

## **RULE 38 MILEAGE BAND RATING**

The premium for Parts 1, 2, 4, 5, 7, 8 and 9 will be adjusted for eligible policyholders based on a Mileage Relativity Group that is developed from the ratio of the vehicle's average annualized mileage to a base mileage for each vehicle's applicable Usage Group, Road Density Region, and DV Group. For new policies or newly added vehicles, the annualized mileage for the most recent year will be used. For renewal policies, the most recently assigned Mileage Relativity Group will be used. Refer to the Rate Pages for the Mileage groupings, base mileages, and rating factors.

### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 1, except that vehicles classified as Antiques are not eligible.

### **2. Calculation**

Annualized mileage is computed based on the difference between the most recent available odometer reading and an odometer reading which is at least six months prior to the most recent one. The company will use odometer readings associated with the Vehicle Inspection System of the Registry of Motor Vehicles or other verifications of mileage, submitted with a form provided by the company, including, but not limited to:

- Service receipts showing the service date and mileage
- Visual inspection by the agent

If a vehicle replaces a vehicle which is subject to Mileage Band Rating, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

If the calculated annualized mileage is 500 miles or less or 50,000 miles or greater, the vehicle will be rated as though annualized mileage was unable to be calculated for the policy term.

The ratio of the vehicle's average annualized mileage to the mileage base for that vehicle's Usage Group, Road Density Region, and DV Group is then used to determine the appropriate Mileage Relativity Group as defined in the Rate Pages.

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~~The company shall use the odometer readings associated with the Vehicle Inspection System of the Registry of Motor Vehicles to calculate an annualized mileage for the most recent year. The Annualized~~ mileage is computed based on the difference between the most recent available odometer reading ~~at the time of application~~ and an odometer reading which is at least six months prior to the most recent one. The company will ~~determine the average annualized mileage using~~ odometer readings associated with the Vehicle Inspection System of the Registry of Motor Vehicles or other the annualized mileage from the policy term that immediately precedes the current term along with the annualized mileage from the current term.

~~Additionally, Plymouth Rock may accept other~~ verifications of mileage, submitted with a form provided by the company, including, but not limited to:

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