



ARBELLA[™]

MUTUAL INSURANCE COMPANY

**Massachusetts
Private Passenger Automobile Insurance
Rules/Rates Manual**

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SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY – ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in this manual may be written on the Massachusetts Automobile Insurance Policy. The Arbella Massachusetts Safe Driver Insurance Plan does not apply to antique automobiles as described in Rule 40 - Antique Motor Cars and Antique Motorcycles.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. The appropriate endorsement, MPY- 0016-S, must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY- 0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to a specified limit for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles as defined in Rule 27, and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Other Coverages Available Are For:

Fire, Theft & Combined Additional Coverages subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance - Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028-S, titled Other Optional Insurance - Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance - Theft, must be issued with the policy when this coverage is afforded.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverages subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by a Massachusetts Renewal Form.

At the company's option a Massachusetts Renewal Form may be sent to the policyholder. It is not necessary for the policyholder to return this form to the producer or company representative unless they have responded "yes" to any question, indicated changes, or information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.

3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium. The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation." The full amount due includes applicable late payment charges and any applicable installment fees.

B. Non-Renewal

1. We shall not refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.

a. The notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfers of Private Passenger Motor Vehicle Insurance

1. The producer of record must provide information necessary for us to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time a producer of record replaces insurance with the new carrier, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a notice of transfer of private passenger insurance. The notice must be signed by the producer of record or be on the company's letterhead, if it is issued by the new insurer; and bear the registry stamp of the new insurer. The stamp may be in electronic format.

3. Upon receipt of the notice of transfer of insurance, the insurer shall:
a. discontinue coverage as of the date shown on the notice; and
b. compute the return premium, if any, as of the date shown on the notice.

We will subsequently notify the former producer, if any, of the transfer of coverage if notification is not received from the producer of record.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally

garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

RULE 6. OUT -OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.

B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies

All Other	Date Interval*	Motorcycle	Percent of Annual Rates
Dec. 1-31		Jan. 1-31	100
Jan. 1-31		Feb. 1-28	98
Feb. 1-28		Mar. 1-31	94
Mar. 1-31		Apr. 1-30	90
Apr. 1-30		May 1-31	88
May 1-31		Jun. 1-30	86
Jun. 1-30		Jul. 1-31	80
Jul. 1-15		Aug. 1-15	75
Jul. 16-31		Aug. 16-31	68
Aug. 1-15		Sep. 1-15	60
Aug. 16-31		Sep. 16-30	53
Sep. 1-15		Oct. 1-15	45
Sep. 16-30		Oct. 16-31	38
Oct. 1-15		Nov. 1-15	30
Oct. 16-31		Nov. 16-30	27
Nov. 1-15		Dec. 1-15	20
Nov. 16-30		Dec. 16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All changes made to a policy in the middle of the policy term requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of Chapter 90, G.L. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or Certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a Financial Responsibility Law of any state, or province of the Dominion of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's' Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the Financial Responsibility Laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.

b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Broad Form Coverage Section of the Use of Other Automobiles Rule, the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Determine the applicable Risk Factor ID according to Rule 26. Refer to the Manual Rate Pages for the appropriate Base Rate.
2. Apply the appropriate rating factor under Rule 29, to the manual rate for Parts 1,2,4,5 and 7, if applicable.
3. Apply the appropriate rating factor under Rule 24, to the rate for Parts 7 and 9, if applicable.
- † 4. Apply the appropriate discount to the premium developed in Step 3. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) advanced driver training, (6) multi-vehicle policy, (7) loyalty, (8) account credit, (9) driver simulator, (10) military away or student away at school or good student, (11) hybrid or electric vehicle, (12) New Business Discount, (13) continuous coverage, (14) low frequency, (15) marketing partners. Not all discounts are available in all Risk Factor IDs. If a policy is not eligible for a particular discount, apply the next applicable discount in the order provided above. The discount shall be rounded to the nearest dollar after each application.

5. Refer to Rule 59 for a definition and application of Book Transfer Transition Factor.
6. Apply the appropriate rating factor under Rule 48 to the rate for Parts 1 – 12, if applicable.
7. Refer to Rule 19 for a definition and application of Paid in Full Discount and apply discount.
8. Refer to Rule 26 for a definition and application of Risk Factor ID and apply factor.
9. Refer to Rule 19 for a definition and application of Class 15 and apply discount.
10. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

Exceptions:

- (1) The discount for insureds 65 and older - refer to Rule 19.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible. The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-s.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.

c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.

d. If the insured enters the military service of the United States of America.

e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.

c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is nonpayment of premium, the Notice of Cancellation shall state the amount of deficiency of the monies owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed. No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.

2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by.

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

- 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
- 2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
- 3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus pro rata of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term
No. of days in policy term 547
No. of days in effect 425
425) 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.

2. Add that factor to the following factor:

Policy Period Months in Effect in excess of less	but than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079	29			29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082	30			30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085	31			31	90	.247	31			31	151	.414	31		
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666	31			31	304	.833	31			31	365	1.00

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

Policy Effective Date

No. of Days in force	August				September				October		November		December				
	Jan.	Feb.	Mar.	Apr. 31	May	June	July	1-15	16- 30	1-15	16- 31	1-15	16- 30	1-15	16- 31		
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
 (Motorcycles with Registration
 Expiration of December 31)

No. of Days in force	August				September				October		November						
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	1-15	16- 31	1-15	16- 31	1-15	16- 31	1-15	16- 30		
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
 (All Vehicles with Registration
 Expiration of November 30)

RULE 19. DISCOUNTS**Multi-Car Individual/Spouse Discount**

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27. Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques are not eligible. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Multi-Car Family Discount

A named insured who is a Principal Operator, and resides in the same household as the parents or guardians who have an active Arbella automobile policy, and receive the Multi-Car Individual/Spouse Discount, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. The child's vehicle must be a private passenger vehicle as defined in Rule 27, and is not applicable to Motorhomes, Trailers, Motorcycles, vehicles classified as antiques or Class 15 and 30. Discount is not available in Risk Factor IDs 752-1002. This discount is mutually exclusive with the Multi-Car Individual/Spouse Discount. Refer to the Miscellaneous Rating Factors page for the applicable discount.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

Rates otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. To apply the discount:

- Compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Safe Driver Insurance Plan points or credit.

Annual Mileage Discount

A 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 two categories. The discount will be based on the actual mileage previously driven as determined by a comparison of two recent odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form or other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts. The most recent odometer reading must be within 20 months prior to the applicable policy's effective date; the second odometer reading must be within 25 months of the most recent odometer reading.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27. Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points or credit under the Safe Driver Insurance Plan.

Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions. Refer to the Miscellaneous Rating Factors page for the applicable discount.

Advanced Driver Training

A discount will be applied to parts 1, 2, 4, 5 and 7 for an insured who is assigned a rate class of either 25 or 26 and has successfully completed both the basic and advanced driver training courses as prescribed by the MA Registry of Motor Vehicles. The qualifying advanced driver training courses include only those given by the advanced driver training schools approved by the MA Registry. This discount will apply only to private passenger type vehicles. The discount can be added to a policy at any time during the term and will be removed once the driver is no longer a class 25 or 26.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Loyalty Discount

A discount will be applied to the total policy premium for an insured whose automobile policy has been insured with one of the companies within the Arbella Insurance Group for at least twelve consecutive months. It can be added to a policy only as of the effective date and cannot be added midterm. The discount will be removed once a policy has no longer been in effect for 12 consecutive months.

An exception may be allowed for a policy which is part of a book transfer and has been insured with the agent for at least twelve consecutive months.

An exception may be allowed on a policy that has not been insured for twelve consecutive months, but the insured has one or more other private passenger automobile policies that have been insured with one of the companies within the Arbella Insurance group for at least twelve consecutive months.

This discount will not apply to a policy when all rated vehicles are in Risk Factor IDs 752-1002. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Multi-Vehicle Policy Discount

A discount will be applied to parts 1, 2, 4, 5, 7, 8 and 9 for a policy that covers two or more automobiles, motor homes, motorcycles, trailers, or any combination. The discount can be added to a policy at any time during the term. The discount will be removed once a policy no longer has multiple vehicles.

This discount will not apply to a policy when all rated vehicles are in Risk Factor IDs 752-1002. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

† Account Credit Discount

A discount will be applied to the total policy premium for an insured that has:

- a. one or more additional personal lines policies insured with one of the companies within the Arbella Insurance Group, subject to agent verification, or
- b. an HO-3, HO-4 or HO-6 written through the Fair Plan, a company specifically defined or with a company that does not write Massachusetts private passenger automobile policies. This homeowners policy must be written by the same agent who writes the automobile policy.

This discount will apply only when the other policy is a personal lines policy other than an auto. The discount can be added to a policy at any time during the term. The discount will be removed once the insured no longer has at least one additional qualifying personal lines policy with the Arbella Insurance group or a Homeowners policy with an eligible company.

For the purposes of this discount, children of Arbella insureds receiving the Account Credit may also receive the Account Credit on their policies while residing with their parents.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount and eligible companies.

Hybrid or Electric Vehicle Discount

A discount for parts 1, 2, 4, 5, 7, 8, and 9 will be applied for qualified hybrid vehicles that use two or more distinct power sources to propel the vehicle or for qualified vehicles propelled solely by an electric power source.

This discount will apply only to private passenger type vehicles except vehicles classified as antiques are not eligible.

This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Military Away Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for all rated operator classifications provided that the operator is deployed on active military duty over 100 road miles from the automobile's place of principal garaging and does not have regular access to the covered vehicle while deployed. Re-verification may be required.

This discount cannot be combined with the Good Student Discount or the Student Away at School Discount.

This discount will apply only to private passenger type vehicles. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Student Away at School Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator provided that each of the following criteria is met:

- a) The operator is classified in operator classes 17, 18, 20, 21, 25, or 26.
- b) The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging
- c) The student operator does not have regular access to the covered vehicle while at school.

Re-verification may be required.

This discount cannot be combined with the Good Student Discount or the Military Away Discount. If eligible for the Good Student Discount and the Student Away at School Discount, the Student Away at School discount will apply.

This discount will apply only to private passenger type vehicles.. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Good Student Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator who is a full time student and one of the following criteria is met:

- a.) Is in the upper 20% of their class
- b.) Maintains a minimum of a "B" or higher average or grade point average (3.0) on a 4 point numeric scale
- c.) Is included in scholastic achievement lists such as Dean's list or Honor Roll

A copy of the student's most recent report card, or other acceptable documentation, within the past 12 months, is required for verification and application of the discount. Re-verification may be required.

This discount cannot be combined with the Student Away at School Discount or the Military Away Discount. If operator is eligible for Good Student and Student Away at School, the Student Away at School Discount will apply.

This discount will apply only to private passenger type vehicles. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† New Business Discount

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com. This discount will apply at new business and then continue on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Driver Simulator Discount

A discount will maybe applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbella. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Paid In Full Discount

A discount will be applied to all coverages for an insured whose automobile policy has been paid in full. For new business, full payment must be made with the down payment. For renewal business, full payment must be made by the first installment due date. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

Agency billed policies and policies with finance company payments do not qualify for the discount.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Continuous Coverage

The premium for Parts 1, 2, 4 and 5 will be reduced following Arbella's verification of a rated operator's eligibility for the continuous coverage discount. The discount shall apply to each rated operator that has been insured without a lapse in coverage under an automobile insurance policy for the 12 month period preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 month period preceding the effective date of the policy.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27. Motorhomes, Trailers, and Motorcycles are not eligible.

To be eligible for the discount when the policy is first written by Arbella, a copy of the coverage selections page confirming coverage up to the effective date of the new policy for any or all of the operator(s) listed on the application must be attached to the new business application submitted to Arbella in accordance with CAR Rule 31.B.5. Rated operators that are not eligible for the continuous coverage discount are:

- a. Operators that have been licensed less than 12 months;
- b. Operators that are new to Massachusetts who cannot demonstrate proof of licensing for the previous 12 months and are assigned to Class 20 or 21 in accordance with rule 28.B of this manual are not eligible for the continuous coverage discount;
- c. Operators assigned as the rated operator on a vehicle according to Rule 28 of this manual when the policy is first written by the company for whom a copy of the prior policy coverage selection page(s) indicating that the operator was insured up to the effective date of the new policy has not been furnished; and

- d. Any operators insured under a policy written by Arbella that is cancelled due to non-payment of premium and results in a lapse in coverage at any time during the policy's term.

2. Verification

Upon timely receipt of the prior policy coverage selections page for an operator that will be a rated operator under the policy, Arbella shall verify that operator's eligibility for the continuous coverage discount using the Uninsured Motorist System of the Registry of Motor Vehicles, direct confirmation of continuous coverage with the prior insurer shown by the prior policy coverage selection page, or other reputable vendors of automobile insurance coverage information.

For rated operators who are new to Massachusetts that can demonstrate licensure for the 12 months preceding the policy effective date, Arbella shall attempt to verify the operator's eligibility for the discount through direct confirmation of continuous coverage with the prior insurer shown by the prior policy coverage selection page, or other vendors of automobile insurance coverage information. If eligibility for the discount cannot be confirmed through any of the verification processes described above, the discount shall not apply.

Continued eligibility for the discount at renewal shall be based on Arbella's internal policy records for the previous 12 months.

This discount only applies to operators assigned to a vehicle in Risk Factor IDs 752-1003.

Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

Low Frequency

The premium for Parts 1, 2, 4 and 5 will be reduced following Arbella's verification of a rated operator's eligibility for the low frequency discount. The discount shall apply to each rated operator that has 4 or less merit rating points as defined in Rule 56 – Safe Driver Insurance Plan, and where a claim payment under any or all of the above coverage parts has not been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27. Motorhomes, Trailers, and Motorcycles are not eligible.

2. Verification

Arbella has elected to use a "short form" verification process as allowed in CAR Rule 31.B.5. Under the short form option, Arbella agrees to verify each rated operator's eligibility for the low frequency discount for each policy solely on the basis of the information used to compute the rated operator's merit rating adjustment under Rule 56 of this manual and the claim payments it makes under the provisions of the policy.

