

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
06/01/2019 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	223	363	265	615	416	554	374	242
2	257	420	322	755	483	680	435	271
3	260	448	328	811	493	730	444	253
4	325	485	372	942	577	848	519	303
5	310	448	383	845	597	761	537	301
6	345	532	451	995	621	896	559	359
7	331	514	403	974	654	877	589	313
8	385	615	434	1109	687	998	618	373
9	417	611	556	1180	819	1062	737	431
10	398	628	540	1158	786	1042	707	408
11	484	756	607	1457	873	1311	786	452
12	439	679	544	1267	824	1140	742	474
13	484	711	626	1296	915	1166	824	481
14	533	837	679	1268	967	1141	870	552
15	564	893	703	1227	1027	1104	924	666
16	529	885	741	1189	888	1070	799	554
17	474	740	647	1239	858	1115	772	461
18	558	1018	764	1499	1128	1349	1015	660
19	593	867	799	1359	1047	1223	942	578
20	623	1105	831	1382	1174	1244	1057	753
21	733	1207	1020	1059	1235	953	1112	861
22	731	1213	942	1066	1007	959	906	887
23	584	1077	789	1515	1093	1364	984	625
24	466	721	707	1384	822	1246	740	447
25	510	899	609	1315	971	1184	874	600
26	558	893	741	1220	1064	1098	958	628
27	209	335	299	577	405	519	365	212
40	560	892	563	1318	873	1186	786	536
41	455	694	592	1275	851	1148	766	490
42	688	1081	781	1235	1162	1112	1046	688
43	600	940	720	1335	1133	1202	1020	574
44	474	752	686	1264	893	1138	804	493
45	698	1066	831	933	1172	840	1055	751

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
06/01/2019 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	74	101	87	158	120	142	108	75
2	77	113	92	179	121	161	109	82
3	87	131	109	215	130	194	117	82
4	100	139	105	218	155	196	140	90
5	100	140	108	204	162	184	146	88
6	109	143	137	238	163	214	147	98
7	131	174	151	294	214	265	193	118
8	130	179	148	280	216	252	194	118
9	159	213	176	352	232	317	209	142
10	142	214	178	313	225	282	203	129
11	190	292	212	451	264	406	238	172
12	160	229	198	338	254	304	229	146
13	217	307	241	471	340	424	306	191
14	248	347	305	491	372	442	335	218
15	220	332	253	444	322	400	290	195
16	285	438	344	592	394	533	355	260
17	179	253	229	359	261	323	235	247
18	292	423	310	604	385	544	347	275
19	241	344	321	543	410	489	369	221
20	317	501	369	693	559	624	503	342
21	353	546	440	774	508	697	457	315
22	347	545	388	744	658	670	592	315
23	261	373	304	558	374	502	337	254
24	175	253	213	381	283	343	255	151
25	220	361	350	493	353	444	318	237
26	233	322	293	475	359	428	323	224
27	65	105	97	147	100	132	90	78
40	296	408	493	606	578	545	520	246
41	211	294	228	453	332	408	299	210
42	355	477	401	733	490	660	441	319
43	242	352	280	537	362	483	326	226
44	192	290	257	419	324	377	292	186
45	391	589	443	960	614	864	553	346

