

This page and any attached endorsements form a part of your policy

This policy is Issued By:

ITEM 1. This policy is Issued To:

ITEM 2. This policy is effective from:

ITEM 3. Description of your Auto:

Reason for Coverage Selections Page:	End. No.
Effective Date	Producer

Massachusetts Personal Automobile Policy Number

Name code

To: (12:01 A.M. Eastern Standard Time)

Producer's No.

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, PARTS 1-12			PREMIUM				PREMIUM				
	COMPULSORY INS.	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED		
1. Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
2. Personal Injury Protection	\$ per person	\$	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$	\$ per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$		
3. Bodily Injury Caused By An Uninsured Auto (COMPULSORY LIMIT \$20,000/\$40,000)	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
4. Damage To Someone Else's Property (COMPULSORY LIMIT \$5,000)	\$ per accident	\$	None	\$	\$	\$ per accident	None	\$	\$		
OPTIONAL INSURANCE											
5. Optional Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
6. Medical Payments	\$ per person	\$	None	\$	\$	\$ per person	None	\$	\$		
7. Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
8. Limited Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
9. Comprehensive	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
10. Substitute Transportation	Up to \$ maximum \$ a day	\$	None	\$	\$	Up to \$ maximum \$ a day	None	\$	\$		
11. Towing and Labor	Up to \$ for each disablement	\$	None	\$	\$	Up to \$ for each disablement	None	\$	\$		
12. Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
SAFE DRIVER INSURANCE PLAN	Credit	\$	\$	\$	\$	Credit	\$	\$	\$		
	Adjustment	\$	\$	\$	\$	Adjustment	\$	\$	\$		
			PREMIUM	\$	\$				PREMIUM	\$	\$
Identification Numbers of Endorsements Forming a Part of This Policy								TOTAL PREMIUM	\$		

ITEM 5. Place of Principal Garaging

ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

DRIVER INFORMATION

Operator No.	Operator Name (First, middle initial, last)	Date of Birth	License Number	Lic. State	Operator Status				ADDITIONAL DISCOUNTS
					O=Occasional Auto 1	P=Principal Auto 2	E=Excluded Auto 3	D=Deferred Auto 4	

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Safe Driver Insurance Plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4 or in the Additional Discounts box.

	Age 65 and Older	Annual Mileage 0-5000 Class 15 Only	Annual Mileage 5001-7500 Class 15 Only	Annual Mileage 0-7500 All Except Class 15	Annual Mileage 7501-9999 All Except Class 15	Student Away at School Not Available Cat 7	Multi-Car
Coverage	All	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1,2,4,5,7&9	Parts 1,2,4,5,7,8&9
Discount Available	25%	10%	5%	15%	7%	10%	5%
	Advanced Driver Training	Anti-Theft Device/Vehicle Recovery System	Multi-Vehicle Not Available Cat 7	Loyalty Not Available Cat 7	Account Credit Not Available Cat 7	Hybrid/Electric Vehicle Not Available Cat 7	Passive Restraint
Coverage	Parts 1,2,4,5,&7	Part 9	Parts 1,2,4,5,7,8,&9	All	All	Parts 1,2,4,5,7,8&9	Parts 2,3,6, & 12
Discount Available	5%	5-36% Depending on the category of device	2%	2%	5%	10%	25%

Part 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

Part 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

SAFE DRIVER INSURANCE PLAN

The Safe Driver Insurance Plan premium adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premiums are reduced for 5 or 6 years of incident-free driving. If premium adjustments are shown for any auto, refer to the SDIP statement furnished separately to determine how the premium adjustments for each listed operator were calculated. The operator with the highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the highest premium for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the next highest premium and so forth.

NOTE 1: We have been unable to obtain Safe Driver Insurance Plan Information. The license number, surname and date of birth for at least one operator matches no record in the Registry of Motor Vehicles Driver License file. A Driver Information Questionnaire will be mailed to you.

NOTE 2: If a Safe Driver Insurance Plan premium adjustment is applicable to your policy, you will receive an adjusted bill at a later date.

NOTE 3: No SDIP premium adjustment applies if the operator's points equal zero.