This discount only applies to operators assigned to a vehicle in Risk Factor IDs 752-1003. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

RULE 20. MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis. The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

1. 1990 and Later Model Years: Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
2. 1989 and Earlier Model Years: two steps are required:
 - a) Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b) Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES A.**Non-Symbolled Vehicles**

- For rating of newly announced models for which no symbol is shown, use the rating symbol of the latest corresponding model which is shown until announcement is made.
- For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

ISO 1-27 Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990-2010	ISO 1-75 Symbol	Model Years 2011 & Greater	ISO 1-75 Symbol	Model Years 2011 & Greater
1	0-1600	0-1600	0-6500	1	1-3,000	41	35,001-36,000
2	1601-2100	1601-2100	6501-8000	2	3,001-5,500	42	36,001-37,000
3	2101-2750	2101-2750	8001-9000	3	5,501-8,000	43	37,001-38,000
4	2751-3700	2751-3700	9001-10000	4	8,001-9,000	44	38,001-39,000
5	3701-5000	3701-5000	10001-11250	5	9,001-10,000	45	39,001-40,000
6	5001-6500	5001-6500	11251-12500	6	10001-11,000	46	40,001-41,250
7	6501-8000	6501-8000	12501-13750	7	11,001-12,000	47	41,251-42,500
8	8001-10000	8001-10000	13751-15000	8	12,001-13,000	48	42,501-43,750
10	10001-12500	10001-12500	15001-16250	10	13,001-14,000	49	43,751-45,000
11	12501-15000	12501-15000	16251-17500	11	14,001-15,000	50	45,001-46,250
12	15001-17500	15001-17500	17501-18750	12	15,001-15,625	51	46,251-47,500
13	17501-20000	17501-20000	18751-20000	13	15,626-16,250	52	47,501-48,750
14	20001 & above	20001-24000	20001-22000	14	16,251-16,875	53	48,751-50,000
15		24001-28000	22001-24000	15	16,876-17,500	54	50,001-52,500
16		28001-33000	24001-26000	16	17,501-18,125	55	52,501-55,000
17		33001-39000	26001-28000	17	18,126-18,750	56	55,001-57,500
18		39001-46000	28001-30000	18	18,751-19,375	57	57,501-60,000
19		46001-55000	30001-33000	19	19,376-20,000	58	60,001-65,000
20		55001-65000	33001-36000	20	20,001-20,625	59	65,001-70,000
21		65001 & above	36001-40000	21	20,626-21,250	60	70,001-75,000
22			40001-45000	22	21,251-21,875	61	75,001-80,000
23			45001-50000	23	21,876-22,500	62	80,001-85,000
24			50001-60000	24	22,501-23,125	63	85,001-90,000
25			60001-70000	25	23,126-23,750	64	90,001-95,000
26			70001-80000	26	23,751-24,375	65	95,001-100,000
27			80001 & above	27	24,376-25,000	66	100,001-110,000
				28	25,001-25,625	67	110,001-120,000
				29	25,626-26,250	68	120,001-130,000
				30	26,251-26,875	69	130,001-140,000
				31	26,876-27,500	70	140,001-150,000
				32	27,501-28,125	71	N/A
				33	28,126-28,750	72	N/A
				34	28,751-29,375	73	N/A
				35	29,376-30,000	74	N/A
				36	30,001-31,000	75	N/A
				37	31,001-32,000		
				38	32,001-33,000		
				39	33,001-34,000		
				40	34,001-35,000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above – Model Years 1981 to 2010 only

For model years 1981-2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989 & Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27*		

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the antitheft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)

5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title Coverage not available		

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbols, or may remain the same.

RULE 26. RISK FACTOR ID

For the purposes of this rule, the following definitions apply:

1. Operator - refers to any principal or occasional operator listed on the policy.
2. Loss - refers to any loss surcharged under Arbella's SDIP plan and any identifiable not at fault loss.
3. Not at-fault loss - refers to any identifiable, non-surchargable loss that is valued, net of salvage and subrogation, over \$1,000.

Each vehicle shall be assigned to a Risk Factor ID in order to determine base rates and rating factors for that policy. The Risk Factor ID shall be applied to Parts 1, 2, 4, 5, 7, 8 and 9.

The determination of the appropriate Risk Factor ID is based on objective criteria. The criteria used do not include sex, marital status, race, creed, national origin, religion, age, occupation, income, education, homeownership, rating territory or any credit information contained on a consumer report obtained from a consumer reporting agency.

The criteria which may be considered are:

- Age of the policy
- Age of Vehicle
- Agency Classification
- Annual Mileage
- Billing Type
- Existence of collision coverage
- Existence of comprehensive coverage
- Number of violations
- Number of late premium payments
- Number of losses
- Number of nonpayment cancellation notices
- Number of non-sufficient funds payments
- Number of operators
- Number of private passenger type vehicles
- Operator Years Driving
- Optional Bodily Injury Limits
- Policy Original Effective date
- Prior term assigned tier
- Prior Carrier
- Prior Carrier Lapse
- Prior Optional Bodily Injury Limits
- Prior Risk Factor ID
- Tenure with Agency
- Tenure with Prior Carrier
- Tier result from prior program
- Type of companion policies
- Type of Multi-Car Discount
- Type of property insurance
- Vehicle Inspection Dates

Vehicles are assigned to a Risk Factor ID based on the evaluation of the above criteria. For any vehicle, it is possible to be assigned to one, and only one, Risk Factor.

A Risk Factor ID is assigned at policy inception and at each subsequent renewal for all existing vehicles for a full term. Additional vehicles added mid-term will have a Risk Factor ID assigned for the remainder of the term. Policies originally effective prior to November 1, 2014 may have the application of their risk factor adjusted in order to mitigate customer disruption. Due to underwriting review, the final Risk Factor ID assigned to voluntary risks, may result in a lower Risk Factor ID than the above criteria would indicate.

For Rates and Rating Factors, see Rate Section.

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and

2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Safe Driver Insurance Plan credits or surcharges (SDIP adjustment) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's SDIP adjustment) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and SDIP adjustment of that operator; and

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's SDIP adjustment shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the SDIP adjustment of such operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and SDIP adjustment are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and SDIP adjustment.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be

assigned the operator's class and SDIP adjustment which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the form approved by the Commissioner of Insurance, M-0106-S, Operator Exclusion Form.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operators

Operators will be classified by the amount of use of

an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

B. Operator Classes

Class

10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.

17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.

18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.

20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.

26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. FACTORS BASED ON DRIVING EXPERIENCE

A factor, based on the rated operator's years of driving experience, will be applied to parts 1, 2, 4, 5 and 7 for each insured vehicle. This factor does not apply to motorcycles, motorhomes or antiques.

Refer to the Rate Pages for Length of Driving Experience Factors.

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M- 0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, those vehicle specifically described above and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27B, refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts..

RULE 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only - as defined in Rule 27)

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

† RULE 35. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the SDIP points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a current SDIP designation of 99, 98 or 00. Drivers with SDIP 00 must be licensed for 6 or more years. The premium cost relating to the at-fault accident under Rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured with Arbella or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, SDIP points will not be rated if the following conditions are met:

- 1) There is at least one principal or occasional Eligible Operator listed on the policy.
 - 2) The at-fault accident was caused by a listed Eligible Operator.
 - 3) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
 - 4) The at-fault accident occurred after the initial purchase of the endorsement.*
 - 5) The at-fault accident was reported to us promptly.
 - 6) There are no other accidents being forgiven on the policy.
 - 7) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.
- * For existing policies with the 08/14 edition of Accident Forgiveness endorsement on the expiring policy term, forgiveness for an accident involving an SDIP 98 or experienced SDIP 00 listed operator will be applied upon renewal under the terms and conditions of the 11/15 edition provided the accident occurred during the 8/14 edition policy term preceding the renewal.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness.

A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge.

Use form number 10AR 1273.

RULE 36. SNOWPLOW ENDORSEMENT

The Snowplow Endorsement provides coverage for direct and accidental damage or loss to a snowplow installed in or upon an auto described on the Coverage Selections Page and for which a premium charge is shown for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9).

For the purposes of this endorsement, a snowplow is defined as a device intended for mounting on a vehicle, and used for removing snow and ice from outdoor surfaces.

A snowplow consists of:

- A) Blade
- B) Mechanical, hydraulic or electric drive mechanism for the blade
- C) Attaching Hardware

The provisions of the policy that apply to Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) apply to this endorsement.

Refer to the Miscellaneous Rating Factors page RS-2 or RS-4 for the applicable per policy

charge. Use form number 10AR1278.

RULE 37. ARBELLA CUSTOMER CARE PACKAGE ENDORSEMENT

The Customer Care Package endorsement adds the following additional coverage to voluntary auto policies at no cost when there is applicable coverage on the policy as noted:

- A. New Vehicle Replacement Cost Coverage - Requires Part 9. Comprehensive and either Part 7. Collision or Part 8. Limited Collision.
- B. Enhanced Substitute Transportation Coverage - Up to \$5000 for car rental and up to \$500 for fees. Requires Part 10. Substitute Transportation.
- C. Enhanced Towing and Labor – Requires Part 11. Towing and Labor.
- D. Replacement Coverage on Mechanical Parts – Requires Part 9. Comprehensive and either Part 7. Collision or Part 8. Limited Collision.
- E. Trip Interruption Coverage - Up to \$600 for Transportation, lodging and meal expenses. No deductible applies. Requires Part 9. Comprehensive and either Part 7. Collision or Part 8. Limited Collision.
- F. Rental Vehicle Loss of Income Coverage - Optional Insurance Part 7. Collision or Part 8. Limited Collision, and Part 9. Comprehensive are required. This coverage will pay up to \$35 a day, to a maximum \$500 for loss of income of a rented vehicle while it is being repaired or replaced.
- G. Air Bag Coverage - We will pay to repair or replace an accidentally discharged air bag.
- H. Bail Bonds - Part 5. Optional Bodily Injury to Others is required. We will pay up to \$500 for bail bonds required as a result of an accident including traffic law violations related to the accident.
- I. Seat Belt Death Benefit - We will pay a \$5000 death benefit for the insured and any household member who was properly wearing a seatbelt.

The Customer Care Package endorsement may not be added to MAIP-assigned policies.

Use form number 10AR1259.

RULE 38-A. PET LOVER'S ENDORSEMENT

This Coverage provides up to \$500 for veterinary care for injuries, burial or disposal expenses to a dog or cat. This coverage applies only if the Coverage Selections Page indicates that Part 7, Collision or Part 8, Limited Collision or Part 9, Comprehensive apply to the covered auto.

Refer to the Miscellaneous Rating Factors page RS-2 or RS-4 for the applicable per policy charge.

Use form number 10AR1267.

RULE 38-B. PERSONAL PROPERTY PACKAGE ENDORSEMENT

The Personal Property Package Endorsement adds the following additional coverages to voluntary auto policies when there is applicable coverage on the policy as noted:

- A. Replacement cost up to \$200 for loss of any personal digital assistant devices.
- B. Replacement cost up to \$1,000 for laptops.
- C. Replacement cost up to \$250 for personal belongings replacement.
- D. Replacement cost up to \$250 for a child safety seat.
- E. Glass deductible is waived for glass repair.

Coverage for subparts A, B, C & D applies only if the Coverage Selections Page indicates that Part 7, Collision or Part 8, Limited Collision or Part 9, Comprehensive apply to the covered auto.

Coverage for subpart E only applies if Part 9, Comprehensive applies to the covered auto.

Refer to the Miscellaneous Rating Factors page RS-2 or RS-4 for the applicable per policy charge.

Use form number 10AR1268.

RULE 38-C. AUTO LOAN/LEASE GAP ENDORSEMENT

In the event of a total loss, this coverage provides the balance due on the lease or loan for a covered auto. This coverage applies only if the Coverage Selections Page indicates that Part 7, Collision and Part 9, Comprehensive apply to the covered auto.

Refer to the Miscellaneous Rating Factors page RS-2 & RS-4 for the applicable per vehicle charge.

Use form number 10AR1287.

†RULE 38-D. DISAPPEARING DEDUCTIBLE REWARDS PLUS

The following additional coverage is provided:

Disappearing Deductible Rewards - Earn Deductible Rewards which reduce the Part 7, Collision, Part 8, Limited Collision, or Part 9, Comprehensive, deductible. Starting at \$0, earn \$100 in Deductible Rewards per year up to a maximum of \$500.

By exception, policies with similar coverage that are part of a Qualified Book Roll may start at a Deductible Rewards value greater than \$0 based on their prior policy period.

Collision, Limited Collision and/or Comprehensive is required on at least 1 vehicle. Upon deletion or cancellation of this endorsement, any unused Deductible Rewards will be lost.

This endorsement will not apply to vehicles classified as antiques.

Refer to endorsement for full coverage description and requirements.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge. Use form number 10AR 1292.

RULE 39. MOTOR HOMES/CAMPER BODIES**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pickup and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Massachusetts Safe Driver Insurance Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value, refer to Rate Page R-10 to determine the symbol group using symbol ranges. For Symbol 65 and above use the Symbol 65 rate.
3. Calculating Stated Amount Premiums
 - a. Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - b. Limited Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Multiply the result by the limited collision deductible factor displayed in the rate pages. Divide the results by the appropriate Stated Amount Divisor shown on the Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - c. Comprehensive
Determine the Premium using the Rate for Comprehensive on the Rate pages in the appropriate Risk Factor ID, territory for all classes. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 42 - 43 . RESERVED FOR FUTURE USE

RULE 44 . MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Safe Driver Insurance Plan surcharges or discounts (SDIP adjustment) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's SDIP adjustment. Any motorcycles remaining after assignment of all operators shall be assigned the classification and SDIP adjustment producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any vehicle rated under this rule.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application.

The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle. The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 48. POOR PAYMENT HISTORY FACTOR

A factor will be applied to parts 1-12 for a policy that has two or more notices of cancellation issued for non payment of premium over the previous twelve month period.

Refer to Rule 11 for the application of the factor and refer to the Miscellaneous Rating Factors page for the applicable factor.

This factor does not apply to vehicles in Risk Factor IDs 752-1002.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

Government Workers

If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment:

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Eligibility

This rule is applicable to:

(1) Private Passenger Automobiles as defined in Private Passenger Definition in this manual.

2. Coverages

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions As used in this regulation, the following

words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Reattachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock

fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window. Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing. A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

(3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.

(4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

(1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.

(2) The device must prevent hot-wiring of the car.

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

(1) The primary wire to the ignition coil must be disconnected.

(2) The device must disconnect the starter.

(3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

(4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.

(5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.

(6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

(k) Chip Key

This device allows only the correct ignition key(s) to start the engine. The system prevents the vehicle from being started unless the key to the ignition system enables the correct signal. The three types of systems that qualify are:

- (1) Transponder immobilizer system: system must detect the proper transponder value from the chip in the key in order to start the engine.
- (2) VATS/PASS-Key II system: system must detect the proper resistance value in the key in order to start the engine.
- (3) Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine. This system does not have a chip in the key. The key turns the Passlock cylinder which provides the R-Code.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

† **RULE 56. SAFE DRIVER INSURANCE PLAN**

Driving Experience/Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the rated operator during the policy experience period. The percentage can be either positive or negative. The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment. The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Accident Forgiveness

Accidents used in the computation of the Operator Adjustment Factor will not include those that have been forgiven, consistent with Rule 35 – Accident Forgiveness.

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 Arbella receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Arbella 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 will be combined by Arbella 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, Arbella will submit an SDIP 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 will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Arbella receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Arbella. 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 Arbella. 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, Arbella will submit an SDIP 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 will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

For losses on or after July 1, 2015, an "at-fault" accident is one in which Arbella determines that the involved operator is more than 50% at fault. 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.

