

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	118	227	140	473	214	425	195	111
2	133	254	150	529	248	475	223	123
3	142	272	163	585	270	525	243	130
4	156	300	172	645	311	581	280	140
5	165	316	203	707	349	637	315	151
6	178	344	199	747	390	673	351	161
7	182	351	247	791	451	713	404	162
8	195	372	233	853	439	767	395	179
9	204	366	284	806	419	728	377	208
10	220	458	277	914	510	821	461	211
11	242	504	284	993	535	893	480	284
12	266	531	344	1,005	622	906	560	257
13	277	522	338	967	618	869	555	253
14	314	622	387	919	664	824	598	284
15	383	725	407	968	758	871	682	351
16	349	665	542	1,053	742	946	668	312
17	248	627	282	1,035	475	932	427	272
18	300	751	397	970	660	872	594	258
19	314	657	353	946	560	853	504	291
20	336	787	457	1,039	730	936	659	375
21	380	773	586	962	724	865	652	470
22	504	955	677	1,220	886	1,100	797	524
23	232	542	345	937	551	845	495	220
24	247	507	306	990	501	889	452	233
25	286	606	341	944	608	849	547	280
26	305	703	458	904	698	813	626	323
27	116	236	127	478	203	428	184	114
28	135	275	147	559	238	504	215	134
40	298	639	416	999	644	899	580	322
41	294	552	428	982	719	882	649	280
42	375	705	500	1,029	815	926	733	351
43	385	643	503	1,017	756	915	681	346
44	351	689	651	1,028	678	926	609	310
45	416	729	491	1,013	748	911	673	383

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	281	449	353	808	562	730	505	283
2	334	520	406	920	609	832	547	334
3	357	534	427	948	704	856	634	367
4	341	520	415	1,086	684	980	615	363
5	377	527	458	950	718	858	647	406
6	395	547	474	1,054	766	950	692	419
7	416	591	512	1,077	741	968	670	443
8	358	545	439	1,094	774	988	696	398
9	420	635	558	1,245	885	1,122	798	499
10	382	575	502	1,141	844	1,030	760	431
11	376	608	515	1,179	814	1,062	734	427
12	441	667	583	1,196	943	1,079	852	488
13	441	619	496	1,058	807	958	730	483
14	497	736	576	1,187	888	1,073	800	587
15	505	664	569	1,070	785	967	707	555
16	497	719	643	1,022	825	924	745	497
17	405	619	463	1,159	776	1,043	699	442
18	513	796	733	1,445	1,069	1,305	962	520
19	494	798	594	1,250	884	1,125	793	456
20	515	788	629	1,354	972	1,218	875	459
21	539	816	651	1,315	912	1,187	818	539
22	576	835	615	1,035	926	930	836	611
23	366	731	513	1,207	828	1,087	746	383
24	476	782	567	1,180	852	1,065	770	513
25	429	814	529	1,207	976	1,087	880	455
26	505	745	709	1,151	968	1,038	876	487
27	273	417	316	791	505	716	456	262
28	285	375	368	711	501	640	454	301
40	456	631	534	1,092	786	985	710	486
41	429	612	496	974	686	878	618	483
42	423	713	551	1,072	790	968	712	482
43	486	725	575	1,147	957	1,035	864	534
44	353	598	394	852	796	768	721	438
45	515	782	587	1,258	1,122	1,137	1,009	515

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	19	41	26	77	34	69	32	19
2	21	44	29	86	39	77	36	21
3	23	49	29	95	43	85	40	22
4	24	55	32	106	52	96	45	23
5	26	57	35	115	57	106	52	26
6	28	62	35	123	66	111	58	28
7	29	62	43	129	73	115	67	28
8	30	67	39	141	70	126	66	30
9	34	66	51	131	69	118	62	34
10	35	77	49	143	80	129	73	33
11	41	85	47	153	87	140	78	49
12	43	91	58	159	101	143	89	47
13	44	94	60	149	101	135	91	41
14	52	112	66	142	107	129	96	45
15	66	126	70	151	121	136	109	61
16	77	112	86	160	118	145	108	70
17	40	108	49	165	78	149	72	43
18	58	126	68	148	106	132	96	52
19	56	112	58	147	90	131	80	55
20	67	138	79	160	114	145	103	75
21	79	130	103	149	115	135	104	91
22	111	162	121	187	143	169	129	98
23	36	98	57	142	89	128	78	35
24	40	81	51	149	78	135	69	38
25	52	112	58	146	97	132	86	52
26	56	115	75	138	112	125	102	60
27	21	41	23	79	33	72	30	19
28	24	49	28	92	39	81	36	23
40	44	109	72	153	104	140	95	52
41	47	101	72	152	114	136	103	44
42	61	123	84	159	129	143	117	58
43	63	113	86	157	118	142	107	60
44	70	114	104	157	108	141	96	72
45	68	132	85	159	120	143	108	66

