

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	112	215	132	447	202	402	184	105
2	126	240	142	500	234	449	211	116
3	134	257	154	553	255	496	230	123
4	147	284	163	610	294	549	265	132
5	156	299	192	668	330	602	298	143
6	168	325	188	706	369	636	332	152
7	172	332	233	748	426	674	382	153
8	184	352	220	806	415	725	373	169
9	193	346	268	762	396	688	356	197
10	208	433	262	864	482	776	436	199
11	229	476	268	939	506	844	454	268
12	251	502	325	950	588	856	529	243
13	262	493	319	914	584	821	525	239
14	297	588	366	869	628	779	565	268
15	362	685	385	915	716	823	645	332
16	330	629	512	995	701	894	631	295
17	234	593	267	978	449	881	404	257
18	284	710	375	917	624	824	561	244
19	297	621	334	894	529	806	476	275
20	318	744	432	982	690	885	623	354
21	359	731	554	909	684	818	616	444
22	476	903	640	1,153	837	1,040	753	495
23	219	512	326	886	521	799	468	208
24	233	479	289	936	474	840	427	220
25	270	573	322	892	575	802	517	265
26	288	664	433	854	660	768	592	305
27	110	223	120	452	192	405	174	108
28	128	260	139	528	225	476	203	127
40	282	604	393	944	609	850	548	304
41	278	522	405	928	680	834	613	265
42	354	666	473	973	770	875	693	332
43	364	608	475	961	715	865	644	327
44	332	651	615	972	641	875	576	293
45	393	689	464	957	707	861	636	362

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	273	436	343	832	554	751	499	275
2	325	505	395	946	621	855	559	325
3	347	535	415	978	688	883	617	357
4	331	505	403	1,085	665	976	598	353
5	366	543	445	986	736	890	663	395
6	391	565	461	1,091	786	984	709	407
7	411	596	498	1,117	764	1,005	691	431
8	348	530	427	1,133	752	1,021	676	387
9	408	617	542	1,287	906	1,159	817	485
10	371	559	488	1,186	820	1,071	739	419
11	365	591	500	1,147	791	1,032	713	415
12	429	672	567	1,248	973	1,125	880	474
13	429	602	482	1,108	839	1,002	758	469
14	483	715	560	1,234	921	1,115	832	570
15	503	700	553	1,120	823	1,010	742	572
16	483	699	625	1,075	862	972	778	483
17	394	651	450	1,212	754	1,092	679	430
18	499	817	712	1,484	1,039	1,335	935	505
19	480	781	577	1,293	859	1,165	771	443
20	500	766	611	1,407	945	1,265	850	446
21	524	793	633	1,327	886	1,193	795	524
22	601	883	650	1,098	973	986	878	638
23	356	710	499	1,173	805	1,056	725	372
24	463	760	551	1,217	828	1,096	748	499
25	417	791	514	1,254	1,000	1,130	899	442
26	491	780	708	1,197	1,003	1,080	908	473
27	265	414	307	816	491	737	443	255
28	292	390	358	739	513	665	464	298
40	443	663	519	1,144	819	1,030	739	485
41	443	641	517	1,023	722	922	651	469
42	411	693	535	1,125	830	1,015	750	468
43	472	705	559	1,197	995	1,082	899	519
44	369	633	427	904	830	815	752	434
45	500	760	570	1,310	1,090	1,183	981	500