For losses prior to July 1, 2015, an "at-fault" accident is one in which Arbella determines that the involved operator is more than 50% at fault. 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 \$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.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at fault accident or traffic violation be reduced below zero. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Merit Rate

The merit rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

Safe Driver Insurance Plan

Calculation of Merit Rating Adjustments
Percentages to Apply to Otherwise Applicable Premiums*

Risk Factor IDs 1-751

Risk Factor IDs 1-751

Experienced Operators
(Rate Class 10, 15 or 30)

Inexperienced Operators
(All Other Rate Classes)

Parts 1, 2, 4 and 5

Part 7

Parts 1, 2, 4 and 5

Part 7

Merit Rating Code

Merit Rating Code	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4 and 5	Part 7
99	17%	17%	NA	NA
98	7%	7%	7%	7%
0	0%	0%	0%	0%
1	0.150	0.150	0.075	0.075
2	0.170	0.170	0.150	0.150
3	0.200	0.200	0.225	0.225
4	0.300	0.300	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

Safe Driver Insurance Plan

Calculation of Merit Rating Adjustments
Percentages to Apply to Otherwise Applicable Premiums*

Risk Factor IDs 752-1002
Experienced Operators
(Rate Class 10, 15 or 30)

Risk Factor IDs 752-1002
Inexperienced Operators
(All Other Rate Classes)

Parts 1, 2, 4 and 5

Part 7

Parts 1, 2, 4 and 5

Part 7

Merit Rating Code		Risk Factor IDs 752-1002 <u>Experienced Operators</u> (Rate Class 10, 15 or 30)		Risk Factor IDs 752-1002 <u>Inexperienced Operators</u> (All Other Rate Classes)	
		<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
99		17%	17%	NA	NA
98		7%	7%	7%	7%
	0	0%	0%	0%	0%
	1	0.150	0.150	0.075	0.075
	2	0.300	0.300	0.150	0.150
	3	0.450	0.450	0.225	0.225
	4	0.600	0.600	0.300	0.300
	5	0.750	0.750	0.375	0.375
	6	0.900	0.900	0.450	0.450
	7	1.050	1.050	0.525	0.525
	8	1.200	1.200	0.600	0.600
	9	1.350	1.350	0.675	0.675
	10	1.500	1.500	0.750	0.750
	11	1.650	1.650	0.825	0.825
	12	1.800	1.800	0.900	0.900
	13	1.950	1.950	0.975	0.975
	14	2.100	2.100	1.050	1.050
	15	2.250	2.250	1.125	1.125
	16	2.400	2.400	1.200	1.200
	17	2.550	2.550	1.275	1.275
	18	2.700	2.700	1.350	1.350
	19	2.850	2.850	1.425	1.425
	20	3.000	3.000	1.500	1.500
	21	3.150	3.150	1.575	1.575
	22	3.300	3.300	1.650	1.650
	23	3.450	3.450	1.725	1.725
	24	3.600	3.600	1.800	1.800
	25	3.750	3.750	1.875	1.875
	26	3.900	3.900	1.950	1.950
	27	4.050	4.050	2.025	2.025
	28	4.200	4.200	2.100	2.100
	29	4.350	4.350	2.175	2.175
	30	4.500	4.500	2.250	2.250
	31	4.650	4.650	2.325	2.325
	32	4.800	4.800	2.400	2.400
	33	4.950	4.950	2.475	2.475
	34	5.100	5.100	2.550	2.550
	35	5.250	5.250	2.625	2.625
	36	5.400	5.400	2.700	2.700
	37	5.550	5.550	2.775	2.775
	38	5.700	5.700	2.850	2.850
	39	5.850	5.850	2.925	2.925
	40	6.000	6.000	3.000	3.000
	41	6.150	6.150	3.075	3.075
	42	6.300	6.300	3.150	3.150
	43	6.450	6.450	3.225	3.225
	44	6.600	6.600	3.300	3.300
	45	6.750	6.750	3.375	3.375

Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

† INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

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 applying the factors shown in the Increased Limits Factors pages to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148
	Motorcycles.....All Territories 1.000							

† **RULE 57. RESERVED FOR FUTURE USE**

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

RULE 59. Book Transfer Transition Factor

A factor may be applied to a new business policy that is part of a qualified book transfer in order to minimize possible rate disruption in placing the customer with Arbella. The factor level applied to the policy will decrease at each applicable renewal in compliance with the Miscellaneous Rating Factors pages.

Vehicles classified as antiques or motorcycles are not eligible.

Refer to Rule 11 for the application of the factor and refer to the Miscellaneous Rating Factors page for the applicable factor.

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

TITLE	FORM NO.
† Accident Forgiveness	10AR 1273 (Ed. 10/16)
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	200 M-0047-S (Ed. 01-89)
Arbella Customer Care Package Endorsement	10AR 1259 (Ed. 04-11)
Auto Loan/Lease GAP Endorsement	10AR 1287 (Ed. 11-13)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	150MM-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	510S M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Disappearing Deductible Rewards Plus	10AR 1292 (Ed. 09-15)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	150B M-0049-S (Ed. 01-77)
\$100 Glass Deductible	50 MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	102 M-0002-S (Ed. 01-77)
Massachusetts Mandatory Endorsement	645 M-0099-S (Ed. 04-12)
† Medical Payments Endorsement	10AR1291/M-109-S (Ed. 10/16)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Operator Exclusion Form	M-0106-S (Ed. 01-01)
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Personal Property Package Endorsement	10AR 1268 (Ed. 05-10)
Personal Vehicle Sharing Exclusion	10AR 1288 (Ed. 06-14)
Pet Lover's Endorsement	10AR 1267 (Ed. 05-10)
Snowplow Endorsement	10AR 1278 (Ed. 10-11)
Stated Amount Coverage	576 MPY-0027-S (Ed. 01-83)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-05)
Transportation of Fellow Employees, Students or Others	101 M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	31 M-0051-S (Ed. 01-06)
Waiver of Deductible Endorsement	213 MPY-0016-S (Ed. 01-83)

**PRIVATE PASSENGER FORMS
ALPHABETICAL INDEX**

Title	Form No.
Annual Mileage Discount	Form 10AR 1195 (Ed. 11-14)
Application for Benefits-Personal Injury Protection	A 3815a
Application for Financial Responsibility Certificate	10AR 1146 (Ed. 01-00)
Application for MA Motor Vehicle Insurance	10AR 1256 (Ed. 04-07)
Arbella Mutual Insurance Company Marketing Partners Discount Form	10AR 1274 (Ed. 10-16)
† Coverage Selections Page	10AR 1172 (Ed. 08-19 & 11-19)
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
Massachusetts Automobile Policy	(2016 Edition)
MA Motor Vehicle Liability Bond	
No Loss Statement	18AR 1246 (Ed. 10-07)
Notice of Suspension of Physical Damage Coverage	Form C (Ed. 3-95)
Notice of Transfer of Insurer	Form 2A 10AR 1077
Statutory Notice of Cancellation	10AR 1052
Statutory Notice of Cancellation	10AR 1060 (Ed. 10-02)
Supplemental Application for MA Motor Vehicle Insurance	10AR 1258 (Ed. 11-13)

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4	Franklin
	Dukes	5	Hampden
	Nantucket	6	Hampshire
	Plymouth	7	Middlesex
1	Berkshire	8	Norfolk
2	Bristol	9	Suffolk
3	Essex		Worcester

CITY OF BOSTON

Definitions	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125,02126)	21	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120,02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A			C		
ABINGTON.....	8	010	CAMBRIDGE.....	11	600
ACTON.....	27	630	CANTON.....	8	711
ACUSHNET.....	7	230	CARLISLE.....	27	672
ADAMS.....	27	110	CARVER.....	7	030
AGAWAM.....	7	420	CHARLEMONT.....	27	472
ALFORD.....	27	170	CHARLESTOWN - Boston (Zip		
AMESBURY.....	2	310	Codes 02128, 02129)....	26	824
AMHERST.....	5	510	CHARLTON.....	4	936
ANDOVER.....	3	311	CHATHAM.....	27	051
ARLINGTON.....	4	610	CHELMSFORD.....	2	612
ASHBURNHAM.....	1	930	CHELSEA.....	16	802
ASHBY.....	1	670	CHESHIRE.....	27	130
ASHFIELD.....	27	470	CHESTER.....	1	440
ASHLAND.....	5	631	CHESTERFIELD.....	27	570
ATHOL.....	3	910	CHICOPEE.....	9	402
ATTLEBORO.....	5	210	CHILMARK.....	27	081
AUBURN.....	6	931	CLARKSBURG.....	27	131
AVON.....	11	730	CLINTON.....	6	911
AYER.....	3	632	COHASSET.....	4	732
B			COLRAIN.....	1	431
BARNSTABLE.....	5	021	CONCORD.....	27	613
BARRE.....	2	932	CONWAY.....	27	473
BECKET.....	2	171	CUMMINGTON.....	27	571
BEDFORD.....	2	633	D		
BELCHERTOWN.....	3	530	DALTON.....	27	132
BELLINGHAM.....	3	731	DANVERS.....	5	313
BELMONT.....	3	611	DARTMOUTH.....	7	211
BERKLEY.....	6	231	DEDHAM.....	8	712
BERLIN.....	27	933	DEERFIELD.....	27	432
BERNARDSTON.....	27	471	DENNIS.....	3	052
BEVERLY.....	5	312	DIGHTON.....	5	232
BILLERICA.....	5	634	DORCHESTER - Boston (Zip		
BLACKSTONE.....	2	934	Codes 02122,		
BLANDFORD.....	3	490	02124, 02125,		
BOLTON.....	1	970	02126).....		2
BOSTON CENTRAL - (Zip Codes			819	
02108-02111,02113-02116,			DOUGLAS.....	2	937
02118, 02133, 02199, 02203,			DOVER.....	2	733
02210, 02215, 02222).....	23	821	DRACUT.....	6	614
BOURNE.....	4	050	DUDLEY.....	3	938
BOXBOROUGH.....	27	671	DUNSTABLE.....	1	673
BOXFORD.....	3	370	DUXBURY.....	3	031
BOYLSTON.....	2	971	E		
BRAINTREE.....	8	710	EAST BOSTON - Boston (Zip		
BREWSTER.....	27	080	Codes 02128, 02129).....	26	824
BRIDGEWATER.....	6	011	EAST BRIDGEWATER.....	6	032
BRIGHTON - Boston (Zip Codes			EAST BROOKFIELD.....	2	973
02134, 02135, 02163).....	24	822	EASTHAM.....	27	082
BRIMFIELD.....	3	491	EASTHAMPTON.....	3	511
BROCKTON.....	45	002	EASTON.....	7	212
BROOKFIELD.....	3	935	EAST LONGMEADOW.....	6	441
BROOKLINE.....	8	702	EDGARTOWN.....	27	053
BUCKLAND.....	27	430	EGREMONT.....	27	172
BURLINGTON.....	4	635	ERVING.....	27	433
			ESSEX.....	2	330
			EVERETT.....	14	602

City or Town	Rating Territory	Statistical Code
F		
FAIRHAVEN.....	7	213
FALL RIVER.....	13	201
FALMOUTH.....	3	054
FITCHBURG.....	7	902
FLORIDA.....	2	173
FOXBOROUGH.....	3	734
FRAMINGHAM.....	9	615
FRANKLIN.....	1	713
FREETOWN.....	5	233
G		
GARDNER.....	3	912
GAY HEAD.....	27	083
GEORGETOWN.....	3	331
GILL.....	27	474
GLOUCESTER.....	5	314
GOSHEN.....	27	573
GOSNOLD.....	27	084
GRAFTON.....	3	913
GRANBY.....	4	574
GRANVILLE.....	2	492
GREAT BARRINGTON.....	1	111
GREENFIELD.....	3	410
GROTON.....	27	636
GROVELAND.....	3	332
H		
HADLEY.....	27	531
HALIFAX.....	5	070
HAMILTON.....	1	333
HAMPDEN.....	5	493
HANCOCK.....	27	174
HANOVER.....	4	033
HANSON.....	5	034
HARDWICK.....	27	939
HARVARD.....	27	974
HARWICH.....	1	055
HATFIELD.....	27	532
HAVERHILL.....	8	302
HAWLEY.....	27	475
HEATH.....	2	476
HINGHAM.....	4	012
HINSDALE.....	2	133
HOLBROOK.....	11	735
HOLDEN.....	3	940
HOLLAND.....	1	494
HOLLISTON.....	2	637
HOLYOKE.....	40	403
HOPEDALE.....	2	941
HOPKINTON.....	27	638
HUBBARDSTON.....	1	942
HUDSON.....	3	616
HULL.....	9	035
HUNTINGTON.....	2	533
HYDE PARK - Boston (Zip Codes 02136).....	20	818
I		
IPSWICH.....	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817
K		
KINGSTON.....	4	036
L		
LAKEVILLE.....	5	037

City or Town	Rating Territory	Statistical Code
LANCASTER.....	2	943
LANESBOROUGH.....	1	134
LAWRENCE.....	44	303
LEE.....	27	135
LEICESTER.....	7	944
LENOX.....	27	136
LEOMINSTER.....	5	914
LEVERETT.....	1	477
LEXINGTON.....	2	617
LEYDEN.....	1	478
LINCOLN.....	1	639
LITTLETON.....	27	640
LONGMEADOW.....	4	442
LOWELL.....	41	601
LUDLOW.....	7	421
LUNENBURG.....	1	945
LYNN.....	43	300
LYNNFIELD.....	7	334
M		
MALDEN.....	14	603
MANCHESTER.....	27	335
MANSFIELD.....	3	214
MARBLEHEAD.....	4	316
MARION.....	3	038
MARLBOROUGH.....	5	618
MARSHFIELD.....	7	039
MASHPEE.....	5	085
MATTAPOISETT.....	3	040
MAYNARD.....	27	620
MEDFIELD.....	27	736
MEDFORD.....	12	604
MEDWAY.....	27	737
MELROSE.....	6	619
MENDON.....	27	946
MERRIMAC.....	3	336
METHUEN.....	10	317
MIDDLEBOROUGH.....	6	013
MIDDLEFIELD.....	1	576
MIDDLETON.....	6	337
MILFORD.....	5	915
MILLBURY.....	4	916
MILLIS.....	27	738
MILLVILLE.....	1	947
MILTON.....	11	714
MONROE.....	1	479
MONSON.....	3	422
MONTAGUE.....	27	411
MONTEREY.....	27	175
MONTGOMERY.....	27	495
MOUNT WASHINGTON.....	27	176
N		
NAHANT.....	8	338
NANTUCKET.....	27	056
NATICK.....	3	621
NEEDHAM.....	2	715
NEW ASHFORD.....	1	177
NEW BEDFORD.....	13	200
NEW BRAINTREE.....	27	975
NEWBURY.....	1	339
NEWBURYPORT.....	1	318
NEW MARLBOROUGH.....	27	178
NEW SALEM.....	27	480
NEWTON.....	6	605
NORFOLK.....	1	739

City or Town	Rating Territory	Statistical Code
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	27	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060

City or Town	Rating Territory	Statistical Code
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923

City or Town	Rating Territory	Statistical Code
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD.....	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON.....	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344
WESTON.....	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip C o d e 02132).....	17	815
WEST SPRINGFIELD.....	10	425
WEST STOCKBRIDGE ..	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN.....	8	17
WILBRAHAM	5	445
WILLIAMSBURG	27	534
W I L L I A M S T O W N.....	27	140
WILMINGTON	4	652
WINCHENDON.....	3	924
WINCHESTER.....	3	625
WINDSOR.....	1	186
WINTROP.....	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM.....	2	743
Y		
YARMOUTH	4	062