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	329	755	457	1,505	762	1,354	685	336
2	355	782	471	1,610	761	1,450	686	344
3	369	820	503	1,603	803	1,444	722	355
4	375	843	505	1,681	860	1,513	774	363
5	388	842	516	1,691	887	1,522	800	376
6	406	919	557	1,741	954	1,567	859	391
7	438	941	601	1,845	1,002	1,661	903	418
8	478	950	639	1,803	1,019	1,624	919	481
9	482	960	687	1,782	1,118	1,603	1,007	465
10	415	1,023	582	1,710	1,127	1,538	1,015	447
11	458	1,034	637	1,658	1,070	1,493	961	492
12	563	1,125	789	1,779	1,330	1,600	1,195	563
13	568	1,029	759	1,881	1,340	1,691	1,206	565
14	706	1,296	839	1,867	1,452	1,681	1,305	596
15	840	1,354	1,005	1,850	1,484	1,667	1,336	805
16	733	1,282	897	1,781	1,246	1,604	1,122	596
17	480	1,150	651	1,692	1,113	1,525	1,000	511
18	649	1,208	903	1,817	1,357	1,636	1,223	612
19	646	1,145	892	1,649	1,209	1,485	1,087	689
20	690	1,305	860	1,744	1,364	1,567	1,228	716
21	681	1,315	981	1,698	1,511	1,531	1,358	758
22	783	1,333	1,017	1,719	1,516	1,545	1,368	975
23	516	1,119	930	1,727	1,224	1,554	1,101	537
24	616	1,122	854	1,702	1,180	1,531	1,062	661
25	657	1,246	1,058	1,851	1,286	1,664	1,156	637
26	717	1,330	1,117	1,700	1,450	1,533	1,306	764
27	310	720	421	1,434	712	1,291	641	300
28	355	769	450	1,532	761	1,379	685	343
40	539	1,040	744	1,717	1,140	1,547	1,027	536
41	501	1,044	789	1,749	1,187	1,574	1,069	505
42	573	1,112	893	1,801	1,283	1,620	1,154	514
43	634	1,141	855	1,754	1,415	1,580	1,273	663
44	609	1,143	876	1,831	1,250	1,649	1,125	627
45	627	1,122	856	1,751	1,399	1,577	1,260	598

- 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	161	161	161	161	161	161	161	161
2	174	174	174	174	174	174	174	174
3	176	176	176	176	176	176	176	176
4	169	169	169	169	169	169	169	169
5	186	186	186	186	186	186	186	186
6	183	183	183	183	183	183	183	183
7	185	185	185	185	185	185	185	185
8	199	199	199	199	199	199	199	199
9	194	194	194	194	194	194	194	194
10	209	209	209	209	209	209	209	209
11	202	202	202	202	202	202	202	202
12	207	207	207	207	207	207	207	207
13	231	231	231	231	231	231	231	231
14	248	248	248	248	248	248	248	248
15	293	293	293	293	293	293	293	293
16	490	490	490	490	490	490	490	490
17	175	175	175	175	175	175	175	175
18	352	352	352	352	352	352	352	352
19	383	383	383	383	383	383	383	383
20	349	349	349	349	349	349	349	349
21	466	466	466	466	466	466	466	466
22	551	551	551	551	551	551	551	551
23	319	319	319	319	319	319	319	319
24	253	253	253	253	253	253	253	253
25	364	364	364	364	364	364	364	364
26	422	422	422	422	422	422	422	422
27	165	165	165	165	165	165	165	165
28	158	158	158	158	158	158	158	158
40	234	234	234	234	234	234	234	234
41	226	226	226	226	226	226	226	226
42	285	285	285	285	285	285	285	285
43	311	311	311	311	311	311	311	311
44	464	464	464	464	464	464	464	464
45	319	319	319	319	319	319	319	319