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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
06/01/2019 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	330	513	408	932	637	839	573	366
2	394	580	463	1043	668	939	601	410
3	378	590	482	1038	742	934	668	406
4	420	589	463	1094	732	985	659	431
5	418	603	494	1059	744	953	670	437
6	427	581	483	1113	772	1002	695	449
7	444	632	540	1121	803	1009	723	450
8	454	651	546	1126	840	1013	756	464
9	476	641	544	1187	828	1068	745	482
10	439	645	543	1205	888	1085	799	443
11	484	711	559	1235	844	1112	760	482
12	500	720	553	1297	918	1167	826	553
13	498	687	556	1233	873	1110	786	510
14	570	762	670	1434	991	1291	892	568
15	548	840	596	1369	955	1232	860	561
16	529	806	589	1328	880	1195	792	578
17	503	723	641	1325	871	1193	784	506
18	551	796	642	1448	938	1303	844	567
19	515	724	650	1323	875	1191	788	489
20	531	870	581	1406	1045	1265	941	675
21	638	957	746	1577	1132	1419	1019	548
22	615	889	660	1480	1041	1332	937	558
23	520	761	550	1407	858	1266	772	563
24	531	816	670	1397	949	1257	854	525
25	535	894	620	1395	1025	1256	923	583
26	552	821	646	1373	975	1236	878	515
27	334	500	424	915	621	824	559	329
40	392	576	502	1049	773	944	696	373
41	408	602	483	1127	769	1014	692	447
42	429	616	482	1119	840	1007	756	441
43	615	822	672	1381	1041	1243	937	582
44	433	640	543	1140	819	1026	737	446
45	579	807	638	1547	1082	1392	974	609

Note: The above rates are applicable to insureds with zero SDIP points.
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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
06/01/2019 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	38	61	45	103	70	93	63	41
2	43	71	54	127	81	114	73	46
3	44	75	55	136	83	122	75	43
4	55	82	63	158	97	142	87	51
5	52	75	64	142	100	128	90	51
6	58	90	76	167	104	150	94	60
7	56	86	68	164	110	148	99	53
8	65	103	73	187	116	168	104	63
9	70	103	94	199	138	179	124	72
10	67	106	91	195	132	176	119	69
11	81	127	102	245	147	221	132	76
12	74	114	92	213	139	192	125	80
13	81	120	105	218	154	196	139	81
14	90	141	114	214	163	193	147	93
15	95	150	118	206	173	185	156	112
16	89	149	125	200	149	180	134	93
17	80	124	109	208	144	187	130	78
18	94	171	128	252	190	227	171	111
19	100	146	134	228	176	205	158	97
20	105	186	140	232	197	209	177	126
21	123	203	172	178	208	160	187	145
22	123	204	159	179	170	161	153	150
23	98	181	133	254	183	229	165	105
24	78	121	120	233	138	210	124	75
25	86	151	102	221	163	199	147	101
26	94	150	125	205	179	185	161	106
27	35	56	50	97	68	87	61	36
40	94	150	95	222	147	200	132	90
41	76	117	100	214	143	193	129	82
42	115	182	132	208	195	187	176	116
43	101	158	121	225	191	203	172	97
44	80	126	115	213	150	192	135	83
45	118	179	139	157	198	141	178	127

Note: The above rates are applicable to insureds with zero SDIP points.
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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
06/01/2019 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	454	951	570	1735	960	1561	863	449
2	449	962	573	1809	906	1629	815	469
3	480	1007	648	1846	991	1660	891	479
4	499	1048	657	1906	1021	1713	919	474
5	506	1056	640	1866	1109	1677	998	479
6	539	1127	678	1922	1133	1728	1020	508
7	543	1154	732	1986	1227	1786	1104	559
8	585	1141	806	1912	1224	1720	1101	529
9	555	1139	765	1972	1227	1774	1104	577
10	542	1166	730	1978	1262	1780	1135	527
11	616	1304	798	1925	1279	1732	1151	562
12	683	1341	836	1936	1402	1741	1262	682
13	653	1173	890	1948	1362	1754	1227	624
14	724	1346	1018	1904	1477	1711	1329	717
15	911	1487	1042	1899	1544	1708	1389	815
16	765	1370	912	1850	1312	1664	1181	774
17	608	1285	845	1886	1218	1696	1097	587
18	746	1423	947	1907	1378	1717	1241	766
19	772	1448	1041	1850	1488	1664	1340	768
20	825	1447	1048	1880	1482	1691	1335	801
21	858	1471	1203	1965	1626	1768	1463	995
22	953	1457	1194	1848	1628	1662	1466	1238
23	658	1408	1119	1902	1487	1710	1338	739
24	718	1402	1020	1899	1439	1708	1295	692
25	758	1479	1117	1929	1546	1735	1390	770
26	942	1472	1223	1850	1606	1664	1447	1033
27	430	905	554	1621	890	1458	801	429
40	638	1273	904	1919	1381	1727	1243	652
41	594	1264	914	1867	1399	1678	1259	619
42	714	1353	1041	1922	1490	1728	1342	732
43	766	1392	1042	1895	1550	1702	1397	748
44	673	1352	918	1899	1312	1708	1181	646
45	798	1375	1050	1902	1544	1710	1389	816