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	18	39	25	73	32	65	30	18
2	20	42	27	81	37	73	34	20
3	22	46	27	90	41	80	38	21
4	23	52	30	100	49	91	43	22
5	25	54	33	109	54	100	49	25
6	26	59	33	116	62	105	55	26
7	27	59	41	122	69	109	63	26
8	28	63	37	133	66	119	62	28
9	32	62	48	124	65	112	59	32
10	33	73	46	135	76	122	69	31
11	39	80	44	145	82	132	74	46
12	41	86	55	150	95	135	84	44
13	42	89	57	141	95	128	86	39
14	49	106	62	134	101	122	91	43
15	62	119	66	143	114	129	103	58
16	73	106	81	151	112	137	102	66
17	38	102	46	156	74	141	68	41
18	55	119	64	140	100	125	91	49
19	53	106	55	139	85	124	76	52
20	63	130	75	151	108	137	97	71
21	75	123	97	141	109	128	98	86
22	105	153	114	177	135	160	122	93
23	34	93	54	134	84	121	74	33
24	38	77	48	141	74	128	65	36
25	49	106	55	138	92	125	81	49
26	53	109	71	130	106	118	96	57
27	20	39	22	75	31	68	28	18
28	23	46	26	87	37	77	34	22
40	42	103	68	145	98	132	90	49
41	44	95	68	144	108	129	97	42
42	58	116	79	150	122	135	111	55
43	60	107	81	148	112	134	101	57
44	66	108	98	148	102	133	91	68
45	64	125	80	150	113	135	102	62

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	326	748	452	1,490	754	1,341	678	333
2	351	774	466	1,594	753	1,436	679	341
3	365	812	498	1,587	795	1,430	715	351
4	371	835	500	1,664	851	1,498	766	359
5	384	834	511	1,674	878	1,507	792	372
6	402	910	551	1,724	945	1,551	850	387
7	434	932	595	1,827	992	1,645	894	414
8	473	941	633	1,785	1,009	1,608	910	476
9	477	950	680	1,764	1,107	1,587	997	460
10	411	1,013	576	1,693	1,116	1,523	1,005	443
11	453	1,024	631	1,642	1,059	1,478	951	487
12	557	1,114	781	1,761	1,317	1,584	1,183	557
13	562	1,019	751	1,862	1,327	1,674	1,194	559
14	699	1,283	831	1,849	1,438	1,664	1,292	590
15	832	1,341	995	1,832	1,469	1,650	1,323	797
16	726	1,269	888	1,763	1,234	1,588	1,111	590
17	475	1,139	645	1,675	1,102	1,510	990	506
18	643	1,196	894	1,799	1,344	1,620	1,211	606
19	640	1,134	883	1,633	1,197	1,470	1,076	682
20	683	1,292	851	1,727	1,350	1,551	1,216	709
21	674	1,302	971	1,681	1,496	1,516	1,345	750
22	775	1,320	1,007	1,702	1,501	1,530	1,354	965
23	511	1,108	921	1,710	1,212	1,539	1,090	532
24	610	1,111	846	1,685	1,168	1,516	1,051	654
25	650	1,234	1,048	1,833	1,273	1,648	1,145	631
26	710	1,317	1,106	1,683	1,436	1,518	1,293	756
27	307	713	417	1,420	705	1,278	635	297
28	351	761	446	1,517	753	1,365	678	340
40	534	1,030	737	1,700	1,129	1,532	1,017	531
41	496	1,034	781	1,732	1,175	1,558	1,058	500
42	567	1,101	884	1,783	1,270	1,604	1,143	509
43	628	1,130	847	1,737	1,401	1,564	1,260	656
44	603	1,132	867	1,813	1,238	1,633	1,114	621
45	621	1,111	848	1,734	1,385	1,561	1,248	592