Policy Renewal of <input type="checkbox"/> New <input type="checkbox"/> Renewal	Driven to or from work		Purchased Mo./Yr.	New/Used	List Price New or Motorcycle Avg Retail Value	Classification		Group	Terr.	CC's	Symbol	Annual Mileage
	Yes/No	One Way Mileage				Rate	Statistical					

Countersigned By: _____

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is Issued By:

ITEM 1. This policy is Issued To:

ITEM 2. This policy is effective from:

ITEM 3. Description of your Auto:

Reason for Coverage Selections Page:	End. No.
Effective Date	Producer

Massachusetts Personal Automobile Policy Number

Name code

To: (12:01 A.M. Eastern Standard Time)

Producer's No.

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, PARTS 1-12			PREMIUM				PREMIUM		
	COMPULSORY INS.	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED
1. Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$
2. Personal Injury Protection	\$ per person	\$	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$	\$ per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$
3. Bodily Injury Caused By An Uninsured Auto (COMPULSORY LIMIT \$20,000/\$40,000)	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$
4. Damage To Someone Else's Property (COMPULSORY LIMIT \$5,000)	\$ per accident	\$	None	\$	\$	\$ per accident	None	\$	\$
OPTIONAL INSURANCE									
5. Optional Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$
6. Medical Payments	\$ per person	\$	None	\$	\$	\$ per person	None	\$	\$
7. Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$
8. Limited Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$
9. Comprehensive	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$
10. Substitute Transportation	Up to \$ maximum \$ a day	\$	None	\$	\$	Up to \$ maximum \$ a day	None	\$	\$
11. Towing and Labor	Up to \$ for each disablement	\$	None	\$	\$	Up to \$ for each disablement	None	\$	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$
SAFE DRIVER INSURANCE PLAN	Credit	\$	\$	\$	\$	Credit	\$	\$	\$
	Adjustment	\$	\$	\$	\$	Adjustment	\$	\$	\$
			PREMIUM	\$	\$			PREMIUM	\$

Identification Numbers of Endorsements Forming a Part of This Policy

TOTAL PREMIUM	\$
----------------------	----

ITEM 5. Place of Principal Garaging

ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

DRIVER INFORMATION

Operator No.	Operator Name (First, middle initial, last)	Date of Birth	License Number	Lic. State	Operator Status				ADDITIONAL DISCOUNTS
					O=Occasional Auto 1	P=Principal Auto 2	E=Excluded Auto 3	D=Deferred Auto 4	

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Safe Driver Insurance Plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4 or in the Additional Discounts box.

	Age 65 and Older	Annual Mileage 0-5000 Class 15 Only	Annual Mileage 5001-7500 Class 15 Only	Annual Mileage 0-7500 All Except Class 15	Annual Mileage 7501-9999 All Except Class 15	Student Away at School Not Available Cat 7	Multi-Car	Arbella Advantage
Coverage	All	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1,2,4,5,7&9	Parts 1,2,4,5,7,8&9	All
Discount Available	25%	10%	5%	15%	7%	10%	5%	3.5% or 7%
	Advanced Driver Training	Multi-Vehicle Not Available Cat 7	Loyalty Not Available Cat 7	Account Credit Not Available Cat 7	Hybrid/Electric Vehicle Not Available Cat 7	Passive Restraint	Anti-Theft Device/Vehicle Recovery System	
Coverage	Parts 1,2,4,5,&7	Parts 1,2,4,5,7,8,&9	All	All	Parts 1,2,4,5,7,8&9	Parts 2,3,6, & 12	Part 9	
Discount Available	5%	2%	1%	5% or 10%	10%	25%	5-36% Depending on the category of device	

Part 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

Part 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

SAFE DRIVER INSURANCE PLAN

The Safe Driver Insurance Plan premium adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premiums are reduced for 5 or 6 years of incident-free driving. If premium adjustments are shown for any auto, refer to the SDIP statement furnished separately to determine how the premium adjustments for each listed operator were calculated. The operator with the highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the highest premium for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the next highest premium and so forth.

NOTE 1: We have been unable to obtain Safe Driver Insurance Plan Information. The license number, surname and date of birth for at least one operator matches no record in the Registry of Motor Vehicles Driver License file. A Driver Information Questionnaire will be mailed to you.

