

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.																

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	7,501-9,999 – 7% Parts 1-8 and 12 (All Except Class 15)			
Passive Restraint	Discount is built into base rate			
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																
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CURRENT

**Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates
Category 7**

Territories

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

Commissions

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Motorcycle Implicit Surcharge Exclusion Factor

1.040

Substitute Transportation (Part 10)

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

Towing and Labor

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

Discount (Rule 44)

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

Merit Rating Plan

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

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

PROPOSED

Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates
Category 7

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SIDE BY SIDE

Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates
Category 7

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CURRENT

**Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates**

**Category 7
Part 5 - Optional BI
Rates at Basic limits**

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

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

Notes:

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

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

Rates at Increased Limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.040
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PROPOSED

**Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates**

**Category 7
Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$9	\$8	\$14	\$12
2	\$8	\$8	\$13	\$11
3	\$9	\$8	\$14	\$12
4	\$12	\$11	\$19	\$15
5	\$12	\$10	\$18	\$14
6	\$13	\$12	\$21	\$16
7	\$12	\$11	\$19	\$15
8	\$12	\$11	\$19	\$15
9	\$13	\$12	\$21	\$16
10	\$17	\$15	\$27	\$22
11	\$16	\$14	\$26	\$21
12	\$17	\$15	\$28	\$23
13	\$19	\$16	\$30	\$24
14	\$20	\$18	\$30	\$26
15	\$22	\$22	\$30	\$30
16	\$22	\$22	\$30	\$30
17	\$22	\$22	\$30	\$30
18	\$22	\$22	\$30	\$30
19	\$22	\$22	\$30	\$30
20	\$22	\$22	\$30	\$30
21	\$22	\$22	\$30	\$30
22	\$22	\$22	\$30	\$30
23	\$22	\$22	\$30	\$30
24	\$22	\$22	\$30	\$30
25	\$22	\$22	\$30	\$30
26	\$22	\$22	\$30	\$30
27	\$7	\$6	\$12	\$9
40	\$18	\$16	\$29	\$23
41	\$20	\$18	\$30	\$26
42	\$22	\$22	\$30	\$30
43	\$22	\$22	\$30	\$30
44	\$22	\$22	\$30	\$30
45	\$22	\$22	\$30	\$30

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

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C	351 c.c. to 650 c.c.
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Massachusetts
Motorcycles Rated in the Arbella Mutual Private Passenger
Automobile Insurance Manual - Manual Rates

Category 7
Part 5 - Optional BI
Rates at Basic limits

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

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

Notes:

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

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

Rates at Increased Limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.040

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

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

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

B. Camper Bodies

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

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

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

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

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY- 0002-S.

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

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