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	172	310	196	582	307	527	275	184
2	188	340	220	634	349	572	311	201
3	199	359	234	688	372	618	336	213
4	215	398	241	763	432	686	387	230
5	220	395	275	803	462	724	415	235
6	237	436	273	859	530	773	475	254
7	239	424	300	913	538	822	484	256
8	257	472	308	959	579	862	523	275
9	297	506	351	993	605	895	541	318
10	299	591	394	1057	697	948	627	320
11	289	640	387	1041	700	936	629	309
12	321	614	426	1043	752	937	679	343
13	363	664	457	1044	757	938	682	388
14	407	697	510	1026	783	925	702	435
15	484	774	537	1021	843	920	761	518
16	405	790	700	1002	815	902	734	433
17	308	597	376	1018	602	913	540	330
18	312	779	428	1044	752	938	679	334
19	382	763	507	998	763	899	686	409
20	355	777	477	1035	785	932	706	380
21	433	785	646	1003	826	904	744	463
22	428	785	633	1005	810	906	730	458
23	327	725	506	1018	750	914	675	350
24	328	644	417	1020	672	917	606	351
25	327	730	436	1022	771	920	697	350
26	402	791	559	1001	826	901	741	430
27	150	282	167	525	261	472	233	161
40	376	706	464	1035	735	932	664	402
41	388	701	513	1041	779	936	701	415
42	480	774	553	1031	842	928	758	514
43	431	765	540	1026	842	927	758	461
44	388	805	707	1018	828	914	745	415
45	447	751	536	1027	839	927	752	478

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	65	114	75	211	116	189	106	70
2	72	124	82	230	130	205	115	77
3	78	130	89	248	137	223	122	83
4	81	140	90	273	156	247	139	87
5	83	139	100	287	168	258	152	89
6	89	156	100	306	192	276	172	95
7	90	152	111	327	195	293	174	96
8	97	168	114	342	209	306	188	104
9	112	179	130	354	219	321	196	120
10	113	209	140	370	250	333	225	121
11	111	230	139	366	251	329	228	119
12	118	219	153	366	270	329	243	126
13	135	243	165	366	271	329	246	144
14	151	255	185	359	283	324	252	162
15	173	284	192	359	302	323	271	185
16	151	287	250	349	291	317	263	162
17	115	212	137	365	219	327	195	123
18	116	276	154	366	270	329	243	124
19	139	278	185	347	273	316	247	149
20	132	285	172	364	284	325	252	141
21	157	285	236	349	296	317	267	168
22	155	285	233	351	290	317	262	166
23	118	267	183	355	268	321	242	126
24	122	231	152	358	242	322	219	131
25	121	267	157	359	278	323	249	129
26	149	287	201	349	296	317	267	159
27	57	102	63	189	98	171	89	61
40	138	256	168	364	264	325	238	148
41	139	256	186	366	280	329	251	149
42	174	284	199	360	301	324	271	186
43	155	278	195	360	302	324	271	166
44	140	291	252	355	297	322	267	150
45	161	273	192	360	300	324	270	172

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	287	515	365	1011	625	910	564	307
2	310	541	376	1089	671	983	608	332
3	320	554	399	1132	679	1021	611	342
4	339	579	405	1213	729	1091	651	363
5	339	583	404	1250	771	1128	693	363
6	360	592	429	1262	798	1133	718	385
7	370	602	451	1295	849	1169	763	396
8	374	639	464	1340	853	1207	767	400
9	384	650	462	1363	855	1229	771	411
10	386	663	464	1373	864	1236	776	413
11	383	701	472	1362	857	1228	771	410
12	425	712	505	1396	917	1256	828	455
13	442	711	504	1395	917	1256	828	473
14	464	771	531	1400	950	1261	854	496
15	498	848	565	1421	1027	1279	923	533
16	438	834	561	1388	921	1249	829	469
17	400	771	479	1395	812	1250	732	428
18	440	866	531	1423	923	1283	832	471
19	459	854	549	1382	891	1244	803	491
20	425	849	518	1415	903	1272	812	455
21	502	937	602	1395	1009	1250	906	537
22	630	999	744	1387	1082	1249	972	674
23	383	870	561	1412	934	1271	843	410
24	465	870	559	1420	900	1278	805	498
25	441	946	554	1422	990	1282	893	472
26	528	967	682	1387	1058	1247	952	565
27	279	490	328	959	558	864	502	299
40	409	767	506	1395	877	1250	788	438
41	416	746	527	1395	930	1250	837	445
42	420	805	572	1429	1011	1289	910	449
43	481	828	570	1426	1027	1283	923	515
44	383	813	551	1388	921	1249	828	410
45	490	829	559	1426	1021	1288	915	524

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	29	56	36	98	52	87	47	31
2	30	62	41	103	59	94	52	32
3	31	63	43	113	62	102	56	33
4	34	72	44	127	72	113	63	36
5	34	72	48	132	77	122	69	36
6	40	80	48	145	87	128	79	43
7	41	77	53	150	89	136	80	44
8	42	85	55	158	94	145	86	45
9	48	90	62	163	99	149	89	51
10	48	99	70	167	112	150	101	51
11	50	110	67	163	113	149	102	54
12	53	108	75	165	124	149	110	57
13	61	122	80	165	125	149	112	65
14	67	128	89	162	128	147	113	72
15	81	141	94	162	141	147	125	87
16	90	132	113	154	132	143	122	96
17	52	101	63	167	98	150	87	56
18	62	136	75	162	124	147	110	66
19	70	132	86	157	125	144	112	75
20	70	141	86	162	127	147	113	75
21	94	136	113	158	136	145	123	101
22	92	136	113	157	132	144	122	98
23	52	132	86	157	123	144	109	56
24	53	108	70	157	108	144	98	57
25	62	136	79	162	127	146	113	66
26	73	132	92	157	132	144	122	78
27	29	52	30	87	44	79	41	31
40	61	125	80	162	123	147	109	65
41	62	128	89	163	128	147	113	66
42	79	141	94	162	139	146	124	85
43	73	139	94	161	139	146	124	78
44	80	136	113	157	132	144	122	86
45	75	141	94	163	139	147	124	80

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	262	572	344	1046	579	941	520	280
2	272	580	346	1093	568	986	511	291
3	275	609	371	1113	599	1001	540	294
4	288	632	375	1151	638	1035	573	308
5	291	637	385	1167	670	1050	604	311
6	309	681	409	1202	710	1083	638	331
7	328	697	440	1198	741	1078	668	351
8	336	690	462	1195	740	1077	664	360
9	336	688	438	1191	741	1071	665	360
10	327	703	440	1193	763	1074	685	350
11	354	788	481	1164	773	1045	695	379
12	391	810	506	1167	845	1050	760	418
13	393	733	537	1177	853	1060	767	421
14	437	814	584	1149	892	1034	802	468
15	521	853	630	1143	931	1032	838	557
16	462	826	569	1117	792	1005	714	494
17	368	776	484	1180	734	1064	662	394
18	448	858	571	1152	863	1036	776	479
19	467	873	651	1117	898	1005	808	500
20	496	870	632	1134	895	1021	805	531
21	517	889	726	1126	1017	1012	917	553
22	574	881	746	1115	983	1004	886	614
23	398	882	700	1146	929	1034	837	426
24	436	845	616	1143	866	1032	780	467
25	458	893	675	1165	932	1046	840	490
26	540	890	739	1117	970	1005	870	578
27	248	546	316	1012	537	913	483	265
40	400	768	545	1161	833	1041	751	428
41	372	791	571	1167	876	1051	788	398
42	431	846	651	1162	932	1042	840	461
43	464	842	630	1142	935	1028	842	496
44	419	845	555	1143	792	1032	714	448
45	481	830	633	1146	931	1033	839	515

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2023 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	121	121	121	121	121	121	121	129
2	123	123	123	123	123	123	123	132
3	128	128	128	128	128	128	128	137
4	125	125	125	125	125	125	125	134
5	130	130	130	130	130	130	130	139
6	135	135	135	135	135	135	135	144
7	142	142	142	142	142	142	142	152
8	144	144	144	144	144	144	144	154
9	144	144	144	144	144	144	144	154
10	153	153	153	153	153	153	153	164
11	165	165	165	165	165	165	165	177
12	169	169	169	169	169	169	169	181
13	189	189	189	189	189	189	189	202
14	197	197	197	197	197	197	197	211
15	244	244	244	244	244	244	244	261
16	395	395	395	395	395	395	395	423
17	142	142	142	142	142	142	142	152
18	286	286	286	286	286	286	286	306
19	314	314	314	314	314	314	314	336
20	284	284	284	284	284	284	284	304
21	388	388	388	388	388	388	388	415
22	437	437	437	437	437	437	437	468
23	263	263	263	263	263	263	263	281
24	197	197	197	197	197	197	197	211
25	299	299	299	299	299	299	299	320
26	355	355	355	355	355	355	355	380
27	117	117	117	117	117	117	117	125
40	182	182	182	182	182	182	182	195
41	183	183	183	183	183	183	183	196
42	222	222	222	222	222	222	222	238
43	232	232	232	232	232	232	232	248
44	380	380	380	380	380	380	380	407
45	246	246	246	246	246	246	246	263

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	233	347	280	601	407	541	366	242
2	278	417	343	724	485	652	437	289
3	272	433	319	776	486	698	437	274
4	336	520	376	887	565	798	509	312
5	328	451	398	818	592	736	533	337
6	360	517	435	981	606	883	545	368
7	337	506	397	876	625	788	563	329
8	389	582	445	1023	703	921	633	379
9	420	595	547	1119	770	1007	693	438
10	401	595	515	1036	749	932	674	420
11	505	735	610	1395	915	1256	824	475
12	454	654	539	1189	774	1070	697	475
13	493	703	581	1208	819	1087	737	498
14	511	765	634	1326	881	1193	793	518
15	590	865	711	1331	1000	1198	900	681
16	571	862	711	1377	899	1239	809	588
17	481	700	603	1189	794	1070	715	446
18	660	1020	738	1653	1125	1488	1013	744
19	597	861	842	1547	1052	1392	947	575
20	692	1037	867	1471	1155	1324	1040	812
21	877	1365	1081	1179	1293	1061	1164	870
22	862	1258	976	1156	1027	1040	924	885
23	695	1009	845	1685	1106	1517	995	695
24	474	681	663	1353	785	1218	707	506
25	519	813	620	1370	875	1233	788	641
26	564	898	664	1178	996	1060	896	620
27	225	331	298	556	396	500	356	230
40	628	826	780	1474	1112	1327	1001	531
41	463	692	573	1156	833	1040	750	520
42	748	1054	884	1350	1226	1215	1103	736
43	591	892	693	1372	1071	1235	964	575
44	493	727	674	1288	874	1159	787	517
45	823	1212	948	1113	1169	1002	1052	870

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	75	98	89	156	119	140	107	73
2	81	115	94	169	123	152	111	82
3	92	132	104	215	132	194	119	89
4	101	139	104	209	156	188	140	90
5	102	144	107	199	155	179	140	93
6	111	142	130	235	158	212	142	99
7	139	177	155	283	213	255	192	126
8	135	186	162	278	237	250	213	122
9	167	216	182	340	239	306	215	152
10	145	210	175	293	225	264	203	136
11	204	292	224	453	297	408	267	183
12	173	234	201	342	255	308	230	157
13	233	317	242	465	335	419	302	210
14	258	343	300	483	376	435	338	226
15	231	324	258	446	354	401	319	210
16	295	424	324	570	425	513	383	267
17	188	247	222	362	255	326	230	226
18	312	444	318	610	450	549	405	309
19	251	336	295	505	418	455	376	225
20	332	480	399	675	547	608	492	301
21	384	547	444	790	546	711	491	334
22	377	528	393	731	658	658	592	336
23	286	374	316	556	396	500	356	264
24	187	255	213	385	282	347	254	187
25	232	335	308	509	333	458	300	245
26	246	343	274	472	358	425	322	236
27	66	102	91	141	99	127	89	77
40	315	385	444	630	524	567	472	249
41	218	312	230	426	318	383	286	227
42	379	489	427	771	490	694	441	330
43	252	340	283	514	370	463	333	235
44	199	284	254	408	324	367	292	194
45	426	595	460	917	639	825	575	382

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	360	534	447	1008	691	907	622	380
2	431	608	522	1163	753	1047	678	451
3	408	633	481	1117	766	1005	689	447
4	457	722	502	1189	880	1070	792	464
5	439	622	514	1153	888	1038	799	499
6	487	660	594	1291	893	1162	804	525
7	480	682	569	1167	861	1050	775	489
8	500	713	603	1262	960	1136	864	524
9	548	776	625	1344	982	1210	884	547
10	473	670	566	1248	963	1123	867	502
11	550	836	617	1425	1002	1283	902	566
12	558	821	636	1496	1030	1346	927	575
13	541	757	602	1349	976	1214	878	564
14	598	819	702	1614	1045	1453	941	598
15	629	921	693	1486	1082	1337	974	635
16	579	842	677	1356	961	1220	865	607
17	539	783	661	1336	914	1202	823	510
18	597	888	653	1502	1116	1352	1004	642
19	547	739	738	1343	952	1209	857	515
20	600	879	731	1560	1048	1404	943	652
21	679	948	793	1661	1266	1495	1139	674
22	672	901	855	1628	1258	1465	1132	728
23	585	795	712	1451	1061	1306	955	574
24	582	822	782	1540	1041	1386	937	656
25	611	871	665	1555	1151	1400	1036	643
26	615	906	715	1665	1090	1499	981	590
27	360	506	446	919	688	827	619	361
40	433	561	537	1083	788	975	709	389
41	453	678	532	1142	828	1028	745	519
42	471	642	535	1187	815	1068	734	466
43	666	932	744	1601	1178	1441	1060	627
44	485	666	601	1164	848	1048	763	507
45	638	862	724	1620	1301	1458	1171	642

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	40	58	47	101	68	91	61	41
2	47	70	58	122	81	110	73	49
3	46	72	54	130	82	117	74	47
4	57	88	64	149	95	134	86	53
5	55	76	66	137	99	123	89	57
6	61	87	73	165	102	149	92	62
7	57	85	67	147	105	132	95	56
8	66	98	75	172	119	155	107	64
9	71	100	92	189	130	170	117	73
10	68	101	87	175	126	158	113	71
11	84	124	103	235	154	212	139	80
12	76	110	91	200	130	180	117	80
13	82	119	97	203	138	183	124	84
14	86	129	106	224	149	202	134	87
15	99	145	119	223	168	201	151	115
16	96	145	120	232	151	209	136	99
17	81	117	102	200	133	180	120	76
18	111	171	124	278	190	250	171	125
19	101	145	141	260	177	234	159	96
20	117	174	146	247	194	222	175	136
21	147	229	182	198	218	178	196	147
22	145	212	165	194	173	175	156	150
23	117	170	143	282	185	254	167	117
24	79	114	112	228	132	205	119	85
25	88	136	104	230	147	207	132	108
26	95	151	112	198	167	178	150	105
27	38	55	50	94	67	85	60	39
40	105	139	132	248	187	223	168	89
41	77	117	97	194	140	175	126	87
42	125	178	149	227	206	204	185	124
43	99	150	116	231	180	208	162	97
44	83	122	113	217	147	195	132	87
45	139	204	159	187	197	168	177	147