NOTE 2: If a Safe Driver Insurance Plan premium adjustment is applicable to your policy, you will receive an adjusted bill at a later date.

NOTE 3: No SDIP premium adjustment applies if the operator's points equal zero.

Policy Renewal of <input type="checkbox"/> New <input type="checkbox"/> Renewal	Driven to or from work		Purchased Mo./Yr.	New/Used	List Price New or Motorcycle Avg Retail Value	Classification		Group	Terr.	CC's	Symbol	Annual Mileage
	Yes/No	One Way Mileage				Rate	Statistical					

Countersigned By: _____

This page and any attached endorsements form a part of your policy

This policy is Issued By:

ITEM 1. This policy is Issued To:

ITEM 2. This policy is effective from:

ITEM 3. Description of your Auto:

Reason for Coverage Selections Page:	End. No.
Effective Date	Producer

Massachusetts Personal Automobile Policy Number

Name code

To: (12:01 A.M. Eastern Standard Time)

Producer's No.

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, PARTS 1-12			PREMIUM				PREMIUM				
	COMPULSORY INS.	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED		
1. Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
2. Personal Injury Protection	\$ per person	\$	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$	\$ per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household members	\$	\$		
3. Bodily Injury Caused By An Uninsured Auto (COMPULSORY LIMIT \$20,000/\$40,000)	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
4. Damage To Someone Else's Property (COMPULSORY LIMIT \$5,000)	\$ per accident	\$	None	\$	\$	\$ per accident	None	\$	\$		
OPTIONAL INSURANCE											
5. Optional Bodily Injury To Others	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
6. Medical Payments	\$ per person	\$	None	\$	\$	\$ per person	None	\$	\$		
7. Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
8. Limited Collision	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
9. Comprehensive	Actual Cash Value	\$	\$	\$	\$	Actual Cash Value	\$	\$	\$		
10. Substitute Transportation	Up to \$ maximum \$ a day	\$	None	\$	\$	Up to \$ maximum \$ a day	None	\$	\$		
11. Towing and Labor	Up to \$ for each disablement	\$	None	\$	\$	Up to \$ for each disablement	None	\$	\$		
12. Bodily Injury Caused By An Underinsured Auto	\$ per person per accident	\$	None	\$	\$	\$ per person per accident	None	\$	\$		
SAFE DRIVER INSURANCE PLAN	Credit	\$	\$	\$	\$	Credit	\$	\$	\$		
	Adjustment	\$	\$	\$	\$	Adjustment	\$	\$	\$		
			PREMIUM	\$	\$				PREMIUM	\$	\$
Identification Numbers of Endorsements Forming a Part of This Policy								TOTAL PREMIUM	\$		

ITEM 5. Place of Principal Garaging

ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

DRIVER INFORMATION

Oper No.	Operator Name (First, middle initial, last)	Date of Birth	License Number	Lic. State	Operator Status O=Occasional P=Principal E= Excluded D=Deferred Auto 1 Auto 2 Auto 3 Auto 4			

ADDITIONAL DISCOUNTS

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Safe Driver Insurance Plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4 or in the Additional Discounts box.

	Age 65 and Older	Annual Mileage 0-5000 Class 15 Only	Annual Mileage 5001-7500 Class 15 Only	Annual Mileage 0-7500 All Except Class 15	Annual Mileage 7501-9999 All Except Class 15	Student Away at School Not Available Cat 7	Multi-Car	Arbella Advantage
Coverage	All	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1-8 & 12	Parts 1,2,4,5,7&9	Parts 1,2,4,5,7,8&9	All
Discount Available	25%	10%	5%	15%	7%	10%	5%	3.5% or 7%
	Advanced Driver Training	Multi-Vehicle Not Available Cat 7	Loyalty Not Available Cat 7	Account Credit Not Available Cat 7	Hybrid/Electric Vehicle Not Available Cat 7	Passive Restraint	Anti-Theft Device/Vehicle Recovery System	
Coverage	Parts 1,2,4,5,&7	Parts 1,2,4,5,7,8,&9	All	All	Parts 1,2,4,5,7,8&9	Parts 2,3,6, & 12	Part 9	
Discount Available	5%	2%	2% 1%	5% or 10%	10%	25%	5-36% Depending on the category of device	

Part 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

Part 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

SAFE DRIVER INSURANCE PLAN

The Safe Driver Insurance Plan premium adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premiums are reduced for 5 or 6 years of incident-free driving. If premium adjustments are shown for any auto, refer to the SDIP statement furnished separately to determine how the premium adjustments for each listed operator were calculated. The operator with the highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the highest premium for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the next highest premium and so forth.