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														
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	07-90	89 & Prior
1	0.885	0.851	0.818	0.787	0.757	0.728	0.700	0.673	0.647	0.790	0.758	0.736	0.703	0.589	0.191
2	1.125	1.082	1.040	1.000	0.962	0.925	0.889	0.854	0.822	0.837	0.803	0.780	0.745	0.622	0.223
3	1.192	1.146	1.102	1.060	1.019	0.980	0.942	0.905	0.870	0.886	0.851	0.826	0.789	0.659	0.265
4	1.262	1.213	1.166	1.121	1.078	1.037	0.997	0.958	0.921	0.939	0.902	0.875	0.836	0.698	0.320
5	1.336	1.285	1.236	1.188	1.142	1.098	1.056	1.016	0.977	0.996	0.957	0.929	0.887	0.739	0.382
6	1.415	1.361	1.309	1.259	1.211	1.165	1.120	1.077	1.036	1.058	1.016	0.986	0.942	0.782	0.448
7	1.461	1.405	1.351	1.299	1.249	1.201	1.155	1.111	1.068	1.123	1.078	1.047	1.000	0.829	0.531
8	1.506	1.448	1.392	1.338	1.287	1.238	1.190	1.144	1.100	1.192	1.144	1.111	1.061	0.879	0.632
10	1.598	1.537	1.478	1.421	1.366	1.314	1.263	1.215	1.168	1.266	1.215	1.180	1.127	0.933	0.748
11	1.696	1.631	1.568	1.508	1.450	1.395	1.341	1.289	1.240	1.347	1.293	1.255	1.199	0.990	0.895
12	1.749	1.682	1.617	1.555	1.495	1.437	1.382	1.329	1.278	1.431	1.374	1.334	1.274	1.052	1.058
13	1.802	1.733	1.666	1.602	1.540	1.481	1.424	1.369	1.317	1.522	1.461	1.419	1.355	1.118	1.263
14	1.861	1.789	1.720	1.654	1.590	1.529	1.470	1.413	1.359	1.620	1.555	1.510	1.442	1.187	1.506
15	1.918	1.844	1.773	1.705	1.639	1.576	1.515	1.457	1.401	1.724	1.655	1.607	1.535	1.263	1.788
16	1.976	1.900	1.827	1.757	1.689	1.624	1.562	1.502	1.445	1.836	1.762	1.711	1.634	1.343	2.130
17	2.036	1.958	1.883	1.811	1.741	1.674	1.610	1.548	1.488	1.955	1.876	1.822	1.740	1.428	2.553
18	2.103	2.022	1.944	1.869	1.797	1.727	1.661	1.597	1.536	2.111	2.026	1.968	1.879	1.542	2.936
19	2.166	2.083	2.003	1.926	1.852	1.780	1.712	1.646	1.583	2.248	2.157	2.095	2.001	1.642	3.319
20	2.235	2.149	2.066	1.987	1.911	1.838	1.767	1.699	1.634	2.444	2.345	2.278	2.175	1.785	3.702
21	2.306	2.217	2.132	2.050	1.971	1.895	1.822	1.752	1.685	2.639	2.533	2.460	2.349	1.928	4.085
22	2.343	2.253	2.166	2.083	2.003	1.926	1.852	1.780	1.712	2.835	2.720	2.642	2.523	2.071	
23	2.380	2.288	2.200	2.115	2.034	1.956	1.881	1.808	1.739	3.030	2.908	2.824	2.697	2.213	
24	2.417	2.324	2.235	2.149	2.066	1.986	1.910	1.837	1.766	3.324	3.189	3.097	2.958	2.428	
25	2.453	2.359	2.268	2.181	2.097	2.017	1.939	1.865	1.793	3.617	3.471	3.371	3.219	2.642	
26	2.507	2.411	2.318	2.229	2.143	2.060	1.981	1.905	1.832	3.910	3.752	3.644	3.480	2.856	
27	2.560	2.462	2.367	2.276	2.188	2.104	2.023	1.945	1.871						
28	2.614	2.513	2.416	2.323	2.234	2.148	2.065	1.986	1.909						
29	2.670	2.567	2.468	2.373	2.282	2.194	2.110	2.029	1.951						
30	2.726	2.621	2.520	2.423	2.330	2.240	2.154	2.072	1.992						
31	2.782	2.675	2.572	2.473	2.378	2.287	2.199	2.115	2.033						
32	2.838	2.729	2.624	2.523	2.426	2.333	2.243	2.157	2.074						