- 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	156	156	156	156	156	156	156	156
2	169	169	169	169	169	169	169	169
3	171	171	171	171	171	171	171	171
4	164	164	164	164	164	164	164	164
5	181	181	181	181	181	181	181	181
6	178	178	178	178	178	178	178	178
7	180	180	180	180	180	180	180	180
8	193	193	193	193	193	193	193	193
9	188	188	188	188	188	188	188	188
10	203	203	203	203	203	203	203	203
11	196	196	196	196	196	196	196	196
12	201	201	201	201	201	201	201	201
13	224	224	224	224	224	224	224	224
14	241	241	241	241	241	241	241	241
15	284	284	284	284	284	284	284	284
16	476	476	476	476	476	476	476	476
17	170	170	170	170	170	170	170	170
18	342	342	342	342	342	342	342	342
19	372	372	372	372	372	372	372	372
20	339	339	339	339	339	339	339	339
21	452	452	452	452	452	452	452	452
22	535	535	535	535	535	535	535	535
23	310	310	310	310	310	310	310	310
24	246	246	246	246	246	246	246	246
25	353	353	353	353	353	353	353	353
26	410	410	410	410	410	410	410	410
27	160	160	160	160	160	160	160	160
28	153	153	153	153	153	153	153	153
40	227	227	227	227	227	227	227	227
41	219	219	219	219	219	219	219	219
42	277	277	277	277	277	277	277	277
43	302	302	302	302	302	302	302	302
44	450	450	450	450	450	450	450	450
45	310	310	310	310	310	310	310	310

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

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Other Coverage Base Rates - Same for All Class/Territories