NOTE 1: We have been unable to obtain Safe Driver Insurance Plan Information. The license number, surname and date of birth for at least one operator matches no record in the Registry of Motor Vehicles Driver License file. A Driver Information Questionnaire will be mailed to you.

NOTE 2: If a Safe Driver Insurance Plan premium adjustment is applicable to your policy, you will receive an adjusted bill at a later date.

NOTE 3: No SDIP premium adjustment applies if the operator's points equal zero.

Policy Renewal of <input type="checkbox"/> New <input type="checkbox"/> Renewal	Driven to or from work		Purchased Mo./Yr.	New/Used	List Price New or Motorcycle Avg Retail Value	Classification		Group	Terr.	CC's	Symbol	Annual Mileage
	Yes/No	One Way Mileage				Rate	Statistical					

Countersigned By: _____

CURRENT**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 Rating Category according to Rule 26. Refer to the Manual Rate Pages for the appropriate Rating Category.
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 rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
5. Apply the appropriate discount to the premium developed in Step 4. 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) student away at school, (8) hybrid or electric vehicle, (9) loyalty, (10) account credit, and (11) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

6. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed in step 5.

PROPOSED**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 Rating Category according to Rule 26. Refer to the Manual Rate Pages for the appropriate Rating Category.
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 rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
5. Apply the appropriate discount to the premium developed in Step 4. 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) student away at school, (10) hybrid or electric vehicle, (11) Arbella Advantage, (12) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

6. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed in step 5.

RULE 11. PREMIUM CALCULATION RULE**SIDE BY SIDE**

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 Rating Category according to Rule 26. Refer to the Manual Rate Pages for the appropriate Rating Category.
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 rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
5. Apply the appropriate discount to the premium developed in Step 4. Refer to Rule 19 for a definition of the available discounts.

Inserted Arbella Advantage and renumbered existing 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) student away at school, (10) hybrid or electric vehicle, (11) Arbella Advantage, (12) class 15. ~~(7) student away at school, (8) hybrid or electric vehicle, (9) loyalty, (10) account credit, (11) class 15.~~ The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

6. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed in step 5.

RULE 19. DISCOUNTS**CURRENT****Multi-Car**

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, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. 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

Premiums 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 on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that 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 in Category 7.

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 in Category 7.

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 with the Fair Plan or another 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 Arbella 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 the Fair Plan or another company that does not write MA private passenger automobile policies.

This discount will not apply to a policy in Category 7.

Refer to Rule 11 for the application of the discount and 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, 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.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

RULE 19. DISCOUNTS**PROPOSED****Multi-Car**

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, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. 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

Premiums 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 on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that 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 in Category 7.

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 in Category 7.

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 with the Fair Plan or another 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 Arbella 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 the Fair Plan or another company that does not write MA private passenger automobile policies.

This discount will not apply to a policy in Category 7.

Refer to Rule 11 for the application of the discount and 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, 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.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com for an insured that has:

- a) One or more additional personal lines policies other than auto 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 for a primary residence insured with the Fair Plan. This homeowners policy must be written by the same agent who writes the automobile policy.

This discount will apply at new business and then continue to apply upon the first renewal. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella. The discount may 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 the Fair Plan.

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.

RULE 19. DISCOUNTS**SIDE BY SIDE****Multi-Car**

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, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. 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

Premiums 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 on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that 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 in Category 7.

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 in Category 7.

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 with the Fair Plan or another 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 Arbella 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 the Fair Plan or another company that does not write MA private passenger automobile policies.

This discount will not apply to a policy in Category 7.

Refer to Rule 11 for the application of the discount and 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, 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.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

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 policy in Category 7.

Refer to the Miscellaneous Rating Factors page for the applicable discount.