33	2.894	2.783	2.676	2.573	2.474	2.378	2.287	2.199	2.114						
34	2.949	2.836	2.727	2.622	2.521	2.424	2.331	2.241	2.155						
35	3.006	2.890	2.779	2.672	2.569	2.470	2.375	2.283	2.195						
36	3.102	2.983	2.868	2.758	2.652	2.550	2.452	2.357	2.267						
37	3.199	3.076	2.958	2.844	2.735	2.630	2.529	2.431	2.338						
38	3.270	3.144	3.023	2.907	2.795	2.687	2.584	2.484	2.389						
39	3.337	3.209	3.086	2.967	2.853	2.744	2.638	2.537	2.439						
40	3.408	3.277	3.151	3.030	2.913	2.801	2.693	2.590	2.490						
41	3.478	3.344	3.215	3.091	2.972	2.858	2.748	2.642	2.541						
42	3.570	3.433	3.301	3.174	3.052	2.935	2.822	2.713	2.609						
43	3.662	3.521	3.386	3.256	3.131	3.011	2.895	2.784	2.677						
44	3.756	3.612	3.473	3.339	3.211	3.088	2.969	2.854	2.745						
45	3.825	3.678	3.537	3.401	3.270	3.144	3.023	2.907	2.795						
46	3.894	3.744	3.600	3.462	3.329	3.201	3.078	2.960	2.846						
47	3.966	3.813	3.666	3.525	3.389	3.258	3.133	3.013	2.897						
48	4.033	3.878	3.729	3.586	3.448	3.316	3.188	3.065	2.947						
49	4.104	3.946	3.794	3.648	3.508	3.373	3.243	3.118	2.998						
50	4.172	4.012	3.858	3.710	3.567	3.430	3.298	3.171	3.049						
51	4.242	4.079	3.922	3.771	3.626	3.486	3.352	3.223	3.099						
52	4.310	4.144	3.985	3.832	3.685	3.543	3.407	3.276	3.150						
53	4.418	4.248	4.085	3.928	3.777	3.632	3.492	3.358	3.229						
54	4.527	4.353	4.186	4.025	3.870	3.721	3.578	3.440	3.308						
55	4.634	4.456	4.285	4.120	3.962	3.810	3.663	3.522	3.387						
56	4.742	4.560	4.385	4.216	4.054	3.898	3.748	3.604	3.465						
57	4.876	4.688	4.508	4.335	4.168	4.008	3.854	3.706	3.563						
58	5.010	4.817	4.632	4.454	4.283	4.118	3.960	3.808	3.661						
59	5.145	4.947	4.757	4.574	4.398	4.229	4.066	3.910	3.760						
60	5.353	5.147	4.949	4.759	4.576	4.400	4.231	4.068	3.912						
61	5.563	5.349	5.143	4.945	4.755	4.572	4.396	4.227	4.064						
62	6.222	5.983	5.753	5.532	5.319	5.114	4.917	4.728	4.547						
63	6.568	6.315	6.072	5.838	5.613	5.397	5.189	4.989	4.797						
64	6.947	6.680	6.423	6.176	5.938	5.710	5.490	5.279	5.076						
65	7.308	7.027	6.757	6.497	6.247	6.007	5.776	5.554	5.340						
66	7.843	7.541	7.251	6.972	6.704	6.446	6.198	5.960	5.731						
67	8.587	8.257	7.939	7.634	7.340	7.058	6.787	6.526	6.275						
68	9.310	8.952	8.608	8.277	7.959	7.653	7.359	7.076	6.804						
69	10.058	9.671	9.299	8.941	8.597	8.266	7.948	7.642	7.348						
70	10.763	10.349	9.951	9.568	9.200	8.846	8.506	8.179	7.865						
71	11.508	11.065	10.639	10.230	9.837	9.459	9.095	8.745	8.408						
72	12.231	11.761	11.309	10.874	10.456	10.054	9.667	9.295	8.938						
73	12.976	12.477	11.997	11.536	11.092	10.665	10.255	9.861	9.482						
74	13.704	13.177	12.670	12.183	11.714	11.263	10.830	10.413	10.013						
75	14.448	13.892	13.358	12.844	12.350	11.875	11.418	10.979	10.557						