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

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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														
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	06-90	89 & Prior
1	0.851	0.818	0.787	0.757	0.728	0.700	0.673	0.647	0.790	0.758	0.736	0.703	0.673	0.569	0.184
2	1.082	1.040	1.000	0.962	0.925	0.889	0.854	0.822	0.837	0.803	0.780	0.745	0.713	0.601	0.215
3	1.146	1.102	1.060	1.019	0.980	0.942	0.905	0.870	0.886	0.851	0.826	0.789	0.755	0.636	0.256
4	1.213	1.166	1.121	1.078	1.037	0.997	0.958	0.921	0.939	0.902	0.875	0.836	0.800	0.674	0.309
5	1.285	1.236	1.188	1.142	1.098	1.056	1.016	0.977	0.996	0.957	0.929	0.887	0.849	0.713	0.369
6	1.361	1.309	1.259	1.211	1.165	1.120	1.077	1.036	1.058	1.016	0.986	0.942	0.900	0.755	0.433
7	1.405	1.351	1.299	1.249	1.201	1.155	1.111	1.068	1.123	1.078	1.047	1.000	0.955	0.799	0.512
8	1.448	1.392	1.338	1.287	1.238	1.190	1.144	1.100	1.192	1.144	1.111	1.061	1.014	0.847	0.609
10	1.537	1.478	1.421	1.366	1.314	1.263	1.215	1.168	1.266	1.215	1.180	1.127	1.077	0.899	0.721
11	1.631	1.568	1.508	1.450	1.395	1.341	1.289	1.240	1.347	1.293	1.255	1.199	1.144	0.954	0.862
12	1.682	1.617	1.555	1.495	1.437	1.382	1.329	1.278	1.431	1.374	1.334	1.274	1.217	1.013	1.019
13	1.733	1.666	1.602	1.540	1.481	1.424	1.369	1.317	1.522	1.461	1.419	1.355	1.294	1.077	1.217
14	1.789	1.720	1.654	1.590	1.529	1.470	1.413	1.359	1.620	1.555	1.510	1.442	1.376	1.143	1.450
15	1.844	1.773	1.705	1.639	1.576	1.515	1.457	1.401	1.724	1.655	1.607	1.535	1.464	1.216	1.722
16	1.900	1.827	1.757	1.689	1.624	1.562	1.502	1.445	1.836	1.762	1.711	1.634	1.558	1.293	2.051
17	1.958	1.883	1.811	1.741	1.674	1.610	1.548	1.488	1.955	1.876	1.822	1.740	1.659	1.374	2.456
18	2.022	1.944	1.869	1.797	1.727	1.661	1.597	1.536	2.111	2.026	1.968	1.879	1.792	1.484	2.824
19	2.083	2.003	1.926	1.852	1.780	1.712	1.646	1.583	2.248	2.157	2.095	2.001	1.908	1.580	3.193
20	2.149	2.066	1.987	1.911	1.838	1.767	1.699	1.634	2.444	2.345	2.278	2.175	2.074	1.718	3.561
21	2.217	2.132	2.050	1.971	1.895	1.822	1.752	1.685	2.639	2.533	2.460	2.349	2.240	1.855	3.930
22	2.253	2.166	2.083	2.003	1.926	1.852	1.780	1.712	2.835	2.720	2.642	2.523	2.406	1.992	
23	2.288	2.200	2.115	2.034	1.956	1.881	1.808	1.739	3.030	2.908	2.824	2.697	2.571	2.130	
24	2.324	2.235	2.149	2.066	1.986	1.910	1.837	1.766	3.324	3.189	3.097	2.958	2.820	2.336	
25	2.359	2.268	2.181	2.097	2.017	1.939	1.865	1.793	3.617	3.471	3.371	3.219	3.069	2.542	
26	2.411	2.318	2.229	2.143	2.060	1.981	1.905	1.832	3.910	3.752	3.644	3.480	3.318	2.748	
27	2.462	2.367	2.276	2.188	2.104	2.023	1.945	1.871							
28	2.513	2.416	2.323	2.234	2.148	2.065	1.986	1.909							
29	2.567	2.468	2.373	2.282	2.194	2.110	2.029	1.951							