Added new Arbella Advantage

Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com for an insured that has:

- a) One or more additional personal lines policies other than auto 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 for a primary residence insured with the Fair Plan. This homeowners policy must be written by the same agent who writes the automobile policy.

This discount will apply at new business and then continue to apply upon the first renewal. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella. The discount may 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 the Fair Plan.

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.

Miscellaneous Rating Factors – Categories 1 through 6

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$10
**Applies to otherwise determined premium			\$500 Deductible - \$13
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$16
			\$2,000 Deductible - \$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day</u> <u>\$450 Max</u>	<u>\$30/Day</u> <u>\$900 Max</u>	<u>\$45/Day</u> <u>\$1350 Max</u>	<u>\$100/Day</u> <u>\$3000 Max</u>
Private Passenger	\$12	\$63	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
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	5% all coverages			
Loyalty Credit	2% all coverages			
Multi-Vehicle Policy	2% Parts 1, 2, 4, 5, 7, 8 and 9			

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.960	0.962	0.959	0.960	0.959	0.958	0.959	0.958	0.957	0.957	0.957	0.956	0.956	0.955	0.956	0.956
1990-1998	0.925	0.925	0.922	0.922	0.920	0.917	0.919	0.918	0.916	0.916	0.915	0.914	0.914	0.912	0.912	0.913
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.993	0.993	0.992	0.992	0.991	0.992	0.992	0.994	0.993	0.993	0.991	0.992	0.992	0.992	0.991	0.993
1990-1998	0.985	0.986	0.987	0.986	0.985	0.984	0.984	0.986	0.984	0.985	0.984	0.985	0.984	0.983	0.984	0.984
Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page. For 1989 and prior model year vehicles, see Rule 20.																

Miscellaneous Rating Factors – Categories 1 through 6

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$10
**Applies to otherwise determined premium			\$500 Deductible - \$13
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$16
			\$2,000 Deductible - \$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day</u> <u>\$450 Max</u>	<u>\$30/Day</u> <u>\$900 Max</u>	<u>\$45/Day</u> <u>\$1350 Max</u>	<u>\$100/Day</u> <u>\$3000 Max</u>
Private Passenger	\$12	\$63	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
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	10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan)			
Loyalty Credit	5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA)			
Arbella Advantage	1% all coverages			
Multi-Vehicle Policy	7% - new business; 3.5% - first renewal; all coverages			
	2% Parts 1, 2, 4, 5, 7, 8 and 9			

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.960	0.962	0.959	0.960	0.959	0.958	0.959	0.958	0.957	0.957	0.957	0.956	0.956	0.955	0.956	0.956
1990-1998	0.925	0.925	0.922	0.922	0.920	0.917	0.919	0.918	0.916	0.916	0.915	0.914	0.914	0.912	0.912	0.913
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.993	0.993	0.992	0.992	0.991	0.992	0.992	0.994	0.993	0.993	0.991	0.992	0.992	0.992	0.991	0.993
1990-1998	0.985	0.986	0.987	0.986	0.985	0.984	0.984	0.986	0.984	0.985	0.984	0.985	0.984	0.983	0.984	0.984
Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.																
For 1989 and prior model year vehicles, see Rule 20.																

Miscellaneous Rating Factors – Categories 1 through 6

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$10
**Applies to otherwise determined premium			\$500 Deductible - \$13
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$16
			\$2,000 Deductible - \$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day</u> <u>\$450 Max</u>	<u>\$30/Day</u> <u>\$900 Max</u>	<u>\$45/Day</u> <u>\$1350 Max</u>	<u>\$100/Day</u> <u>\$3000 Max</u>
Private Passenger	\$12	\$63	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
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	10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan)			
	5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA)			
Loyalty Credit	2% 1% all coverages			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			
Multi-Vehicle Policy	2% Parts 1, 2, 4, 5, 7, 8 and 9			

Changed Account Credit; Changed Loyalty Credit; Added new Arbella Advantage.