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Model Year / Symbol Factors

Part 9 (\$500 Deductible Comprehensive)

Symbol	Model Year														
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	07-90	89 & Prior
1	0.529	0.524	0.519	0.514	0.509	0.504	0.499	0.494	0.489	0.597	0.589	0.585	0.580	0.560	0.133
2	0.651	0.645	0.639	0.633	0.627	0.621	0.615	0.609	0.603	0.628	0.620	0.615	0.610	0.588	0.163
3	0.688	0.681	0.674	0.667	0.660	0.653	0.647	0.641	0.634	0.660	0.651	0.646	0.641	0.618	0.196
4	0.722	0.715	0.708	0.701	0.694	0.687	0.680	0.673	0.667	0.696	0.687	0.681	0.676	0.652	0.232
5	0.760	0.752	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.733	0.723	0.718	0.712	0.687	0.278
6	0.803	0.795	0.787	0.779	0.771	0.763	0.755	0.748	0.740	0.772	0.762	0.756	0.750	0.723	0.328
7	0.823	0.815	0.807	0.799	0.791	0.783	0.775	0.768	0.760	0.814	0.804	0.797	0.791	0.763	0.399
8	0.843	0.835	0.827	0.819	0.811	0.803	0.795	0.788	0.780	0.860	0.848	0.842	0.835	0.805	0.477
10	0.891	0.882	0.873	0.864	0.855	0.847	0.839	0.830	0.822	0.908	0.896	0.889	0.882	0.848	0.569
11	0.940	0.931	0.922	0.913	0.904	0.895	0.886	0.877	0.869	0.959	0.946	0.938	0.931	0.896	0.681
12	0.966	0.956	0.947	0.938	0.929	0.920	0.911	0.902	0.893	1.012	0.999	0.991	0.983	0.946	0.821
13	0.994	0.984	0.974	0.964	0.954	0.945	0.936	0.926	0.917	1.070	1.056	1.047	1.039	1.000	0.987
14	1.022	1.012	1.002	0.992	0.982	0.972	0.962	0.952	0.943	1.132	1.117	1.108	1.099	1.056	1.187
15	1.048	1.038	1.028	1.018	1.008	0.998	0.988	0.978	0.969	1.196	1.181	1.171	1.162	1.117	1.420
16	1.077	1.066	1.055	1.045	1.035	1.025	1.015	1.005	0.995	1.265	1.249	1.239	1.229	1.181	1.711
17	1.108	1.097	1.086	1.075	1.064	1.053	1.043	1.032	1.022	1.340	1.322	1.311	1.301	1.250	2.058
18	1.139	1.128	1.117	1.106	1.095	1.084	1.073	1.062	1.051	1.447	1.428	1.416	1.405	1.350	2.367
19	1.169	1.157	1.146	1.135	1.124	1.113	1.102	1.092	1.081	1.541	1.520	1.508	1.496	1.438	2.675
20	1.204	1.192	1.180	1.168	1.156	1.145	1.134	1.123	1.112	1.675	1.653	1.639	1.626	1.563	2.984
21	1.238	1.226	1.214	1.202	1.190	1.178	1.166	1.155	1.143	1.809	1.785	1.770	1.756	1.688	3.293
22	1.255	1.243	1.231	1.219	1.207	1.195	1.183	1.171	1.159	1.943	1.917	1.901	1.886	1.813	
23	1.272	1.259	1.247	1.235	1.223	1.211	1.199	1.187	1.176	2.077	2.049	2.032	2.017	1.938	
24	1.291	1.278	1.265	1.252	1.240	1.228	1.216	1.204	1.192	2.278	2.247	2.229	2.212	2.125	
25	1.308	1.295	1.282	1.269	1.256	1.244	1.232	1.220	1.208	2.479	2.446	2.425	2.407	2.313	
26	1.334	1.321	1.308	1.295	1.282	1.269	1.256	1.244	1.231	2.680	2.644	2.622	2.602	2.500	
27	1.358	1.345	1.332	1.319	1.306	1.293	1.280	1.267	1.254						
28	1.383	1.369	1.355	1.342	1.329	1.316	1.303	1.290	1.278						
29	1.411	1.397	1.383	1.369	1.355	1.342	1.329	1.316	1.303						
30	1.439	1.425	1.411	1.397	1.383	1.369	1.355	1.341	1.328						
31	1.466	1.451	1.437	1.423	1.409	1.395	1.381	1.367	1.353						
32	1.495	1.480	1.465	1.450	1.436	1.422	1.408	1.394	1.380						