Note: The above rates are applicable to insureds with zero SDIP points.
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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
06/01/2019 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	124	124	124	124	124	124	124	124
2	121	121	121	121	121	121	121	121
3	132	132	132	132	132	132	132	132
4	124	124	124	124	124	124	124	124
5	133	133	133	133	133	133	133	133
6	138	138	138	138	138	138	138	138
7	145	145	145	145	145	145	145	145
8	150	150	150	150	150	150	150	150
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	160	160	160	160	160	160	160	160
12	173	173	173	173	173	173	173	173
13	194	194	194	194	194	194	194	194
14	194	194	194	194	194	194	194	194
15	240	240	240	240	240	240	240	240
16	371	371	371	371	371	371	371	371
17	145	145	145	145	145	145	145	145
18	270	270	270	270	270	270	270	270
19	297	297	297	297	297	297	297	297
20	268	268	268	268	268	268	268	268
21	365	365	365	365	365	365	365	365
22	412	412	412	412	412	412	412	412
23	259	259	259	259	259	259	259	259
24	194	194	194	194	194	194	194	194
25	294	294	294	294	294	294	294	294
26	336	336	336	336	336	336	336	336
27	117	117	117	117	117	117	117	117
40	186	186	186	186	186	186	186	186
41	180	180	180	180	180	180	180	180
42	218	218	218	218	218	218	218	218
43	229	229	229	229	229	229	229	229
44	358	358	358	358	358	358	358	358
45	230	230	230	230	230	230	230	230

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		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$18	\$0
20/50	20	1
25/50	21	3
25/60	23	4
30/60	24	8
30/70	24	9
35/80	24	15
45/45	25	23
50/50	25	26
50/100	25	27
100/100	26	57
100/150	26	58
100/200	26	58
100/300	27	59
100/500	27	61
150/300	29	102
200/200	33	131
200/300	33	132
200/400	33	133
200/500	33	143
250/500	34	159
250/1000	35	172
300/300	36	220
300/500	36	225
500/500	49	412
500/1000	50	425

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$30	\$0
20/50	30	0
25/50	32	1
25/60	34	1
30/60	36	2
30/70	36	2
35/80	37	3
45/45	39	5
50/50	40	6
50/100	41	6
100/100	49	18
100/150	50	19
100/200	50	19
100/300	50	19
100/500	50	21
150/300	53	45
200/200	56	60
200/300	56	61
200/400	57	62
200/500	58	63
250/500	59	76
250/1000	60	83
300/300	66	107
300/500	67	112
500/500	88	214
500/1000	89	220

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$24
10000	33
15000	40
20000	43
25000	49
50000	56
100000	66

RISK FACTOR IDs 752-1002	
	Part 6 (D)
Limit	Rate
5000	\$37
10000	56
15000	72
20000	79
25000	88
50000	103
100000	122

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

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.