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	453	948	568	1730	957	1556	860	448
2	448	959	571	1804	903	1624	813	468
3	479	1004	646	1840	988	1655	888	478
4	498	1045	655	1900	1018	1708	916	473
5	504	1053	638	1860	1106	1672	995	478
6	537	1124	676	1916	1130	1723	1017	506
7	541	1151	730	1980	1223	1781	1101	557
8	583	1138	804	1906	1220	1715	1098	527
9	553	1136	763	1966	1223	1769	1101	575
10	540	1163	728	1972	1258	1775	1132	525
11	614	1300	796	1919	1275	1727	1148	560
12	681	1337	833	1930	1398	1736	1258	680
13	651	1169	887	1942	1358	1749	1223	622
14	722	1342	1015	1898	1473	1706	1325	715
15	908	1483	1039	1893	1539	1703	1385	813
16	763	1366	909	1844	1308	1659	1177	772
17	606	1281	842	1880	1214	1691	1094	585
18	744	1419	944	1901	1374	1712	1237	764
19	770	1444	1038	1844	1484	1659	1336	766
20	823	1443	1045	1874	1478	1686	1331	799
21	855	1467	1199	1959	1621	1763	1459	992
22	950	1453	1190	1842	1623	1657	1462	1234
23	656	1404	1116	1896	1483	1705	1334	737
24	716	1398	1017	1893	1435	1703	1291	690
25	756	1475	1114	1923	1541	1730	1386	768
26	939	1468	1219	1844	1601	1659	1443	1030
27	429	902	552	1616	887	1454	799	428
40	636	1269	901	1913	1377	1722	1239	650
41	592	1260	911	1861	1395	1673	1255	617
42	712	1349	1038	1916	1486	1723	1338	730
43	764	1388	1039	1889	1545	1697	1393	746
44	671	1348	915	1893	1308	1703	1177	644
45	796	1371	1047	1896	1539	1705	1385	814

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
07/01/2020 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	119	119	119	119	119	119	119	119
2	116	116	116	116	116	116	116	116
3	127	127	127	127	127	127	127	127
4	119	119	119	119	119	119	119	119
5	128	128	128	128	128	128	128	128
6	132	132	132	132	132	132	132	132
7	139	139	139	139	139	139	139	139
8	144	144	144	144	144	144	144	144
9	141	141	141	141	141	141	141	141
10	151	151	151	151	151	151	151	151
11	154	154	154	154	154	154	154	154
12	166	166	166	166	166	166	166	166
13	186	186	186	186	186	186	186	186
14	186	186	186	186	186	186	186	186
15	230	230	230	230	230	230	230	230
16	356	356	356	356	356	356	356	356
17	139	139	139	139	139	139	139	139
18	259	259	259	259	259	259	259	259
19	285	285	285	285	285	285	285	285
20	257	257	257	257	257	257	257	257
21	350	350	350	350	350	350	350	350
22	396	396	396	396	396	396	396	396
23	249	249	249	249	249	249	249	249
24	186	186	186	186	186	186	186	186
25	282	282	282	282	282	282	282	282
26	323	323	323	323	323	323	323	323
27	112	112	112	112	112	112	112	112
40	179	179	179	179	179	179	179	179
41	173	173	173	173	173	173	173	173
42	209	209	209	209	209	209	209	209
43	220	220	220	220	220	220	220	220
44	344	344	344	344	344	344	344	344
45	221	221	221	221	221	221	221	221

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

**ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

RISK FACTOR IDs 1-751			RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)		Part 3 (U-1)	Part 12 (U-2)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
20/40	\$22	\$0	20/40	\$27	\$0
20/50	24	1	20/50	28	0
25/50	25	3	25/50	29	1
25/60	29	4	25/60	30	1
30/60	30	10	30/60	32	3
30/70	30	11	30/70	32	3
35/80	30	18	35/80	33	4
45/45	31	29	45/45	35	6
50/50	31	32	50/50	37	7
50/100	31	33	50/100	37	7
100/100	32	70	100/100	44	20
100/150	32	72	100/150	45	20
100/200	32	72	100/200	45	21
100/300	33	73	100/300	45	21
100/500	33	75	100/500	45	23
150/300	36	125	150/300	48	47
200/200	41	161	200/200	51	64
200/300	41	162	200/300	51	65
200/400	41	163	200/400	51	66
200/500	41	176	200/500	51	67
250/500	42	196	250/500	53	81
250/1000	43	212	250/1000	54	88
300/300	44	271	300/300	59	112
300/500	44	276	300/500	60	117
500/500	61	506	500/500	78	219
500/1000	62	523	500/1000	79	226

RISK FACTOR IDs 1-751		RISK FACTOR IDs 752-1002	
	Part 6 (D)		Part 6 (D)
<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
5000	\$30	5000	\$37
10000	41	10000	56
15000	50	15000	72
20000	53	20000	79
25000	61	25000	88
50000	69	50000	103
100000	80	100000	122

ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 RISK FACTOR ID FACTORS

RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor
1	0.500	48	0.772	95	0.819	142	0.866	189	0.913	236	0.960	283	1.007	330	1.054	377	1.101
2	0.510	49	0.773	96	0.820	143	0.867	190	0.914	237	0.961	284	1.008	331	1.055	378	1.102
3	0.520	50	0.774	97	0.821	144	0.868	191	0.915	238	0.962	285	1.009	332	1.056	379	1.103
4	0.530	51	0.775	98	0.822	145	0.869	192	0.916	239	0.963	286	1.010	333	1.057	380	1.104
5	0.540	52	0.776	99	0.823	146	0.870	193	0.917	240	0.964	287	1.011	334	1.058	381	1.105
6	0.550	53	0.777	100	0.824	147	0.871	194	0.918	241	0.965	288	1.012	335	1.059	382	1.106
7	0.560	54	0.778	101	0.825	148	0.872	195	0.919	242	0.966	289	1.013	336	1.060	383	1.107
8	0.570	55	0.779	102	0.826	149	0.873	196	0.920	243	0.967	290	1.014	337	1.061	384	1.108
9	0.580	56	0.780	103	0.827	150	0.874	197	0.921	244	0.968	291	1.015	338	1.062	385	1.109
10	0.590	57	0.781	104	0.828	151	0.875	198	0.922	245	0.969	292	1.016	339	1.063	386	1.110
11	0.600	58	0.782	105	0.829	152	0.876	199	0.923	246	0.970	293	1.017	340	1.064	387	1.111
12	0.610	59	0.783	106	0.830	153	0.877	200	0.924	247	0.971	294	1.018	341	1.065	388	1.112
13	0.620	60	0.784	107	0.831	154	0.878	201	0.925	248	0.972	295	1.019	342	1.066	389	1.113
14	0.630	61	0.785	108	0.832	155	0.879	202	0.926	249	0.973	296	1.020	343	1.067	390	1.114
15	0.640	62	0.786	109	0.833	156	0.880	203	0.927	250	0.974	297	1.021	344	1.068	391	1.115
16	0.650	63	0.787	110	0.834	157	0.881	204	0.928	251	0.975	298	1.022	345	1.069	392	1.116
17	0.660	64	0.788	111	0.835	158	0.882	205	0.929	252	0.976	299	1.023	346	1.070	393	1.117
18	0.670	65	0.789	112	0.836	159	0.883	206	0.930	253	0.977	300	1.024	347	1.071	394	1.118
19	0.680	66	0.790	113	0.837	160	0.884	207	0.931	254	0.978	301	1.025	348	1.072	395	1.119
20	0.690	67	0.791	114	0.838	161	0.885	208	0.932	255	0.979	302	1.026	349	1.073	396	1.120
21	0.700	68	0.792	115	0.839	162	0.886	209	0.933	256	0.980	303	1.027	350	1.074	397	1.121
22	0.710	69	0.793	116	0.840	163	0.887	210	0.934	257	0.981	304	1.028	351	1.075	398	1.122
23	0.720	70	0.794	117	0.841	164	0.888	211	0.935	258	0.982	305	1.029	352	1.076	399	1.123
24	0.730	71	0.795	118	0.842	165	0.889	212	0.936	259	0.983	306	1.030	353	1.077	400	1.124
25	0.740	72	0.796	119	0.843	166	0.890	213	0.937	260	0.984	307	1.031	354	1.078	401	1.125
26	0.750	73	0.797	120	0.844	167	0.891	214	0.938	261	0.985	308	1.032	355	1.079	402	1.126
27	0.751	74	0.798	121	0.845	168	0.892	215	0.939	262	0.986	309	1.033	356	1.080	403	1.127
28	0.752	75	0.799	122	0.846	169	0.893	216	0.940	263	0.987	310	1.034	357	1.081	404	1.128
29	0.753	76	0.800	123	0.847	170	0.894	217	0.941	264	0.988	311	1.035	358	1.082	405	1.129
30	0.754	77	0.801	124	0.848	171	0.895	218	0.942	265	0.989	312	1.036	359	1.083	406	1.130
31	0.755	78	0.802	125	0.849	172	0.896	219	0.943	266	0.990	313	1.037	360	1.084	407	1.131
32	0.756	79	0.803	126	0.850	173	0.897	220	0.944	267	0.991	314	1.038	361	1.085	408	1.132
33	0.757	80	0.804	127	0.851	174	0.898	221	0.945	268	0.992	315	1.039	362	1.086	409	1.133
34	0.758	81	0.805	128	0.852	175	0.899	222	0.946	269	0.993	316	1.040	363	1.087	410	1.134
35	0.759	82	0.806	129	0.853	176	0.900	223	0.947	270	0.994	317	1.041	364	1.088	411	1.135
36	0.760	83	0.807	130	0.854	177	0.901	224	0.948	271	0.995	318	1.042	365	1.089	412	1.136
37	0.761	84	0.808	131	0.855	178	0.902	225	0.949	272	0.996	319	1.043	366	1.090	413	1.137
38	0.762	85	0.809	132	0.856	179	0.903	226	0.950	273	0.997	320	1.044	367	1.091	414	1.138
39	0.763	86	0.810	133	0.857	180	0.904	227	0.951	274	0.998	321	1.045	368	1.092	415	1.139
40	0.764	87	0.811	134	0.858	181	0.905	228	0.952	275	0.999	322	1.046	369	1.093	416	1.140
41	0.765	88	0.812	135	0.859	182	0.906	229	0.953	276	1.000	323	1.047	370	1.094	417	1.141
42	0.766	89	0.813	136	0.860	183	0.907	230	0.954	277	1.001	324	1.048	371	1.095	418	1.142
43	0.767	90	0.814	137	0.861	184	0.908	231	0.955	278	1.002	325	1.049	372	1.096	419	1.143
44	0.768	91	0.815	138	0.862	185	0.909	232	0.956	279	1.003	326	1.050	373	1.097	420	1.144
45	0.769	92	0.816	139	0.863	186	0.910	233	0.957	280	1.004	327	1.051	374	1.098	421	1.145
46	0.770	93	0.817	140	0.864	187	0.911	234	0.958	281	1.005	328	1.052	375	1.099	422	1.146
47	0.771	94	0.818	141	0.865	188	0.912	235	0.959	282	1.006	329	1.053	376	1.100	423	1.147

ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 RISK FACTOR ID FACTORS

RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor
424	1.148	471	1.195	518	1.242	565	1.640	612	2.110	659	2.580	706	3.050	753	0.751	800	0.798
425	1.149	472	1.196	519	1.243	566	1.650	613	2.120	660	2.590	707	3.060	754	0.752	801	0.799
426	1.150	473	1.197	520	1.244	567	1.660	614	2.130	661	2.600	708	3.070	755	0.753	802	0.800
427	1.151	474	1.198	521	1.245	568	1.670	615	2.140	662	2.610	709	3.080	756	0.754	803	0.801
428	1.152	475	1.199	522	1.246	569	1.680	616	2.150	663	2.620	710	3.090	757	0.755	804	0.802
429	1.153	476	1.200	523	1.247	570	1.690	617	2.160	664	2.630	711	3.100	758	0.756	805	0.803
430	1.154	477	1.201	524	1.248	571	1.700	618	2.170	665	2.640	712	3.110	759	0.757	806	0.804
431	1.155	478	1.202	525	1.249	572	1.710	619	2.180	666	2.650	713	3.120	760	0.758	807	0.805
432	1.156	479	1.203	526	1.250	573	1.720	620	2.190	667	2.660	714	3.130	761	0.759	808	0.806
433	1.157	480	1.204	527	1.260	574	1.730	621	2.200	668	2.670	715	3.140	762	0.760	809	0.807
434	1.158	481	1.205	528	1.270	575	1.740	622	2.210	669	2.680	716	3.150	763	0.761	810	0.808
435	1.159	482	1.206	529	1.280	576	1.750	623	2.220	670	2.690	717	3.160	764	0.762	811	0.809
436	1.160	483	1.207	530	1.290	577	1.760	624	2.230	671	2.700	718	3.170	765	0.763	812	0.810
437	1.161	484	1.208	531	1.300	578	1.770	625	2.240	672	2.710	719	3.180	766	0.764	813	0.811
438	1.162	485	1.209	532	1.310	579	1.780	626	2.250	673	2.720	720	3.190	767	0.765	814	0.812
439	1.163	486	1.210	533	1.320	580	1.790	627	2.260	674	2.730	721	3.200	768	0.766	815	0.813
440	1.164	487	1.211	534	1.330	581	1.800	628	2.270	675	2.740	722	3.210	769	0.767	816	0.814
441	1.165	488	1.212	535	1.340	582	1.810	629	2.280	676	2.750	723	3.220	770	0.768	817	0.815
442	1.166	489	1.213	536	1.350	583	1.820	630	2.290	677	2.760	724	3.230	771	0.769	818	0.816
443	1.167	490	1.214	537	1.360	584	1.830	631	2.300	678	2.770	725	3.240	772	0.770	819	0.817
444	1.168	491	1.215	538	1.370	585	1.840	632	2.310	679	2.780	726	3.250	773	0.771	820	0.818
445	1.169	492	1.216	539	1.380	586	1.850	633	2.320	680	2.790	727	3.260	774	0.772	821	0.819
446	1.170	493	1.217	540	1.390	587	1.860	634	2.330	681	2.800	728	3.270	775	0.773	822	0.820
447	1.171	494	1.218	541	1.400	588	1.870	635	2.340	682	2.810	729	3.280	776	0.774	823	0.821
448	1.172	495	1.219	542	1.410	589	1.880	636	2.350	683	2.820	730	3.290	777	0.775	824	0.822
449	1.173	496	1.220	543	1.420	590	1.890	637	2.360	684	2.830	731	3.300	778	0.776	825	0.823
450	1.174	497	1.221	544	1.430	591	1.900	638	2.370	685	2.840	732	3.310	779	0.777	826	0.824
451	1.175	498	1.222	545	1.440	592	1.910	639	2.380	686	2.850	733	3.320	780	0.778	827	0.825
452	1.176	499	1.223	546	1.450	593	1.920	640	2.390	687	2.860	734	3.330	781	0.779	828	0.826
453	1.177	500	1.224	547	1.460	594	1.930	641	2.400	688	2.870	735	3.340	782	0.780	829	0.827
454	1.178	501	1.225	548	1.470	595	1.940	642	2.410	689	2.880	736	3.350	783	0.781	830	0.828
455	1.179	502	1.226	549	1.480	596	1.950	643	2.420	690	2.890	737	3.360	784	0.782	831	0.829
456	1.180	503	1.227	550	1.490	597	1.960	644	2.430	691	2.900	738	3.370	785	0.783	832	0.830
457	1.181	504	1.228	551	1.500	598	1.970	645	2.440	692	2.910	739	3.380	786	0.784	833	0.831
458	1.182	505	1.229	552	1.510	599	1.980	646	2.450	693	2.920	740	3.390	787	0.785	834	0.832
459	1.183	506	1.230	553	1.520	600	1.990	647	2.460	694	2.930	741	3.400	788	0.786	835	0.833
460	1.184	507	1.231	554	1.530	601	2.000	648	2.470	695	2.940	742	3.410	789	0.787	836	0.834
461	1.185	508	1.232	555	1.540	602	2.010	649	2.480	696	2.950	743	3.420	790	0.788	837	0.835
462	1.186	509	1.233	556	1.550	603	2.020	650	2.490	697	2.960	744	3.430	791	0.789	838	0.836
463	1.187	510	1.234	557	1.560	604	2.030	651	2.500	698	2.970	745	3.440	792	0.790	839	0.837
464	1.188	511	1.235	558	1.570	605	2.040	652	2.510	699	2.980	746	3.450	793	0.791	840	0.838
465	1.189	512	1.236	559	1.580	606	2.050	653	2.520	700	2.990	747	3.460	794	0.792	841	0.839
466	1.190	513	1.237	560	1.590	607	2.060	654	2.530	701	3.000	748	3.470	795	0.793	842	0.840
467	1.191	514	1.238	561	1.600	608	2.070	655	2.540	702	3.010	749	3.480	796	0.794	843	0.841
468	1.192	515	1.239	562	1.610	609	2.080	656	2.550	703	3.020	750	3.490	797	0.795	844	0.842
469	1.193	516	1.240	563	1.620	610	2.090	657	2.560	704	3.030	751	3.500	798	0.796	845	0.843
470	1.194	517	1.241	564	1.630	611	2.100	658	2.570	705	3.040	752	3.500	799	0.797	846	0.844

ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 RISK FACTOR ID FACTORS

RFID	Factor	RFID	Factor	RFID	Factor	RFID	Factor
847	0.845	894	0.892	941	0.939	988	0.986
848	0.846	895	0.893	942	0.940	989	0.987
849	0.847	896	0.894	943	0.941	990	0.988
850	0.848	897	0.895	944	0.942	991	0.989
851	0.849	898	0.896	945	0.943	992	0.990
852	0.850	899	0.897	946	0.944	993	0.991
853	0.851	900	0.898	947	0.945	994	0.992
854	0.852	901	0.899	948	0.946	995	0.993
855	0.853	902	0.900	949	0.947	996	0.994
856	0.854	903	0.901	950	0.948	997	0.995
857	0.855	904	0.902	951	0.949	998	0.996
858	0.856	905	0.903	952	0.950	999	0.997
859	0.857	906	0.904	953	0.951	1000	0.998
860	0.858	907	0.905	954	0.952	1001	0.999
861	0.859	908	0.906	955	0.953	1002	1.000
862	0.860	909	0.907	956	0.954		
863	0.861	910	0.908	957	0.955		
864	0.862	911	0.909	958	0.956		
865	0.863	912	0.910	959	0.957		
866	0.864	913	0.911	960	0.958		
867	0.865	914	0.912	961	0.959		
868	0.866	915	0.913	962	0.960		
869	0.867	916	0.914	963	0.961		
870	0.868	917	0.915	964	0.962		
871	0.869	918	0.916	965	0.963		
872	0.870	919	0.917	966	0.964		
873	0.871	920	0.918	967	0.965		
874	0.872	921	0.919	968	0.966		
875	0.873	922	0.920	969	0.967		
876	0.874	923	0.921	970	0.968		
877	0.875	924	0.922	971	0.969		
878	0.876	925	0.923	972	0.970		
879	0.877	926	0.924	973	0.971		
880	0.878	927	0.925	974	0.972		
881	0.879	928	0.926	975	0.973		
882	0.880	929	0.927	976	0.974		
883	0.881	930	0.928	977	0.975		
884	0.882	931	0.929	978	0.976		
885	0.883	932	0.930	979	0.977		
886	0.884	933	0.931	980	0.978		
887	0.885	934	0.932	981	0.979		
888	0.886	935	0.933	982	0.980		
889	0.887	936	0.934	983	0.981		
890	0.888	937	0.935	984	0.982		
891	0.889	938	0.936	985	0.983		
892	0.890	939	0.937	986	0.984		
893	0.891	940	0.938	987	0.985		

ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Length of Driving Experience Factors

<u>Years of Driving Experience</u>	<u>RFID 1-55</u>	<u>RFID 56-70</u>	<u>RFID 71-85</u>	<u>RFID 86-146</u>	<u>RFID 147-164</u>	<u>RFID 165-236</u>	<u>RFID 237-301</u>	<u>RFID 302-426</u>	<u>RFID 427-1002</u>
00 to 04	1.050	1.075	1.075	1.075	1.100	1.100	1.050	1.000	1.000
05 to 06	1.050	1.075	1.075	1.075	1.100	1.100	1.050	1.000	1.000
07 to 09	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.000	1.000
10 to 14	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.000	1.000
15 to 19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20 to 24	0.975	0.975	0.975	0.975	0.975	1.000	1.000	1.000	1.000
25 to 29	0.975	0.975	0.975	0.975	0.975	1.000	1.000	1.000	1.000
30 to 34	0.975	0.975	0.975	0.975	0.975	1.000	1.000	1.000	1.000
35 to 39	0.975	0.975	0.975	0.975	0.975	1.000	1.000	1.000	1.000
40 to 44	0.975	0.975	0.975	0.975	0.975	1.000	1.000	1.000	1.000
45 to 49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.000	1.000
51 to 54	1.100	1.100	1.100	1.100	1.100	1.100	1.050	1.000	1.000
55 to 59	1.100	1.100	1.100	1.100	1.100	1.100	1.050	1.000	1.000
60 to 64	1.125	1.125	1.125	1.125	1.125	1.100	1.050	1.000	1.000
65 to 69	1.150	1.150	1.150	1.150	1.150	1.100	1.050	1.000	1.000
70 to 74	1.150	1.150	1.150	1.150	1.150	1.100	1.050	1.000	1.000
75 to 79	1.150	1.150	1.150	1.150	1.150	1.100	1.050	1.000	1.000
80 to 84	1.150	1.150	1.150	1.150	1.150	1.100	1.050	1.000	1.000

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 5 - Bodily Injury**

<u>Limits*</u> <u>Per Person/Accident</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 1-751</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 752-1002</u>
20/40	1.000	1.00
25/50	1.050	1.07
35/80	1.200	1.19
50/100	1.300	1.31
100/300	1.425	1.65
200/400	1.610	2.10
250/500	1.650	2.25

*Limits not shown - refer to company

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 4 - Property Damage Liability**

<u>Limit*</u>	<u>Increased Limit Factors RFIDs 1-751</u>	<u>Increased Limit Factors RFIDs 752-1002</u>
5,000	1.000	1.000
10,000	1.204	1.378
15,000	1.220	1.398
25,000	1.242	1.417
35,000	1.254	1.429
50,000	1.265	1.442
100,000	1.280	1.468
150,000	1.292	1.472
200,000	1.303	1.475
250,000	1.309	1.478
300,000	1.314	1.480
400,000	1.323	1.484
500,000	1.329	1.487

*Limits not shown - refer to company

**Stated Amount Symbols and Divisors
Comprehensive & Collision**

Value Range		Symbol	Divisor *
Low	High		
1	3,000	01	15
3,001	5,500	02	43
5,501	8,000	03	68
8,001	9,000	04	85
9,001	10,000	05	95
10,001	11,000	06	105
11,001	12,000	07	115
12,001	13,000	08	125
13,001	14,000	10	135
14,001	15,000	11	145
15,001	15,625	12	153
15,626	16,250	13	159
16,251	16,875	14	166
16,876	17,500	15	172
17,501	18,125	16	178
18,126	18,750	17	184
18,751	19,375	18	191
19,376	20,000	19	197
20,001	20,625	20	203
20,626	21,250	21	209
21,251	21,875	22	216
21,876	22,500	23	222
22,501	23,125	24	228
23,126	23,750	25	234
23,751	24,375	26	241
24,376	25,000	27	247
25,001	25,625	28	253
25,626	26,250	29	259
26,251	26,875	30	266
26,876	27,500	31	272
27,501	28,125	32	278
28,126	28,750	33	284
28,751	29,375	34	291
29,376	30,000	35	297
30,001	31,000	36	305
31,001	32,000	37	315
32,001	33,000	38	325
33,001	34,000	39	335
34,001	35,000	40	345
35,001	36,000	41	355
36,001	37,000	42	365
37,001	38,000	43	375
38,001	39,000	44	385
39,001	40,000	45	395
40,001	41,250	46	406
41,251	42,500	47	419
42,501	43,750	48	431
43,751	45,000	49	444
45,001	46,250	50	456
46,251	47,500	51	469
47,501	48,750	52	481
48,751	50,000	53	494
50,001	52,500	54	513
52,501	55,000	55	538
55,001	57,500	56	563
57,501	60,000	57	588
60,001	65,000	58	625
65,001	70,000	59	675
70,001	75,000	60	725
75,001	80,000	61	775
80,001	85,000	62	825
85,001	90,000	63	875
90,001	95,000	64	925
95,001	100,000	65	975

* [Average of Range] / 100

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 1-751
Manual Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$8	\$13	\$12
2	\$10	\$8	\$14	\$13
3	\$11	\$9	\$14	\$13
4	\$12	\$10	\$15	\$14
5	\$13	\$11	\$18	\$15
6	\$14	\$11	\$19	\$17
7	\$14	\$12	\$20	\$18
8	\$14	\$11	\$18	\$17
9	\$14	\$11	\$19	\$17
10	\$19	\$14	\$24	\$23
11	\$18	\$14	\$23	\$22
12	\$21	\$17	\$29	\$25
13	\$21	\$17	\$28	\$25
14	\$23	\$19	\$32	\$30
15	\$36	\$29	\$50	\$44
16	\$44	\$35	\$59	\$54
17	\$32	\$25	\$43	\$40
18	\$32	\$25	\$43	\$40
19	\$32	\$25	\$43	\$40
20	\$32	\$25	\$43	\$40
21	\$32	\$25	\$43	\$40
22	\$32	\$25	\$43	\$40
23	\$32	\$25	\$43	\$40
24	\$32	\$25	\$43	\$40
25	\$32	\$25	\$43	\$40
26	\$32	\$25	\$43	\$40
27	\$8	\$7	\$11	\$10
40	\$23	\$18	\$31	\$28
41	\$23	\$19	\$32	\$30
42	\$34	\$28	\$46	\$42
43	\$32	\$25	\$42	\$40
44	\$39	\$31	\$51	\$47
45	\$32	\$25	\$44	\$41

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$1	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$2	\$1	\$2	\$2
7	\$2	\$1	\$2	\$2
8	\$2	\$1	\$2	\$2
9	\$2	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$3	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$5	\$4	\$7	\$6
17	\$4	\$3	\$5	\$5
18	\$4	\$3	\$5	\$5
19	\$4	\$3	\$5	\$5
20	\$4	\$3	\$5	\$5
21	\$4	\$3	\$5	\$5
22	\$4	\$3	\$5	\$5
23	\$4	\$3	\$5	\$5
24	\$4	\$3	\$5	\$5
25	\$4	\$3	\$5	\$5
26	\$4	\$3	\$5	\$5
27	\$1	\$1	\$1	\$1
40	\$3	\$2	\$3	\$3
41	\$3	\$2	\$4	\$3
42	\$4	\$3	\$5	\$5
43	\$4	\$3	\$5	\$4
44	\$4	\$3	\$6	\$5
45	\$4	\$3	\$5	\$5

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 1-751

Manual Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$10	\$17	\$14
2	\$14	\$10	\$18	\$14
3	\$14	\$10	\$18	\$15
4	\$15	\$12	\$20	\$17
5	\$18	\$13	\$23	\$19
6	\$19	\$14	\$23	\$20
7	\$20	\$14	\$24	\$21
8	\$18	\$13	\$23	\$20
9	\$19	\$14	\$23	\$20
10	\$24	\$18	\$32	\$26
11	\$23	\$17	\$30	\$25
12	\$29	\$21	\$35	\$31
13	\$28	\$20	\$35	\$31
14	\$32	\$23	\$41	\$34
15	\$48	\$35	\$62	\$53
16	\$59	\$42	\$75	\$64
17	\$43	\$31	\$55	\$47
18	\$43	\$31	\$55	\$47
19	\$43	\$31	\$55	\$47
20	\$43	\$31	\$55	\$47
21	\$43	\$31	\$55	\$47
22	\$43	\$31	\$55	\$47
23	\$43	\$31	\$55	\$47
24	\$43	\$31	\$55	\$47
25	\$43	\$31	\$55	\$47
26	\$43	\$31	\$55	\$47
27	\$11	\$8	\$14	\$12
40	\$31	\$22	\$39	\$32
41	\$32	\$23	\$41	\$34
42	\$46	\$33	\$59	\$50
43	\$42	\$31	\$54	\$46
44	\$51	\$36	\$65	\$56
45	\$44	\$32	\$56	\$47

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	\$2	\$3	\$4	\$6
3	\$2	\$3	\$5	\$6
4	\$3	\$4	\$5	\$6
5	\$3	\$4	\$6	\$7
6	\$3	\$5	\$6	\$8
7	\$3	\$5	\$6	\$8
8	\$3	\$4	\$6	\$7
9	\$3	\$5	\$6	\$8
10	\$4	\$6	\$8	\$10
11	\$4	\$6	\$8	\$10
12	\$5	\$7	\$9	\$12
13	\$5	\$7	\$9	\$11
14	\$5	\$8	\$11	\$13
15	\$8	\$12	\$15	\$20
16	\$10	\$14	\$19	\$23
17	\$7	\$11	\$14	\$18
18	\$7	\$11	\$14	\$18
19	\$7	\$11	\$14	\$18
20	\$7	\$11	\$14	\$18
21	\$7	\$11	\$14	\$18
22	\$7	\$11	\$14	\$18
23	\$7	\$11	\$14	\$18
24	\$7	\$11	\$14	\$18
25	\$7	\$11	\$14	\$18
26	\$7	\$11	\$14	\$18
27	\$2	\$3	\$4	\$4
40	\$5	\$7	\$10	\$12
41	\$5	\$8	\$10	\$13
42	\$8	\$11	\$14	\$19
43	\$7	\$10	\$14	\$17
44	\$8	\$13	\$17	\$21
45	\$7	\$11	\$14	\$18

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 1-751

Manual Rates

**Part 4 - Property Damage
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$9	\$15	\$14
2	\$11	\$9	\$14	\$14
3	\$12	\$10	\$16	\$14
4	\$13	\$10	\$17	\$16
5	\$14	\$12	\$20	\$18
6	\$14	\$12	\$20	\$18
7	\$15	\$12	\$20	\$18
8	\$16	\$13	\$22	\$20
9	\$19	\$15	\$27	\$23
10	\$19	\$14	\$26	\$23
11	\$20	\$15	\$27	\$23
12	\$23	\$18	\$32	\$29
13	\$27	\$21	\$36	\$32
14	\$30	\$23	\$39	\$36
15	\$30	\$23	\$40	\$36
16	\$32	\$25	\$41	\$38
17	\$39	\$31	\$51	\$47
18	\$39	\$31	\$51	\$47
19	\$39	\$31	\$51	\$47
20	\$39	\$31	\$51	\$47
21	\$39	\$31	\$51	\$47
22	\$39	\$31	\$51	\$47
23	\$39	\$31	\$51	\$47
24	\$39	\$31	\$51	\$47
25	\$39	\$31	\$51	\$47
26	\$39	\$31	\$51	\$47
27	\$10	\$8	\$14	\$13
40	\$18	\$14	\$25	\$22
41	\$31	\$23	\$41	\$37
42	\$28	\$22	\$37	\$33
43	\$30	\$23	\$40	\$36
44	\$26	\$20	\$35	\$32
45	\$30	\$23	\$40	\$36

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Part 6 - Medical Payments
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$71
\$750	\$77
\$1,000	\$82
\$2,000	\$101
\$5,000	\$146
\$10,000	\$212
\$15,000	\$263
\$20,000	\$302
\$25,000	\$334
\$50,000	\$348

**Part 3 - Uninsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$21
20/50	\$22
25/50	\$23
35/80	\$24
50/100	\$28
100/300	\$32
250/500	\$38
500/500	\$48

**Part 12 - Underinsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$5
35/80	\$16
50/100	\$32
100/300	\$77
250/500	\$254
500/500	\$448

Notes:

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.
- (2) Parts 3 & 12 premium for additional available limits can be found on pages R-14.6 & R-14.7.