30	2.621	2.520	2.423	2.330	2.240	2.154	2.072	1.992							
31	2.675	2.572	2.473	2.378	2.287	2.199	2.115	2.033							
32	2.729	2.624	2.523	2.426	2.333	2.243	2.157	2.074							
33	2.783	2.676	2.573	2.474	2.378	2.287	2.199	2.114							
34	2.836	2.727	2.622	2.521	2.424	2.331	2.241	2.155							
35	2.890	2.779	2.672	2.569	2.470	2.375	2.283	2.195							
36	2.943	2.868	2.758	2.652	2.550	2.452	2.357	2.267							
37	3.076	2.958	2.844	2.735	2.630	2.529	2.431	2.338							
38	3.144	3.023	2.907	2.795	2.687	2.584	2.484	2.389							
39	3.209	3.086	2.967	2.853	2.744	2.638	2.537	2.439							
40	3.277	3.151	3.030	2.913	2.801	2.693	2.590	2.490							
41	3.344	3.215	3.091	2.972	2.858	2.748	2.642	2.541							
42	3.433	3.301	3.174	3.052	2.935	2.822	2.713	2.609							
43	3.521	3.386	3.256	3.131	3.011	2.895	2.784	2.677							
44	3.612	3.473	3.339	3.211	3.088	2.969	2.854	2.745							
45	3.678	3.537	3.401	3.270	3.144	3.023	2.907	2.795							
46	3.744	3.600	3.462	3.329	3.201	3.078	2.960	2.846							
47	3.813	3.666	3.525	3.389	3.258	3.133	3.013	2.897							
48	3.878	3.729	3.586	3.448	3.316	3.188	3.065	2.947							
49	3.946	3.794	3.648	3.508	3.373	3.243	3.118	2.998							
50	4.012	3.858	3.710	3.567	3.430	3.298	3.171	3.049							
51	4.079	3.922	3.771	3.626	3.486	3.352	3.223	3.099							
52	4.144	3.985	3.832	3.685	3.543	3.407	3.276	3.150							
53	4.248	4.085	3.928	3.777	3.632	3.492	3.358	3.229							
54	4.353	4.186	4.025	3.870	3.721	3.578	3.440	3.308							
55	4.456	4.285	4.120	3.962	3.810	3.663	3.522	3.387							
56	4.560	4.385	4.216	4.054	3.898	3.748	3.604	3.465							
57	4.688	4.508	4.335	4.168	4.008	3.854	3.706	3.563							
58	4.817	4.632	4.454	4.283	4.118	3.960	3.808	3.661							
59	4.947	4.757	4.574	4.398	4.229	4.066	3.910	3.760							
60	5.147	4.949	4.759	4.576	4.400	4.231	4.068	3.912							
61	5.349	5.143	4.945	4.755	4.572	4.396	4.227	4.064							
62	5.983	5.753	5.532	5.319	5.114	4.917	4.728	4.547							
63	6.315	6.072	5.838	5.613	5.397	5.189	4.989	4.797							
64	6.680	6.423	6.176	5.938	5.710	5.490	5.279	5.076							
65	7.027	6.757	6.497	6.247	6.007	5.776	5.554	5.340							
66	7.541	7.251	6.972	6.704	6.446	6.198	5.960	5.731							
67	8.257	7.939	7.634	7.340	7.058	6.787	6.526	6.275							
68	8.952	8.608	8.277	7.959	7.653	7.359	7.076	6.804							
69	9.671	9.299	8.941	8.597	8.266	7.948	7.642	7.348							
70	10.349	9.951	9.568	9.200	8.846	8.506	8.179	7.865							
71	11.065	10.639	10.230	9.837	9.459	9.095	8.745	8.408							
72	11.761	11.309	10.874	10.456	10.054	9.667	9.295	8.938							
73	12.477	11.997	11.536	11.092	10.665	10.255	9.861	9.482							
74	13.177	12.670	12.183	11.714	11.263	10.830	10.413	10.013							
75	13.892	13.358	12.844	12.350	11.875	11.418	10.979	10.557							

