Points applicable to the operator shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the Surcharge Points applicable to each incident shall be reduced by one and the total number of Surcharge Points applicable to the Operator shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

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