R-2.07

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	223	363	265	615	416	554	374	242
2	257	420	322	755	483	680	435	271
3	260	448	328	811	493	730	444	253
4	325	485	372	942	577	848	519	303
5	310	448	383	845	597	761	537	301
6	345	532	451	995	621	896	559	359
7	331	514	403	974	654	877	589	313
8	385	615	434	1109	687	998	618	373
9	417	611	556	1180	819	1062	737	431
10	398	628	540	1158	786	1042	707	408
11	484	756	607	1457	873	1311	786	452
12	439	679	544	1267	824	1140	742	474
13	484	711	626	1296	915	1166	824	481
14	533	837	679	1268	967	1141	870	552
15	564	893	703	1227	1027	1104	924	666
16	529	885	741	1189	888	1070	799	554
17	474	740	647	1239	858	1115	772	461
18	558	1018	764	1499	1128	1349	1015	660
19	593	867	799	1359	1047	1223	942	578
20	623	1105	831	1382	1174	1244	1057	753
21	733	1207	1020	1059	1235	953	1112	861
22	731	1213	942	1066	1007	959	906	887
23	584	1077	789	1515	1093	1364	984	625
24	466	721	707	1384	822	1246	740	447
25	510	899	609	1315	971	1184	874	600
26	558	893	741	1220	1064	1098	958	628
27	209	335	299	577	405	519	365	212
40	560	892	563	1318	873	1186	786	536
41	455	694	592	1275	851	1148	766	490
42	688	1081	781	1235	1162	1112	1046	688
43	600	940	720	1335	1133	1202	1020	574
44	474	752	686	1264	893	1138	804	493
45	698	1066	831	933	1172	840	1055	751

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R-2.07

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

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.

R-2.08

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	74	101	87	158	120	142	108	75
2	77	113	92	179	121	161	109	82
3	87	131	109	215	130	194	117	82
4	100	139	105	218	155	196	140	90
5	100	140	108	204	162	184	146	88
6	109	143	137	238	163	214	147	98
7	131	174	151	294	214	265	193	118
8	130	179	148	280	216	252	194	118
9	159	213	176	352	232	317	209	142
10	142	214	178	313	225	282	203	129
11	190	292	212	451	264	406	238	172
12	160	229	198	338	254	304	229	146
13	217	307	241	471	340	424	306	191
14	248	347	305	491	372	442	335	218
15	220	332	253	444	322	400	290	195
16	285	438	344	592	394	533	355	260
17	179	253	229	359	261	323	235	247
18	292	423	310	604	385	544	347	275
19	241	344	321	543	410	489	369	221
20	317	501	369	693	559	624	503	342
21	353	546	440	774	508	697	457	315
22	347	545	388	744	658	670	592	315
23	261	373	304	558	374	502	337	254
24	175	253	213	381	283	343	255	151
25	220	361	350	493	353	444	318	237
26	233	322	293	475	359	428	323	224
27	65	105	97	147	100	132	90	78
40	296	408	493	606	578	545	520	246
41	211	294	228	453	332	408	299	210
42	355	477	401	733	490	660	441	319
43	242	352	280	537	362	483	326	226
44	192	290	257	419	324	377	292	186
45	391	589	443	960	614	864	553	346

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.

R-2.08

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

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.

R-2.09

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	330	513	408	932	637	839	573	366
2	394	580	463	1043	668	939	601	410
3	378	590	482	1038	742	934	668	406
4	420	589	463	1094	732	985	659	431
5	418	603	494	1059	744	953	670	437
6	427	581	483	1113	772	1002	695	449
7	444	632	540	1121	803	1009	723	450
8	454	651	546	1126	840	1013	756	464
9	476	641	544	1187	828	1068	745	482
10	439	645	543	1205	888	1085	799	443
11	484	711	559	1235	844	1112	760	482
12	500	720	553	1297	918	1167	826	553
13	498	687	556	1233	873	1110	786	510
14	570	762	670	1434	991	1291	892	568
15	548	840	596	1369	955	1232	860	561
16	529	806	589	1328	880	1195	792	578
17	503	723	641	1325	871	1193	784	506
18	551	796	642	1448	938	1303	844	567
19	515	724	650	1323	875	1191	788	489
20	531	870	581	1406	1045	1265	941	675
21	638	957	746	1577	1132	1419	1019	548
22	615	889	660	1480	1041	1332	937	558
23	520	761	550	1407	858	1266	772	563
24	531	816	670	1397	949	1257	854	525
25	535	894	620	1395	1025	1256	923	583
26	552	821	646	1373	975	1236	878	515
27	334	500	424	915	621	824	559	329
40	392	576	502	1049	773	944	696	373
41	408	602	483	1127	769	1014	692	447
42	429	616	482	1119	840	1007	756	441
43	615	822	672	1381	1041	1243	937	582
44	433	640	543	1140	819	1026	737	446
45	579	807	638	1547	1082	1392	974	609

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.