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year														
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	06-90	89 & Prior
1	0.524	0.519	0.514	0.509	0.504	0.499	0.494	0.489	0.597	0.589	0.585	0.580	0.575	0.557	0.132
2	0.645	0.639	0.633	0.627	0.621	0.615	0.609	0.603	0.628	0.620	0.615	0.610	0.606	0.585	0.162
3	0.681	0.674	0.667	0.660	0.653	0.647	0.641	0.634	0.660	0.651	0.646	0.641	0.637	0.615	0.195
4	0.715	0.708	0.701	0.694	0.687	0.680	0.673	0.667	0.696	0.687	0.681	0.676	0.671	0.648	0.231
5	0.752	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.733	0.723	0.718	0.712	0.707	0.683	0.276
6	0.795	0.787	0.779	0.771	0.763	0.755	0.748	0.740	0.772	0.762	0.756	0.750	0.745	0.719	0.326
7	0.815	0.807	0.799	0.791	0.783	0.775	0.768	0.760	0.814	0.804	0.797	0.791	0.786	0.759	0.397
8	0.835	0.827	0.819	0.811	0.803	0.795	0.788	0.780	0.860	0.848	0.842	0.835	0.829	0.800	0.474
10	0.882	0.873	0.864	0.855	0.847	0.839	0.830	0.822	0.908	0.896	0.889	0.882	0.874	0.843	0.566
11	0.931	0.922	0.913	0.904	0.895	0.886	0.877	0.869	0.959	0.946	0.938	0.931	0.924	0.891	0.678
12	0.956	0.947	0.938	0.929	0.920	0.911	0.902	0.893	1.012	0.999	0.991	0.983	0.975	0.940	0.816
13	0.984	0.974	0.964	0.954	0.945	0.936	0.926	0.917	1.070	1.056	1.047	1.039	1.031	0.994	0.981
14	1.012	1.002	0.992	0.982	0.972	0.962	0.952	0.943	1.132	1.117	1.108	1.099	1.090	1.050	1.180
15	1.038	1.028	1.018	1.008	0.998	0.988	0.978	0.969	1.196	1.181	1.171	1.162	1.152	1.111	1.413
16	1.066	1.055	1.045	1.035	1.025	1.015	1.005	0.995	1.265	1.249	1.239	1.229	1.219	1.174	1.701
17	1.097	1.086	1.075	1.064	1.053	1.043	1.032	1.022	1.340	1.322	1.311	1.301	1.290	1.243	2.047
18	1.128	1.117	1.106	1.095	1.084	1.073	1.062	1.051	1.447	1.428	1.416	1.405	1.393	1.342	2.354
19	1.157	1.146	1.135	1.124	1.113	1.102	1.092	1.081	1.541	1.520	1.508	1.496	1.484	1.429	2.661
20	1.192	1.180	1.168	1.156	1.145	1.134	1.123	1.112	1.675	1.653	1.639	1.626	1.613	1.554	2.968
21	1.226	1.214	1.202	1.190	1.178	1.166	1.155	1.143	1.809	1.785	1.770	1.756	1.742	1.678	3.275
22	1.243	1.231	1.219	1.207	1.195	1.183	1.171	1.159	1.943	1.917	1.901	1.886	1.871	1.802	
23	1.259	1.247	1.235	1.223	1.211	1.199	1.187	1.176	2.077	2.049	2.032	2.017	2.000	1.927	
24	1.278	1.265	1.252	1.240	1.228	1.216	1.204	1.192	2.278	2.247	2.229	2.212	2.193	2.113	
25	1.295	1.282	1.269	1.256	1.244	1.232	1.220	1.208	2.479	2.446	2.425	2.407	2.387	2.300	
26	1.321	1.308	1.295	1.282	1.269	1.256	1.244	1.231	2.680	2.644	2.622	2.602	2.580	2.486	
27	1.345	1.332	1.319	1.306	1.293	1.280	1.267	1.254							
28	1.369	1.355	1.342	1.329	1.316	1.303	1.290	1.278							
29	1.397	1.383	1.369	1.355	1.342	1.329	1.316	1.303							
30	1.425	1.411	1.397	1.383	1.369	1.355	1.341	1.328							
31	1.451	1.437	1.423	1.409	1.395	1.381	1.367	1.353							
32	1.480	1.465	1.450	1.436	1.422	1.408	1.394	1.380							
33	1.510	1.495	1.480	1.465	1.450	1.436	1.422	1.407							
34	1.538	1.523	1.508	1.493	1.478	1.463	1.449	1.434							
35	1.567	1.551	1.536	1.521	1.506	1.491	1.476	1.461							
36	1.618	1.602	1.586	1.570	1.554	1.539	1.524	1.508							
37	1.668	1.651	1.635	1.619	1.603	1.587	1.571	1.555							
38	1.704	1.687	1.670	1.653	1.637	1.621	1.605	1.589							
39	1.741	1.724	1.707	1.690	1.673	1.656	1.639	1.623							
40	1.776	1.758	1.741	1.724	1.707	1.690	1.673	1.657							
41	1.813	1.795	1.777	1.759	1.742	1.725	1.708	1.691							
42	1.861	1.843	1.825	1.807	1.789	1.771	1.753	1.736							
43	1.910	1.891	1.872	1.853	1.835	1.817	1.799	1.781							
44	1.958	1.939	1.920	1.901	1.882	1.863	1.844	1.826							
45	1.994	1.974	1.954	1.935	1.916	1.897	1.879	1.860							
46	2.031	2.011	1.991	1.971	1.951	1.932	1.913	1.894							
47	2.066	2.046	2.026	2.006	1.986	1.966	1.947	1.928							
48	2.103	2.082	2.061	2.041	2.021	2.001	1.981	1.961							
49	2.139	2.118	2.097	2.076	2.055	2.035	2.015	1.995							
50	2.176	2.154	2.133	2.112	2.091	2.070	2.049	2.029							
51	2.211	2.189	2.167	2.146	2.125	2.104	2.084	2.063							
52	2.248	2.226	2.204	2.182	2.160	2.139	2.118	2.097							
53	2.302	2.279	2.256	2.234	2.212	2.190	2.169	2.147							
54	2.356	2.333	2.310	2.287	2.264	2.242	2.220	2.198							
55	2.410	2.386	2.362	2.339	2.316	2.293	2.271	2.248							
56	2.464	2.440	2.416	2.392	2.368	2.345	2.322	2.299							
57	2.537	2.512	2.487	2.462	2.438	2.414	2.390	2.366							
58	2.610	2.584	2.558	2.533	2.508	2.483	2.458	2.434							
59	2.683	2.656	2.630	2.604	2.578	2.552	2.527	2.502							
60	2.792	2.764	2.737	2.710	2.683	2.656	2.629	2.603							
61	2.900	2.871	2.843	2.815	2.787	2.759	2.732	2.705							
62	3.254	3.222	3.190	3.158	3.127	3.096	3.065	2.890							
63	3.461	3.427	3.393	3.359	3.326	3.293	3.260	3.074							
64	3.674	3.638	3.602	3.566	3.531	3.496	3.461	3.264							
65	3.883	3.845	3.807	3.769	3.732	3.695	3.658	3.449							
66	4.196	4.154	4.113	4.072	4.032	3.992	3.952	3.727							
67	4.623	4.577	4.532	4.487	4.443	4.399	4.355	4.107							
68	5.039	4.989	4.940	4.891	4.843	4.795	4.748	4.477							
69	5.455	5.401	5.348	5.295	5.243	5.191	5.140	4.847							
70	5.884	5.826	5.768	5.711	5.654	5.598	5.543	5.227							
71	6.305	6.243	6.181	6.120	6.059	5.999	5.940	5.601							
72	6.728	6.661	6.595	6.530	6.465	6.401	6.338	5.976							
73	7.155	7.084	7.014	6.945	6.876	6.808	6.741	6.356							
74	7.578	7.503	7.429	7.355	7.282	7.210	7.139	6.732							
75	8.004	7.925	7.847	7.769	7.692	7.616	7.541	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.