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 1-751

Manual Rates

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*	
	Experienced Operators	All Groups
1	\$1.49	
2	\$1.55	
3	\$1.62	
4	\$1.85	
5	\$2.13	
6	\$1.89	
7	\$2.28	
8	\$2.45	
9	\$2.77	
10	\$3.02	
11	\$2.61	
12	\$3.39	
13	\$3.60	
14	\$5.67	
15	\$6.14	
16	\$6.11	
17	\$5.77	
18	\$5.77	
19	\$5.77	
20	\$5.77	
21	\$5.77	
22	\$5.77	
23	\$5.77	
24	\$5.77	
25	\$5.77	
26	\$5.77	
27	\$1.32	
40	\$3.58	
41	\$3.42	
42	\$4.34	
43	\$6.16	
44	\$4.55	
45	\$5.75	

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$25
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$11
\$2,000	\$16

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$5
\$300	\$500 deductible premium (Part 8) + \$3
\$1,000	61.7% of \$500 deductible premium (Part 8)
\$2,000	40.9% of \$500 deductible premium (Part 8)

Motorcycle Age Factors

Age Group	Based on Model Year (MY) **	Collision Factor
1	Current MY	1.000
2	1st Preceding	0.930
3	2nd Preceding	0.860
4	3rd Preceding	0.790
5	4th Preceding	0.720
6	5th Preceding	0.650
7	6th Preceding	0.580
8	All Other	0.510

** The current model year changes October 1, regardless of the actual date the models are introduced.

* Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 1-751

Manual Rates

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.68
2	\$0.61
3	\$0.72
4	\$0.84
5	\$0.82
6	\$0.99
7	\$1.40
8	\$1.69
9	\$1.89
10	\$2.14
11	\$2.09
12	\$2.81
13	\$2.97
14	\$4.02
15	\$4.48
16	\$6.59
17	\$8.90
18	\$8.90
19	\$8.90
20	\$8.90
21	\$8.90
22	\$8.90
23	\$8.90
24	\$8.90
25	\$8.90
26	\$8.90
27	\$0.59
40	\$2.35
41	\$2.72
42	\$3.73
43	\$4.09
44	\$5.45
45	\$3.91

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	61.1% of \$500 deductible premium
\$2,000	55.8% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Motorcycle Age Factors

Age Group	Based on Model Year (MY) **	Comprehensive Factor
1	Current MY	1.000
2	1st Preceding	0.910
3	2nd Preceding	0.810
4	3rd Preceding	0.720
5	4th Preceding	0.620
6	5th Preceding	0.530
7	6th Preceding	0.440
8	All Other	0.340

** The current model year changes October 1, regardless of the actual date the models are introduced.

* Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
Arbella Mutual Insurance Company

Applicable to Coverage U-1 (Uninsured Motorists) Rates for Motorcycles Risk Factor IDs 1-751
Rated in the Private Passenger Automobile Manual

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T P E R	40	21	23	23	24	25													
	45	22	23	23	24	25													
	50	22	23	23	24	25	28												
	60	22	23	23	24	25	28												
	70	22	23	23	24	25	28												
	80	22	23	23	24	25	28												
	100	22	23	23	24	26	28	32											
	150	22	23	23	24	26	28	32	34										
	200	22	23	23	24	26	28	32	34	37									
	250	22	23	23	25	26	28	32	34	37	38								
A C C I D E N T	300	22	23	23	25	26	28	32	34	37	38	40							
	350	22	23	24	25	26	28	32	34	37	38	41							
	400						28	32	34	37	38	41	44						
	500						29	32	34	37	38	41	44	48					
	600						29	32	34	37	38	41	45	50	59				
	700						29	32	34	37	38	41	45	52	59	59			
	800						29	32	34	37	38	41	45	54	59	59	61		
	900						29	32	34	37	38	41	45	55	59	59	61	62	
	1000						29	32	34	37	39	41	45	57	59	59	61	62	63

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	26
750/750	60

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
Arbella Mutual Insurance Company

Applicable to Coverage U-2 (Underinsured Motorists) Rates for Motorcycles Risk Factor IDs 1-751
Rated in the Private Passenger Automobile Manual

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	0	5	11	15	20													
	45	1	5	11	15	20													
	50	1	5	11	15	20	30												
	60	1	6	12	16	21	31												
	70	1	6	12	16	21	31												
	80	2	6	12	16	22	31												
	100	2	7	13	17	22	32	73											
	150	2	7	13	18	23	32	74	147										
	200	3	8	14	18	23	33	76	149	203									
	250	3	8	14	19	23	33	76	151	205	248								
300	3	9	14	19	24	34	77	153	207	248	298								
350	3	9	14	19	24	35	78	155	209	250	300								
400						35	79	156	211	252	302	383							
500						36	82	158	212	254	305	386	448						
600						36	83	159	213	257	308	389	500	657					
700						37	84	160	215	259	310	390	542	658	673				
800						38	86	162	216	261	312	392	580	659	674	688			
900						38	86	163	218	262	313	393	613	660	675	688	699		
1000						38	87	164	219	264	314	395	643	660	675	689	700	710	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	25
750/750	681

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 1-751
Manual Rates

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Group Definitions

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50 per disablement	\$8
\$100 per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Age Rate Factors

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 752-1002
Manual Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$9	\$14	\$13
2	\$11	\$9	\$15	\$14
3	\$12	\$10	\$15	\$14
4	\$13	\$11	\$17	\$16
5	\$14	\$12	\$20	\$17
6	\$15	\$12	\$21	\$19
7	\$16	\$13	\$22	\$20
8	\$15	\$12	\$20	\$19
9	\$15	\$12	\$21	\$19
10	\$21	\$16	\$27	\$25
11	\$20	\$15	\$26	\$24
12	\$23	\$19	\$32	\$28
13	\$23	\$19	\$31	\$28
14	\$26	\$21	\$36	\$33
15	\$40	\$32	\$55	\$49
16	\$49	\$39	\$66	\$60
17	\$36	\$28	\$48	\$44
18	\$36	\$28	\$48	\$44
19	\$36	\$28	\$48	\$44
20	\$36	\$28	\$48	\$44
21	\$36	\$28	\$48	\$44
22	\$36	\$28	\$48	\$44
23	\$36	\$28	\$48	\$44
24	\$36	\$28	\$48	\$44
25	\$36	\$28	\$48	\$44
26	\$36	\$28	\$48	\$44
27	\$9	\$8	\$12	\$11
40	\$25	\$20	\$34	\$31
41	\$26	\$21	\$35	\$33
42	\$38	\$31	\$51	\$47
43	\$35	\$28	\$47	\$44
44	\$43	\$34	\$57	\$52
45	\$36	\$28	\$49	\$45

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$1	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$2	\$1	\$2	\$2
7	\$2	\$1	\$2	\$2
8	\$2	\$1	\$2	\$2
9	\$2	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$3	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$6	\$4	\$8	\$7
17	\$4	\$3	\$6	\$6
18	\$4	\$3	\$6	\$6
19	\$4	\$3	\$6	\$6
20	\$4	\$3	\$6	\$6
21	\$4	\$3	\$6	\$6
22	\$4	\$3	\$6	\$6
23	\$4	\$3	\$6	\$6
24	\$4	\$3	\$6	\$6
25	\$4	\$3	\$6	\$6
26	\$4	\$3	\$6	\$6
27	\$1	\$1	\$1	\$1
40	\$3	\$2	\$3	\$3
41	\$3	\$2	\$4	\$3
42	\$4	\$3	\$6	\$6
43	\$4	\$3	\$6	\$4
44	\$4	\$3	\$7	\$6
45	\$4	\$3	\$6	\$6

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 752-1002

Manual Rates

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$11	\$19	\$15
2	\$15	\$11	\$20	\$16
3	\$15	\$11	\$20	\$17
4	\$17	\$13	\$22	\$19
5	\$20	\$14	\$25	\$21
6	\$21	\$15	\$26	\$22
7	\$22	\$15	\$27	\$23
8	\$20	\$14	\$25	\$22
9	\$21	\$15	\$26	\$22
10	\$27	\$20	\$35	\$29
11	\$26	\$19	\$33	\$28
12	\$32	\$23	\$39	\$34
13	\$31	\$22	\$39	\$34
14	\$36	\$25	\$46	\$38
15	\$53	\$39	\$69	\$59
16	\$65	\$47	\$83	\$71
17	\$48	\$34	\$61	\$52
18	\$48	\$34	\$61	\$52
19	\$48	\$34	\$61	\$52
20	\$48	\$34	\$61	\$52
21	\$48	\$34	\$61	\$52
22	\$48	\$34	\$61	\$52
23	\$48	\$34	\$61	\$52
24	\$48	\$34	\$61	\$52
25	\$48	\$34	\$61	\$52
26	\$48	\$34	\$61	\$52
27	\$12	\$9	\$15	\$13
40	\$34	\$24	\$43	\$36
41	\$35	\$25	\$45	\$38
42	\$51	\$37	\$65	\$56
43	\$47	\$34	\$60	\$51
44	\$57	\$40	\$72	\$62
45	\$49	\$35	\$62	\$52

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	\$2	\$3	\$4	\$7
3	\$2	\$3	\$5	\$7
4	\$3	\$4	\$5	\$7
5	\$3	\$4	\$7	\$8
6	\$3	\$5	\$7	\$9
7	\$3	\$5	\$7	\$9
8	\$3	\$4	\$7	\$8
9	\$3	\$5	\$7	\$9
10	\$4	\$7	\$9	\$11
11	\$4	\$7	\$9	\$11
12	\$5	\$8	\$10	\$13
13	\$5	\$8	\$10	\$12
14	\$5	\$9	\$12	\$14
15	\$9	\$13	\$17	\$22
16	\$11	\$15	\$21	\$26
17	\$8	\$12	\$15	\$20
18	\$8	\$12	\$15	\$20
19	\$8	\$12	\$15	\$20
20	\$8	\$12	\$15	\$20
21	\$8	\$12	\$15	\$20
22	\$8	\$12	\$15	\$20
23	\$8	\$12	\$15	\$20
24	\$8	\$12	\$15	\$20
25	\$8	\$12	\$15	\$20
26	\$8	\$12	\$15	\$20
27	\$2	\$3	\$4	\$4
40	\$5	\$8	\$11	\$13
41	\$5	\$9	\$11	\$14
42	\$9	\$12	\$16	\$21
43	\$8	\$11	\$15	\$19
44	\$9	\$14	\$19	\$23
45	\$8	\$12	\$15	\$20

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 752-1002
Manual Rates

Part 4 - Property Damage
Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$10	\$17	\$15
2	\$12	\$10	\$16	\$15
3	\$13	\$11	\$18	\$16
4	\$14	\$11	\$19	\$18
5	\$16	\$13	\$22	\$20
6	\$16	\$13	\$22	\$20
7	\$17	\$13	\$22	\$20
8	\$18	\$14	\$24	\$22
9	\$21	\$17	\$30	\$26
10	\$21	\$16	\$29	\$25
11	\$22	\$17	\$30	\$26
12	\$26	\$20	\$35	\$32
13	\$30	\$23	\$40	\$36
14	\$33	\$25	\$43	\$40
15	\$33	\$25	\$44	\$40
16	\$35	\$28	\$46	\$42
17	\$43	\$34	\$57	\$52
18	\$43	\$34	\$57	\$52
19	\$43	\$34	\$57	\$52
20	\$43	\$34	\$57	\$52
21	\$43	\$34	\$57	\$52
22	\$43	\$34	\$57	\$52
23	\$43	\$34	\$57	\$52
24	\$43	\$34	\$57	\$52
25	\$43	\$34	\$57	\$52
26	\$43	\$34	\$57	\$52
27	\$11	\$9	\$15	\$14
40	\$20	\$16	\$28	\$24
41	\$34	\$26	\$45	\$41
42	\$31	\$24	\$41	\$37
43	\$33	\$25	\$44	\$40
44	\$29	\$22	\$39	\$35
45	\$33	\$26	\$44	\$40

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Part 6 - Medical Payments
Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$79
\$750	\$86
\$1,000	\$91
\$2,000	\$112
\$5,000	\$162
\$10,000	\$235
\$15,000	\$292
\$20,000	\$336
\$25,000	\$371
\$50,000	\$387

Part 3 - Uninsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$24
25/50	\$25
35/80	\$27
50/100	\$31
100/300	\$36
250/500	\$42
500/500	\$53

Part 12 - Underinsured Motorists
Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$6
35/80	\$18
50/100	\$35
100/300	\$85
250/500	\$282
500/500	\$498

Notes:

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 752-1002
Manual Rates

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*	
	Experienced Operators	All Groups
1	\$1.65	
2	\$1.72	
3	\$1.80	
4	\$2.06	
5	\$2.37	
6	\$2.10	
7	\$2.53	
8	\$2.72	
9	\$3.08	
10	\$3.36	
11	\$2.90	
12	\$3.77	
13	\$4.00	
14	\$6.30	
15	\$6.82	
16	\$6.79	
17	\$6.41	
18	\$6.41	
19	\$6.41	
20	\$6.41	
21	\$6.41	
22	\$6.41	
23	\$6.41	
24	\$6.41	
25	\$6.41	
26	\$6.41	
27	\$1.47	
40	\$3.98	
41	\$3.80	
42	\$4.82	
43	\$6.84	
44	\$5.06	
45	\$6.39	