R-2.09

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

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.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	38	61	45	103	70	93	63	41
2	43	71	54	127	81	114	73	46
3	44	75	55	136	83	122	75	43
4	55	82	63	158	97	142	87	51
5	52	75	64	142	100	128	90	51
6	58	90	76	167	104	150	94	60
7	56	86	68	164	110	148	99	53
8	65	103	73	187	116	168	104	63
9	70	103	94	199	138	179	124	72
10	67	106	91	195	132	176	119	69
11	81	127	102	245	147	221	132	76
12	74	114	92	213	139	192	125	80
13	81	120	105	218	154	196	139	81
14	90	141	114	214	163	193	147	93
15	95	150	118	206	173	185	156	112
16	89	149	125	200	149	180	134	93
17	80	124	109	208	144	187	130	78
18	94	171	128	252	190	227	171	111
19	100	146	134	228	176	205	158	97
20	105	186	140	232	197	209	177	126
21	123	203	172	178	208	160	187	145
22	123	204	159	179	170	161	153	150
23	98	181	133	254	183	229	165	105
24	78	121	120	233	138	210	124	75
25	86	151	102	221	163	199	147	101
26	94	150	125	205	179	185	161	106
27	35	56	50	97	68	87	61	36
40	94	150	95	222	147	200	132	90
41	76	117	100	214	143	193	129	82
42	115	182	132	208	195	187	176	116
43	101	158	121	225	191	203	172	97
44	80	126	115	213	150	192	135	83
45	118	179	139	157	198	141	178	127

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.

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	398	834	500	1522	842	1369	757	394
2	394	844	503	1587	795	1429	715	411
3	421	883	568	1619	869	1456	782	420
4	438	919	576	1672	896	1503	806	416
5	444	926	561	1637	973	1471	875	420
6	473	989	595	1686	994	1516	895	446
7	476	1012	642	1742	1076	1567	968	490
8	513	1001	707	1677	1074	1509	966	464
9	487	999	671	1730	1076	1556	968	506
10	475	1023	640	1735	1107	1561	996	462
11	540	1144	700	1689	1122	1519	1010	493
12	599	1176	733	1698	1230	1527	1107	598
13	573	1029	781	1709	1195	1539	1076	547
14	635	1181	893	1670	1296	1501	1166	629
15	799	1304	914	1666	1354	1498	1218	715
16	671	1202	800	1623	1151	1460	1036	679
17	533	1127	741	1654	1068	1488	962	515
18	654	1248	831	1673	1209	1506	1089	672
19	677	1270	913	1623	1305	1460	1175	674
20	724	1269	919	1649	1300	1483	1171	703
21	753	1290	1055	1724	1426	1551	1283	873
22	836	1278	1047	1621	1428	1458	1286	1086
23	577	1235	982	1668	1304	1500	1174	648
24	630	1230	895	1666	1262	1498	1136	607
25	665	1297	980	1692	1356	1522	1219	675
26	826	1291	1073	1623	1409	1460	1269	906
27	377	794	486	1422	781	1279	703	376
40	560	1117	793	1683	1211	1515	1090	572
41	521	1109	802	1638	1227	1472	1104	543
42	626	1187	913	1686	1307	1516	1177	642
43	672	1221	914	1662	1360	1493	1225	656
44	590	1186	805	1666	1151	1498	1036	567
45	700	1206	921	1668	1354	1500	1218	716

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.