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.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

Miscellaneous Rating Factors

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

Supporting Policy Discount - (Rule 19)
Qualified VM Policy Discount -25%
FAIR Plan Owner Occupied/HO-6 Discount -10%

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%

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	0.86
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%

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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		

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

RULE 19. DISCOUNTS

*E. Support Policy Discount

1. 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, shall be entitled to a 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.
2. A policyholder who purchases Homeowners coverage (forms HO 00 02, HO 00 03 and HO 00 06 only) 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 discounts.

WITHDRAWN

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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 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:

Years Licensed	Rating Factor
0-6	1.00
7-9	1.00
10-15	0.92
16-30	0.92
31-50	0.86
51+	1.05

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

RULE 26. TIER PLACEMENT GUIDELINES

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

- **Preferred Tier (Rating Factor = 0.90)**
Optional Bodily Injury to Others (Part 5) limit \geq \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and**
All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99

- **Select Tier (Rating Factor = 1.050)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the Multi-Car Discount
 - Any policy without the Support Policy Discount

- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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:

Years Licensed	Rating Factor
0-6	1.00
7-9	1.00
10-15	0.92
16-30	0.92
31-50	0.86 0.88
51+	1.05

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

RULE 26. TIER PLACEMENT GUIDELINES

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

- **Preferred Tier (Rating Factor = 0.90)**
Optional Bodily Injury to Others (Part 5) limit \geq \$100/300 for all vehicles on the policy, **and** Support Policy Discount on the policy, **and**
All listed drivers on the policy, not excluded or deferred, have an SDIP of 98 or 99

- **Select Tier (Rating Factor = 1.050)**
A policy must have at least 2 of the following criteria:
 - Any listed driver, not excluded or deferred, has more than 4 points
 - A liability only vehicle is on the policy
 - Optional Bodily Injury to Others (Part 5) limits of less than \$50/100 on the policy
 - Any inexperienced driver listed on the policy (as defined by class codes 20, 21, 25, or 26), not excluded or deferred
 - A single vehicle policy without the Multi-Car Discount
 - **Any policy without the Support Policy Discount**

- **Standard Tier (Rating Factor = 1.00)**
The policy does not meet the above criteria for either the Preferred or Select Tier.

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

RULE 19. DISCOUNTS

*E. Support Policy Discount

1. 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 discounts.~~ * 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.
2. ~~A policyholder who purchases Homeowners coverage (forms HO 00 02, HO 00 03 and HO 00 06 only) from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to a discount on the premium applicable to Coverage Parts 1-12.~~

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VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

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