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.960	0.962	0.959	0.960	0.959	0.958	0.959	0.958	0.957	0.957	0.957	0.956	0.956	0.955	0.956	0.956
1990-1998	0.925	0.925	0.922	0.922	0.920	0.917	0.919	0.918	0.916	0.916	0.915	0.914	0.914	0.912	0.912	0.913
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.993	0.993	0.992	0.992	0.991	0.992	0.992	0.994	0.993	0.993	0.991	0.992	0.992	0.992	0.991	0.993
1990-1998	0.985	0.986	0.987	0.986	0.985	0.984	0.984	0.986	0.984	0.985	0.984	0.985	0.984	0.983	0.984	0.984

Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.
For 1989 and prior model year vehicles, see Rule 20.

Miscellaneous Rating Factors – Category 7

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$25
**Applies to otherwise determined premium			\$500 Deductible - \$36
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$48
			\$2,000 Deductible - \$74

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day <u>\$450 Max</u>	\$30/Day <u>\$900 Max</u>	\$45/Day <u>\$1350 Max</u>	\$100/Day <u>\$3000 Max</u>
Private Passenger	\$30	\$122	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
Passive Restraint	25% Parts 2, 3, 6 and 12			

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.939	0.940	0.940	0.939	0.939	0.937	0.937	0.936	0.937	0.935	0.936	0.936	0.935	0.935	0.935	0.935
1990-1998	0.794	0.791	0.788	0.788	0.787	0.787	0.784	0.784	0.783	0.781	0.780	0.780	0.778	0.777	0.776	0.776
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.978	0.977	0.977	0.976	0.978	0.977	0.977	0.977	0.976	0.976	0.976	0.977	0.976	0.975	0.975	0.975
1990-1998	0.917	0.916	0.915	0.914	0.914	0.914	0.913	0.913	0.911	0.911	0.911	0.911	0.909	0.908	0.908	0.908
Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page. For 1989 and prior model year vehicles, see Rule 20.																

Miscellaneous Rating Factors – Category 7

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$25
**Applies to otherwise determined premium			\$500 Deductible - \$36
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$48
			\$2,000 Deductible - \$74

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day <u>\$450 Max</u>	\$30/Day <u>\$900 Max</u>	\$45/Day <u>\$1350 Max</u>	\$100/Day <u>\$3000 Max</u>
Private Passenger	\$30	\$122	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
Passive Restraint	25% Parts 2, 3, 6 and 12			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.939	0.940	0.940	0.939	0.939	0.937	0.937	0.936	0.937	0.935	0.936	0.936	0.935	0.935	0.935	0.935
1990-1998	0.794	0.791	0.788	0.788	0.787	0.787	0.784	0.784	0.783	0.781	0.780	0.780	0.778	0.777	0.776	0.776
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.978	0.977	0.977	0.976	0.978	0.977	0.977	0.977	0.976	0.976	0.976	0.977	0.976	0.975	0.975	0.975
1990-1998	0.917	0.916	0.915	0.914	0.914	0.914	0.913	0.913	0.911	0.911	0.911	0.911	0.909	0.908	0.908	0.908
Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.																
For 1989 and prior model year vehicles, see Rule 20.																

Miscellaneous Rating Factors – Category 7

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$25	
**Applies to otherwise determined premium		\$500 Deductible - \$36	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$48	
		\$2,000 Deductible - \$74	

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day</u> <u>\$450 Max</u>	<u>\$30/Day</u> <u>\$900 Max</u>	<u>\$45/Day</u> <u>\$1350 Max</u>	<u>\$100/Day</u> <u>\$3000 Max</u>
Private Passenger	\$30	\$122	\$146	\$300
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)			
	5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)			
	0-7,500 – 15% Parts 1-8 and 12 (All Except Class 15)			
	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
Passive Restraint	25% Parts 2, 3, 6 and 12			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			

Added New Arbella Advantage

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
<u>Symbol</u>																
Collision																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.939	0.940	0.940	0.939	0.939	0.937	0.937	0.936	0.937	0.935	0.936	0.936	0.935	0.935	0.935	0.935
1990-1998	0.794	0.791	0.788	0.788	0.787	0.787	0.784	0.784	0.783	0.781	0.780	0.780	0.778	0.777	0.776	0.776
<u>Symbol</u>																
Comprehensive																
<u>Model Year</u>	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.978	0.977	0.977	0.976	0.978	0.977	0.977	0.977	0.976	0.976	0.976	0.977	0.976	0.975	0.975	0.975
1990-1998	0.917	0.916	0.915	0.914	0.914	0.914	0.913	0.913	0.911	0.911	0.911	0.911	0.909	0.908	0.908	0.908

Apply the factors above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page.
For 1989 and prior model year vehicles, see Rule 20.