R-2.11

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	454	951	570	1735	960	1561	863	449
2	449	962	573	1809	906	1629	815	469
3	480	1007	648	1846	991	1660	891	479
4	499	1048	657	1906	1021	1713	919	474
5	506	1056	640	1866	1109	1677	998	479
6	539	1127	678	1922	1133	1728	1020	508
7	543	1154	732	1986	1227	1786	1104	559
8	585	1141	806	1912	1224	1720	1101	529
9	555	1139	765	1972	1227	1774	1104	577
10	542	1166	730	1978	1262	1780	1135	527
11	616	1304	798	1925	1279	1732	1151	562
12	683	1341	836	1936	1402	1741	1262	682
13	653	1173	890	1948	1362	1754	1227	624
14	724	1346	1018	1904	1477	1711	1329	717
15	911	1487	1042	1899	1544	1708	1389	815
16	765	1370	912	1850	1312	1664	1181	774
17	608	1285	845	1886	1218	1696	1097	587
18	746	1423	947	1907	1378	1717	1241	766
19	772	1448	1041	1850	1488	1664	1340	768
20	825	1447	1048	1880	1482	1691	1335	801
21	858	1471	1203	1965	1626	1768	1463	995
22	953	1457	1194	1848	1628	1662	1466	1238
23	658	1408	1119	1902	1487	1710	1338	739
24	718	1402	1020	1899	1439	1708	1295	692
25	758	1479	1117	1929	1546	1735	1390	770
26	942	1472	1223	1850	1606	1664	1447	1033
27	430	905	554	1621	890	1458	801	429
40	638	1273	904	1919	1381	1727	1243	652
41	594	1264	914	1867	1399	1678	1259	619
42	714	1353	1041	1922	1490	1728	1342	732
43	766	1392	1042	1895	1550	1702	1397	748
44	673	1352	918	1899	1312	1708	1181	646
45	798	1375	1050	1902	1544	1710	1389	816

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.

R-2.11

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
3/1/2018 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	142	142	142	142	142	142	142	142
2	138	138	138	138	138	138	138	138
3	151	151	151	151	151	151	151	151
4	141	141	141	141	141	141	141	141
5	152	152	152	152	152	152	152	152
6	158	158	158	158	158	158	158	158
7	165	165	165	165	165	165	165	165
8	171	171	171	171	171	171	171	171
9	168	168	168	168	168	168	168	168
10	179	179	179	179	179	179	179	179
11	183	183	183	183	183	183	183	183
12	197	197	197	197	197	197	197	197
13	222	222	222	222	222	222	222	222
14	222	222	222	222	222	222	222	222
15	274	274	274	274	274	274	274	274
16	424	424	424	424	424	424	424	424
17	165	165	165	165	165	165	165	165
18	308	308	308	308	308	308	308	308
19	339	339	339	339	339	339	339	339
20	306	306	306	306	306	306	306	306
21	417	417	417	417	417	417	417	417
22	470	470	470	470	470	470	470	470
23	296	296	296	296	296	296	296	296
24	222	222	222	222	222	222	222	222
25	336	336	336	336	336	336	336	336
26	383	383	383	383	383	383	383	383
27	134	134	134	134	134	134	134	134
40	212	212	212	212	212	212	212	212
41	206	206	206	206	206	206	206	206
42	249	249	249	249	249	249	249	249
43	261	261	261	261	261	261	261	261
44	409	409	409	409	409	409	409	409
45	263	263	263	263	263	263	263	263

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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
6/1/2019 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	124	124	124	124	124	124	124	124
2	121	121	121	121	121	121	121	121
3	132	132	132	132	132	132	132	132
4	124	124	124	124	124	124	124	124
5	133	133	133	133	133	133	133	133
6	138	138	138	138	138	138	138	138
7	145	145	145	145	145	145	145	145
8	150	150	150	150	150	150	150	150
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	160	160	160	160	160	160	160	160
12	173	173	173	173	173	173	173	173
13	194	194	194	194	194	194	194	194
14	194	194	194	194	194	194	194	194
15	240	240	240	240	240	240	240	240
16	371	371	371	371	371	371	371	371
17	145	145	145	145	145	145	145	145
18	270	270	270	270	270	270	270	270
19	297	297	297	297	297	297	297	297
20	268	268	268	268	268	268	268	268
21	365	365	365	365	365	365	365	365
22	412	412	412	412	412	412	412	412
23	259	259	259	259	259	259	259	259
24	194	194	194	194	194	194	194	194
25	294	294	294	294	294	294	294	294
26	336	336	336	336	336	336	336	336
27	117	117	117	117	117	117	117	117
40	186	186	186	186	186	186	186	186
41	180	180	180	180	180	180	180	180
42	218	218	218	218	218	218	218	218
43	229	229	229	229	229	229	229	229
44	358	358	358	358	358	358	358	358
45	230	230	230	230	230	230	230	230

