

Annual Mileage Discount

A varying discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders when the annual mileage of the vehicle falls into one of the applicable categories. The discount will be based on: (1) the Years Licensed Group of the operator assigned to that vehicle, (2) the Premium Town Group of the operator assigned to that vehicle and (3) the actual mileage driven in a recent 12 month period as determined by a comparison of two odometer readings, at least six months apart, and not more than 26 months prior to renewal processing or, obtained from Registry of Motor Vehicle information, or (2) if not available, a certification by the insured on the Annual Mileage Form or other paper or on-line forms required by the company.

Eligibility

The vehicle must be a private passenger vehicle as defined in [Rule 27](#), except that vehicles classified as antiques are not eligible. Commerce may request that the applicant for the discount complete the Annual Mileage Form or other paper or on-line form for the verification of eligibility for the discount.

If two odometer readings, at least six months apart are not available to Commerce through the Registry of Motor Vehicles as set forth above, or if the Annual Mileage Form or other required form is not completed by the insured and provided to the company prior to renewal processing, the vehicle is not eligible for the annual mileage discount

If a vehicle replaces another vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

Refer to the Rate Manual for discount application details.

[Annual Mileage Form – CIC 750](#)