**Arbella Mutual Massachusetts Private Passenger
Calculation of Effect of Proposed Changes**

A. Impact of Proposed Discounts

Category	Arbella Advantage			Account Credit			Loyalty Discount		
	A1	A2	A3	A4	A5	A6	A7	A8	A9
	Effect of Discount	% Eligible	Net Impact	Effect of Discount	% Eligible	Net Impact	Effect of Discount	% Eligible	Net Impact
1	-7.0%	6.9%	-0.5%	-5.3%	49.2%	-2.6%	1.0%	86.0%	0.9%
2	-7.0%	6.0%	-0.4%	-5.3%	42.6%	-2.2%	1.0%	86.0%	0.9%
3	-7.0%	5.4%	-0.4%	-5.3%	38.6%	-2.0%	1.0%	86.0%	0.9%
4	-7.0%	4.5%	-0.3%	-5.3%	31.9%	-1.7%	1.0%	86.0%	0.9%
5	-7.0%	3.2%	-0.2%	-5.3%	23.0%	-1.2%	1.0%	86.0%	0.9%
6	-7.0%	3.2%	-0.2%	-5.3%	22.7%	-1.2%	1.0%	86.0%	0.9%
7	-7.0%	1.9%	-0.1%	0.0%	13.7%	0.0%	0.0%	86.0%	0.0%

B. Written Exposures and Average Rate by Category

Category	B1	B2	B3	B4
	Written Exposure Distribution	Current Average Rate	Impact of proposed changes	Proposed Average Rate
1	55,025	684	-2.2%	669
2	44,225	671	-1.8%	659
3	107,896	732	-1.5%	721
4	84,922	783	-1.1%	774
5	23,492	863	-0.6%	858
6	51,191	939	-0.6%	934
7	19,249	1,356	-0.1%	1,354
Total	386,000	796		786

C. Effect of Proposed Changes

C1
Effect of Proposed Change
-1.2%

- A1 Proposed new discount.
- A2 New Business as a percent of total, eligible for discount.
- A3 A1 x A2
- A4 Proposed change to Account Credit discount.
- A5 Distribution based on current book.
- A6 A4 x A5
- A7 Effect of proposed change to Loyalty Discount.
- A8 Renewal Business as a percent of total.
- A9 A7 x A8

- B1 Written Exposed distribution for approved 4/1/09 filing.
- B2 Current average rate from approved 4/1/09 filing.
- B3 $[(1+A3) \times (1+A6) \times (1+A9)] - 1$
- B4 B2 x (1+B3)

- C1 B4Total / B2Total

Filing Memorandum

Arbella Mutual is filing change to its Private Passenger Auto Program. The overall impact of these changes is -1.2% and the proposed effective date is 7/15/09. Please see attached Exhibit I for the calculation of the impact.

Arbella Advantage Discount – for a description of this change please see the attached new editions of Rule 19, Page RS1 & Page RS3. Current, Proposed, and Side by Side editions of these pages are all located in the “Rate/Rule Schedule” tab in SERFF.

This proposed new discount is based on judgment, current marketplace conditions and competitive information.

Loyalty Discount – for description of these changes please see the attached pages RS1 & RS3. Current, Proposed, and Side by Side editions of these pages are all located in the “Rate/Rule Schedule” tab in SERFF.

The proposed change to this existing discount is based on judgment and current marketplace conditions.

Account Credit – for a description of this change, please see the attached pages RS1 & RS3. Current, Proposed, and Side by Side editions of these pages are all located in the “Rate/Rule Schedule” tab in SERFF.

The proposed changes to this existing discount are based on based on judgment, current marketplace conditions and competitive information. In addition we considered the information contained in the chart shown below.

Arbella Mutual - Private Passenger Data
Policy Year 2003

	<u>Earned Exposures</u>	<u>Earned Premium</u>	<u>Loss Ratio</u>
Account	71,312	69,101,328	48.6%
No Account	265,870	279,961,110	65.5%