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

CURRENT

RISK FACTOR IDs 1-751	Part 12	
	(U-1)	(U-2)
Limit	Rate	Rate
20/40	\$18	\$0
20/50	20	1
25/50	21	3
25/60	23	4
30/60	24	8
30/70	24	9
35/80	24	15
45/45	25	23
50/50	25	26
50/100	25	27
100/100	26	57
100/150	26	58
100/200	26	58
100/300	27	59
100/500	27	61
150/300	29	102
200/200	33	131
200/300	33	132
200/400	33	133
200/500	33	143
250/500	34	159
250/1000	35	172
300/300	36	220
300/500	36	225
500/500	49	412
500/1000	50	425

RISK FACTOR IDs 752-1002	Part 12	
	(U-1)	(U-2)
Limit	Rate	Rate
20/40	\$29	\$0
20/50	30	0
25/50	31	1
25/60	32	1
30/60	34	3
30/70	34	3
35/80	36	4
45/45	38	6
50/50	40	7
50/100	40	7
100/100	46	21
100/150	48	22
100/200	48	22
100/300	49	22
100/500	49	24
150/300	52	47
200/200	55	64
200/300	55	65
200/400	55	66
200/500	55	67
250/500	57	81
250/1000	58	88
300/300	63	112
300/500	64	117
500/500	85	219
500/1000	86	225

RISK FACTOR IDs 1-751	Part 6	
	(D)	(D)
Limit	Rate	Rate
5000	\$24	
10000	33	
15000	40	
20000	43	
25000	49	
50000	56	
100000	66	

RISK FACTOR IDs 752-1002	Part 6	
	(D)	(D)
Limit	Rate	Rate
5000	\$57	
10000	87	
15000	111	
20000	122	
25000	135	
50000	159	
100000	188	

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

PROPOSED

RISK FACTOR IDs 1-751	Part 12	
	(U-1)	(U-2)
Limit	Rate	Rate
20/40	\$18	\$0
20/50	20	1
25/50	21	3
25/60	23	4
30/60	24	8
30/70	24	9
35/80	24	15
45/45	25	23
50/50	25	26
50/100	25	27
100/100	26	57
100/150	26	58
100/200	26	58
100/300	27	59
100/500	27	61
150/300	29	102
200/200	33	131
200/300	33	132
200/400	33	133
200/500	33	143
250/500	34	159
250/1000	35	172
300/300	36	220
300/500	36	225
500/500	49	412
500/1000	50	425

RISK FACTOR IDs 752-1002	Part 12	
	(U-1)	(U-2)
Limit	Rate	Rate
20/40	\$30	\$0
20/50	30	0
25/50	32	1
25/60	34	1
30/60	36	2
30/70	36	2
35/80	37	3
45/45	39	5
50/50	40	6
50/100	41	6
100/100	49	18
100/150	50	19
100/200	50	19
100/300	50	19
100/500	50	21
150/300	53	45
200/200	56	60
200/300	56	61
200/400	57	62
200/500	58	63
250/500	59	76
250/1000	60	83
300/300	66	107
300/500	67	112
500/500	88	214
500/1000	89	220

RISK FACTOR IDs 1-751	Part 6	
	(D)	(D)
Limit	Rate	Rate
5000	\$24	
10000	33	
15000	40	
20000	43	
25000	49	
50000	56	
100000	66	

RISK FACTOR IDs 752-1002	Part 6	
	(D)	(D)
Limit	Rate	Rate
5000	\$37	
10000	56	
15000	72	
20000	79	
25000	88	
50000	103	
100000	122	

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