33	1.525	1.510	1.495	1.480	1.465	1.450	1.436	1.422	1.407						
34	1.553	1.538	1.523	1.508	1.493	1.478	1.463	1.449	1.434						
35	1.583	1.567	1.551	1.536	1.521	1.506	1.491	1.476	1.461						
36	1.634	1.618	1.602	1.586	1.570	1.554	1.539	1.524	1.508						
37	1.685	1.668	1.651	1.635	1.619	1.603	1.587	1.571	1.555						
38	1.721	1.704	1.687	1.670	1.653	1.637	1.621	1.605	1.589						
39	1.758	1.741	1.724	1.707	1.690	1.673	1.656	1.639	1.623						
40	1.794	1.776	1.758	1.741	1.724	1.707	1.690	1.673	1.657						
41	1.831	1.813	1.795	1.777	1.759	1.742	1.725	1.708	1.691						
42	1.880	1.861	1.843	1.825	1.807	1.789	1.771	1.753	1.736						
43	1.929	1.910	1.891	1.872	1.853	1.835	1.817	1.799	1.781						
44	1.978	1.958	1.939	1.920	1.901	1.882	1.863	1.844	1.826						
45	2.014	1.994	1.974	1.954	1.935	1.916	1.897	1.879	1.860						
46	2.051	2.031	2.011	1.991	1.971	1.951	1.932	1.913	1.894						
47	2.087	2.066	2.046	2.026	2.006	1.986	1.966	1.947	1.928						
48	2.124	2.103	2.082	2.061	2.041	2.021	2.001	1.981	1.961						
49	2.160	2.139	2.118	2.097	2.076	2.055	2.035	2.015	1.995						
50	2.198	2.176	2.154	2.133	2.112	2.091	2.070	2.049	2.029						
51	2.233	2.211	2.189	2.167	2.146	2.125	2.104	2.084	2.063						
52	2.270	2.248	2.226	2.204	2.182	2.160	2.139	2.118	2.097						
53	2.325	2.302	2.279	2.256	2.234	2.212	2.190	2.169	2.147						
54	2.380	2.356	2.333	2.310	2.287	2.264	2.242	2.220	2.198						
55	2.434	2.410	2.386	2.362	2.339	2.316	2.293	2.271	2.248						
56	2.489	2.464	2.440	2.416	2.392	2.368	2.345	2.322	2.299						
57	2.562	2.537	2.512	2.487	2.462	2.438	2.414	2.390	2.366						
58	2.636	2.610	2.584	2.558	2.533	2.508	2.483	2.458	2.434						
59	2.710	2.683	2.656	2.630	2.604	2.578	2.552	2.527	2.502						
60	2.820	2.792	2.764	2.737	2.710	2.683	2.656	2.629	2.603						
61	2.929	2.900	2.871	2.843	2.815	2.787	2.759	2.732	2.705						
62	3.287	3.254	3.222	3.190	3.158	3.127	3.096	3.065	2.890						
63	3.496	3.461	3.427	3.393	3.359	3.326	3.293	3.260	3.074						
64	3.711	3.674	3.638	3.602	3.566	3.531	3.496	3.461	3.264						
65	3.922	3.883	3.845	3.807	3.769	3.732	3.695	3.658	3.449						
66	4.238	4.196	4.154	4.113	4.072	4.032	3.992	3.952	3.727						
67	4.669	4.623	4.577	4.532	4.487	4.443	4.399	4.355	4.107						
68	5.089	5.039	4.989	4.940	4.891	4.843	4.795	4.748	4.477						
69	5.510	5.455	5.401	5.348	5.295	5.243	5.191	5.140	4.847						
70	5.943	5.884	5.826	5.768	5.711	5.654	5.598	5.543	5.227						
71	6.368	6.305	6.243	6.181	6.120	6.059	5.999	5.940	5.601						
72	6.795	6.728	6.661	6.595	6.530	6.465	6.401	6.338	5.976						
73	7.227	7.155	7.084	7.014	6.945	6.876	6.808	6.741	6.356						
74	7.654	7.578	7.503	7.429	7.355	7.282	7.210	7.139	6.732						
75	8.084	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.

Symbol		STATED AMOUNT DIVISORS	
		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%

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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		