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$25
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$11
\$2,000	\$16

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$5
\$300	\$500 deductible premium (Part 8) + \$3
\$1,000	61.7% of \$500 deductible premium (Part 8)
\$2,000	40.9% of \$500 deductible premium (Part 8)

Motorcycle Age Factors

Age Group	Based on Model Year (MY) **	Collision Factor
1	Current MY	1.000
2	1st Preceding	0.930
3	2nd Preceding	0.860
4	3rd Preceding	0.790
5	4th Preceding	0.720
6	5th Preceding	0.650
7	6th Preceding	0.580
8	All Other	0.510

** The current model year changes October 1, regardless of the actual date the models are introduced.

- * Determine motorcycle Collision rates by the following procedure:
- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
 - Multiply the value determined in (a) by the rate per \$100 for its territory.
 - Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL

Arbella Mutual Insurance Company

Motorcycles Rated with Risk Factor IDs 752-1002

Manual Rates

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value* All Groups
1	\$0.76
2	\$0.68
3	\$0.80
4	\$0.93
5	\$0.91
6	\$1.10
7	\$1.55
8	\$1.88
9	\$2.10
10	\$2.38
11	\$2.32
12	\$3.12
13	\$3.30
14	\$4.47
15	\$4.98
16	\$7.32
17	\$9.89
18	\$9.89
19	\$9.89
20	\$9.89
21	\$9.89
22	\$9.89
23	\$9.89
24	\$9.89
25	\$9.89
26	\$9.89
27	\$0.66
40	\$2.61
41	\$3.02
42	\$4.14
43	\$4.54
44	\$6.05
45	\$4.34

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	61.1% of \$500 deductible premium
\$2,000	55.8% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Motorcycle Age Factors

Age Group	Based on Model Year (MY) **	Comprehensive Factor
1	Current MY	1.000
2	1st Preceding	0.910
3	2nd Preceding	0.810
4	3rd Preceding	0.720
5	4th Preceding	0.620
6	5th Preceding	0.530
7	6th Preceding	0.440
8	All Other	0.340

** The current model year changes October 1, regardless of the actual date the models are introduced.

* Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
Arbella Mutual Insurance Company

Applicable to Coverage U-1 (Uninsured Motorists) Rates for Motorcycles Risk Factor IDs 752-1002
Rated in the Private Passenger Automobile Manual

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T P E R	40	23	25	26	27	28													
	45	24	25	26	27	28													
	50	24	25	26	27	28	31												
	60	24	25	26	27	28	31												
	70	24	25	26	27	28	31												
	80	24	25	26	27	28	31												
	100	24	25	26	27	29	31	36											
	150	24	25	26	27	29	31	36	38										
	200	24	25	26	27	29	31	36	38	41									
	250	24	25	26	28	29	31	36	38	41	42								
A C C I D E N T	300	24	25	26	28	29	31	36	38	41	42	44							
	350	24	26	27	28	29	31	36	38	41	42	45							
	400						31	36	38	41	42	45	49						
	500						32	36	38	41	42	45	49	53					
	600						32	36	38	41	42	45	50	56	65				
	700						32	36	38	41	42	45	50	58	65	66			
	800						32	36	38	41	42	45	50	60	65	66	68		
	900						32	36	38	41	42	45	50	61	65	66	68	69	
	1000						32	36	38	41	43	45	50	63	65	66	68	69	70

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	29
750/750	67

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
Arbella Mutual Insurance Company

Applicable to Coverage U-2 (Underinsured Motorists) Rates for Motorcycles Risk Factor IDs 752-1002
Rated in the Private Passenger Automobile Manual

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T P E R	40	0	6	12	17	22													
	45	1	6	12	17	22													
	50	1	6	12	17	22	33												
	60	1	7	13	18	23	34												
	70	1	7	13	18	23	34												
	80	2	7	13	18	24	34												
	100	2	8	14	19	24	35	81											
	150	2	8	14	20	25	35	82	163										
	200	3	9	15	20	26	37	84	165	226									
	250	3	9	15	21	26	37	84	168	228	275								
A C C I D E N T	300	3	10	15	21	27	38	85	170	230	276	331							
	350	3	10	15	21	27	39	87	172	232	278	333							
	400						39	88	173	234	280	335	425						
	500						40	91	176	235	282	339	429	498					
	600						40	92	177	237	285	342	432	555	730				
	700						41	93	178	239	288	344	433	602	731	748			
	800						42	95	180	240	290	347	435	644	732	749	764		
	900						42	96	181	242	291	348	437	681	733	750	764	777	
	1000						42	97	182	243	293	349	439	714	733	750	765	778	789

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	28
750/750	757

MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
Arbella Mutual Insurance Company
Motorcycles Rated with Risk Factor IDs 752-1002
Manual Rates

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Group Definitions

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50 per disablement	\$8
\$100 per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Age Rate Factors

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**Arbella Mutual Massachusetts Private Passenger Automobile
Motorcycle Increased Limits Factors
Part 5 - Bodily Injury**

<u>Limits*</u> <u>Per Person/Accident</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 1-751</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 752-1002</u>
20/40	1.00	1.00
25/50	1.06	1.06
35/80	1.18	1.18
50/100	1.29	1.29
100/300	1.57	1.57
200/400	2.01	2.01
250/500	2.16	2.16

*Limits not shown - refer to company

**Arbella Mutual Massachusetts Private Passenger Automobile
Motorcycle Increased Limits Factors
Part 4 - Property Damage Liability**

<u>Limit*</u>	<u>Increased Limit Factors RFIDs 1-751</u>	<u>Increased Limit Factors RFIDs 752-1002</u>
5,000	1.000	1.000
10,000	1.240	1.240
15,000	1.254	1.254
25,000	1.268	1.268
35,000	1.279	1.279
50,000	1.290	1.290
100,000	1.300	1.300
150,000	1.308	1.308
200,000	1.316	1.316
250,000	1.319	1.319
300,000	1.323	1.323
400,000	1.329	1.329
500,000	1.333	1.333

*Limits not shown - refer to company

Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number

Angel Motorcycle School, Fitchburg	(200185)
Big Boar Inc., Dartmouth	(135959)
Boston Harley Davidson, Revere	(200508)
Central Massachusetts Safety Council, W. Boylston	(60055)
Husky Riding Academy, North Quincy MA	(200648)
Massachusetts Motorcycle School, LLC Dunstable, MA	(200315)
Mass Motorcycle School, LLC (* Harley Davidson Riding Academy), Dunstable, MA	(200777)
Motorcycle Safe Riding Project, Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Rider Skills of New England, Southbridge	(200207)
Sheldon's Harley-Davidson/Buell, Auburn	(200523)
Streetwise Cycle School, Boston	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

Miscellaneous Rating Factors - Risk Factor IDs 1-751

DEDUCTIBLES (RULE 16)						
Deductibles:	\$0*	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Collision:	Not Available	0.17**	1.00	0.63	0.48	Not Applicable
Limited Collision:	\$8*	\$5*	1.00	0.54	0.32	Not Applicable
Comprehensive:	Not Available	0.03**	1.00	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages						
*Flat charge added to \$500 Deductible rate		\$300 Deductible - \$10				
**Charges based on \$500 Deductible Premium		\$500 Deductible - \$13				
***Applies to otherwise determined premium		\$1,000 Deductible - \$16				
Collision Waiver of Deductible Charges:		\$2,000 Deductible - \$25				

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
† Private Passenger:	\$60	\$95	\$161	\$330
Motorcycle:	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9			
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Account Credit	For policy effective dates 02/15/20 and later:			
	13% all coverages (With an active Arbella Umbrella policy regardless of additional companion policies)			
	10% all coverages (With an active additional personal lines HO3, HO6, or Dwelling Fire policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan, United Property & Casualty Insurance Company, CHUBB or through a carrier that does not write auto business in MA)			
	10% all coverages (With an active additional personal lines HO3 Homeowners policy written through Spinnaker Insurance Company)			
	5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO4, policy written through the MA Fair Plan, United Property & Casualty Insurance Company, or through a carrier that does not write auto business in MA)			
	Children of Arbella insureds receiving the Account Credit may also receive the account credit while residing with their parents.			
	If original new business effective date prior to 11/01/14:			
	10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company)			
	5% all coverages (With an active HO3, HO4, HO5 or HO6 Homeowners policy written with a carrier that does not write auto business in MA)			
Loyalty	1% All Coverages			
New Business Discount	For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5, and 7			
Good Student	5% Parts 1,2,4,5,7 & 9			
Military Away	10% Parts 1,2,4,5,7& 9			
Marketing Partners	6% All Coverages			
Paid in Full Discount	For policies effective 1/1/19 and later 6% All Coverages			
Multi-Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9			

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
Fire	<u>Actual Cash Value</u>
Fire & Theft	10% of Comprehensive Premium
Fire, Theft & C.A.C.	70% of Comprehensive Premium
Rates reflect per vehicle charge.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
Rates reflect per vehicle charge.							

TOWING AND LABOR (RULE 33)	\$50 per Disablement	\$100 per Disablement
Private Passenger and Motorcycle:	\$8	\$16
Rates Reflect per vehicle charge.		

† ACCIDENT FORGIVENESS (RULE 35)
\$75 per policy charge.

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.07. Per policy charge.

BOOK TRANSFER TRANSITION FACTOR (RULE 59)			
Level	Factor	Level	Factor
10	0.90	5	0.95
9	0.91	4	0.96
8	0.92	3	0.97
7	0.93	2	0.98
6	0.94	1	0.99
		Subsequent years	1.00

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Deductibles:						
Collision:	Not Available	.12**	1.00	.68	.53	Not Applicable
Limited Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Comprehensive:	Not Available	.01**	1.00	.54	.48	0.86
Including Fire, Theft and Combined Additional Coverages						
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450Max	\$30/Day \$900Max	\$45/Day \$1350Max	\$100/Day \$3000Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Account Credit	For policies effective 02/15/20 and later:			
	13% all coverages (With an active Arbella Umbrella policy regardless of additional companion policies)			
	10% all coverages (With an active additional personal lines HO3, HO6, or Dwelling Fire policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan, United Property & Casualty Insurance Company, CHUBB or through a carrier that does not write auto business in MA)			
	10% all coverages (With an active additional personal lines HO3 Homeowners policy written through Spinnaker Insurance Company)			
	5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO4 policy written through the Fair Plan, United Property & Casualty Insurance Company, or through a carrier that does not write auto business in MA)			
	Children of Arbella insureds receiving the Account Credit may also receive the account credit while residing with their parents.			
Multi Car: Individual/Spouse	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
New Business Discount	For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Paid in Full Discount	For policies effective 1/1/19 and later 6% All Coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
Fire	<u>Actual Cash Value</u>
Fire & Theft	10% of Comprehensive Premium
Fire, Theft & C.A.C.	70% of Comprehensive Premium
Rates reflect per vehicle charge.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%
Rates reflect per vehicle charge.							

TOWING AND LABOR (RULE 33)	\$50 per Disablement	\$100 per Disablement
Private Passenger and Motorcycle:	\$8	\$16
Rates Reflect per vehicle charge.		

† ACCIDENT FORGIVENESS (RULE 35)
\$75 per policy charge.

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

BOOK TRANSFER TRANSITION FACTOR (RULE 59)			
Level	Factor	Level	Factor
10	0.90	5	0.95
9	0.91	4	0.96
8	0.92	3	0.97
7	0.93	2	0.98
6	0.94	1	0.99
		Subsequent years	1

Massachusetts Private Passenger Automobile Insurance Rates
2023 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002
Model Year / Symbol Factors (Rule 20)
Part 9 \$500 Deductible (Comprehensive)

Model Year / Symbol ⁽¹⁾	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol ⁽²⁾	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 & Prior ⁽³⁾
1	0.615	0.610	0.605	0.600	0.595	0.590	0.585	0.580	0.575	0.570	0.565	0.560	0.555	0.552	1	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.461	0.451	0.423
2	0.659	0.654	0.649	0.644	0.639	0.634	0.629	0.624	0.619	0.614	0.609	0.604	0.599	0.594	2	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.489	0.478	0.448
3	0.690	0.685	0.680	0.675	0.670	0.665	0.660	0.655	0.650	0.645	0.640	0.635	0.630	0.625	3	0.639	0.623	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.518	0.507	0.475
4	0.722	0.717	0.712	0.707	0.702	0.697	0.692	0.687	0.682	0.677	0.672	0.667	0.662	0.657	4	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.551	0.538	0.504
5	0.770	0.764	0.758	0.752	0.746	0.740	0.734	0.728	0.722	0.716	0.710	0.704	0.698	0.692	5	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.584	0.570	0.533
6	0.807	0.801	0.795	0.789	0.783	0.777	0.771	0.765	0.759	0.753	0.747	0.741	0.735	0.729	6	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.620	0.605	0.566
7	0.827	0.821	0.815	0.809	0.803	0.797	0.791	0.785	0.779	0.773	0.767	0.761	0.755	0.749	7	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.658	0.644	0.602
8	0.846	0.840	0.834	0.828	0.822	0.816	0.810	0.804	0.798	0.792	0.786	0.780	0.774	0.768	8	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.700	0.684	0.639
10	0.901	0.894	0.887	0.880	0.873	0.866	0.859	0.852	0.845	0.838	0.831	0.824	0.817	0.810	10	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.746	0.728	0.680
11	0.946	0.939	0.932	0.925	0.918	0.911	0.904	0.897	0.890	0.883	0.876	0.869	0.862	0.855	11	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.793	0.774	0.723
12	0.970	0.963	0.956	0.949	0.942	0.935	0.928	0.921	0.914	0.907	0.900	0.893	0.886	0.879	12	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.844	0.824	0.769
13	1.003	0.995	0.987	0.979	0.971	0.963	0.955	0.947	0.939	0.932	0.925	0.918	0.911	0.903	13	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.898	0.877	0.818
14	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.959	0.951	0.943	0.935	0.928	14	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.957	0.935	0.870
15	1.057	1.049	1.041	1.033	1.025	1.017	1.009	1.001	0.993	0.985	0.977	0.969	0.961	0.954	15	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	1.021	0.995	0.927
16	1.084	1.076	1.068	1.060	1.052	1.044	1.036	1.028	1.020	1.012	1.004	0.996	0.988	0.980	16	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.087	1.061	0.988
17	1.111	1.103	1.095	1.087	1.079	1.071	1.063	1.055	1.047	1.039	1.031	1.023	1.015	1.007	17	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.160	1.131	1.053

* For symbols 18 and higher, refer to Rule 22.
 ** For model years 1989 and prior, refer to Rule 20.
 The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.
 (Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)
 (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.
 (3) For model years 1989 and prior refer to Rule 20

Miscellaneous Motor Vehicles – RFIDs 1-751

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (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% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
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% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		

<p>Motorcycles, etc. (Rule 44)</p> <p>Use 2013 AIB Advisory rates and discount all coverages by 10%.</p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>

Miscellaneous Motor Vehicles – RFIDs 752-1002

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (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% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

Motorcycles, etc. (Rule 44)

Use 2013 AIB Advisory rates.

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts

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