

Snowplow Endorsement

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

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

A **snowplow** consists of:

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

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

We will pay the cost to physically repair the **snowplow** up to the actual cash value of the **snowplow** or any of its parts at the time of the covered loss. The most we will pay will be either the actual cash value of the **snowplow**, the amount of coverage listed on the Declarations page for this Endorsement, or the cost to physically repair the **snowplow**, whichever is less.

We will, at our option, repair the **snowplow**, repair or replace any of its parts, or declare the **snowplow** a total loss. If the repair of a damaged part will impair the operational safety of the **snowplow** we will replace the part.

In all cases we will subtract the deductible amount of \$200.

This deductible is separate and apart from any deductible applicable to the policy under Part 7 (Collision), Part 8 (Limited Collision), or Part 9 (Comprehensive). The deductibles, if any, specified in your policy, do not apply to the portion of any loss that involves the **snowplow**.

If the covered loss involves damage to the vehicle, in addition to the snowplow, in cases where a deductible to the vehicle would apply under Parts 7, 8, or 9, we will waive the \$200 **snowplow** deductible.

The premium that we charge you for this Endorsement takes into account seasonal usage.

We will not pay for damage to any **snowplow** which is owned or regularly used by you or a household member unless a premium for this Endorsement is shown for that **snowplow** on the Coverage Selections Page.

This endorsement does not provide Liability coverage, Bodily Injury, Medical Payments, or any other type of coverage which may be provided by other Parts of your policy.

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

CURRENT

RENEWAL 1 OF 1
11049 591

EMILY SIMPLE SMITH
123 MAIN STREET
BREWSTER MA 02631

SMITH INS AGCY
123 ORLEANS RD
N CHATHAM MA 01234

No. 44-0123

Insurance Company: ARBELLA MUTUAL INSURANCE CO.

Policy Number: 1HC012345
 Effective Date: 04-02-2012 Expiration Date: 04-02-2013
 MRB Process Date: 02-03-2012 Transaction Codes: (153, 2, 04-02-2011, 3, V, 080)

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance; with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

OPERATOR			DRIVING HISTORY INFORMATION			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE	
S01234567 (SMITH	MA , 05-20-1969, 06, N)	STARTING DATE MAJOR ACCIDENT	12-18-2009	04-01-2005 12-28-2009	00 04	
					===	
					04	
S91234567 (SMITH	MA , 12-10-1992, 04, N)	STARTING DATE TPK-NEGL OPERAT MAJOR ACCIDENT	12-05-2010 06-06-2008	04-01-2007 01-20-2011 06-25-2008	00 00 04	
					===	
					00	

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

SIDE BY SIDE

RENEWAL 1 OF 1
11049 591

EMILY SIMPLE SMITH
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BREWSTER MA 02631

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OPERATOR			DRIVING HISTORY INFORMATION			
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					===	
					OPERATOR SDIP POINTS	04
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					===	
					OPERATOR SDIP POINTS	00

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

PROPOSED

RENEWAL

1 OF 1
11049 591

EMILY SIMPLE SMITH
123 MAIN STREET
BREWSTER MA 02631

SMITH INS AGCY
123 ORLEANS RD
N CHATHAM MA 01234

No. 44-0123

Insurance Company: ARBELLA MUTUAL INSURANCE CO.

Policy Number: 1HC012345
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This statement is being provided in compliance; with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

OPERATOR			DRIVING HISTORY INFORMATION			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE	ACCIDENT FORGIVENESS
S01234567 (SMITH , 05-20-1969, 06, N)	MA	STARTING DATE MAJOR ACCIDENT	12-18-2009	04-01-2005 12-28-2009	00 04	
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S91234567 (SMITH , 12-10-1992, 04, N)	MA	STARTING DATE TPK-NEGL OPERAT MAJOR ACCIDENT	12-05-2010 06-06-2008	04-01-2007 01-20-2011 06-25-2008	00 00 04	Y
					===	
					OPERATOR SDIP POINTS	00

10AR1151 10/11

Insured Copy

Agent Name: _____
Policyholder Name: _____
Policy Effective Date: _____

ARBELLA MUTUAL INSURANCE COMPANY
SUPPLEMENTAL APPLICATION FOR
MASSACHUSETTS MOTOR VEHICLE INSURANCE

SIDE BY SIDE

It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period.

- 1.) Do you, or your parents, if you are a resident of their household, have other Arbella policies or any homeowner, tenant, or condominium policies with a company or facility that does not sell auto insurance in Massachusetts?
If yes, please check those that apply: Yes No

- Arbella Auto ___# of years of uninterrupted coverage with Arbella
 Homeowner, Tenant, or Condominium
___Arbella ___Other (include company name)_____
 Arbella Dwelling Fire
 Arbella Umbrella

- 2.) Years with prior automobile carrier? _____

- 3.) Does this policy include a full time student living more than 100 miles from home without a vehicle at school?
 Yes No

Driver Name _____ School Name/City/State _____

- 4.) Has any operator with less than 3 years driving experience successfully completed [please answer both (a) & (b)]:
a. Basic Driver Training AND *Advanced Driver Training program approved by the MA RMV? Yes No
b. Basic Driver Training AND an advanced driver training program with both simulator based and on-line components that is preapproved by Arbella. (*A copy of the certificate must be attached for verification). Yes No

- 5.) Has any rated operator been licensed for the 12 month period preceding the effective date of the policy and insured without a lapse in coverage for the 12 month period preceding the effective date of the policy? Please complete the grid below:

<u>Rated Operator</u>	<u>Licensed In MA</u>	<u>No Lapse In Coverage</u>
Auto 1 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 2 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 3 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 4 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 6.) Is the application accompanied by payment in full, not including funds from a finance company? Yes No
(Paid in full discount is not available in Tiers P, Q, R, S)

- 7.) Has the applicant had a lapse in coverage during the last twelve months? Yes No

- 8.) Does this policy qualify for the Multi-Car Individual/Spouse Discount? Yes No

(Qualifying single vehicle policies only. Discount applicable when autos owned by same individual or spouse. Multi-Car Individual/Spouse Discount and Multi-Car Family Discount cannot be selected on the same policy.)

- 9.) Does this policy qualify for the Multi-Car Family Discount? Yes No

(Qualifying single vehicle policies only. Discount applicable when auto owned by inexperienced principal operator who is resident in Arbella household. Discount is not available in Tiers P, Q, R, S. Multi-Car Family Discount and Multi-Car Individual/Spouse Discount cannot be selected on the same policy.)

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

Agent Name: _____
Policyholder Name: _____
Policy Effective Date: _____

ARBELLA MUTUAL INSURANCE COMPANY
SUPPLEMENTAL APPLICATION FOR
MASSACHUSETTS MOTOR VEHICLE INSURANCE

CURRENT

It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period.

- 1.) Do you have other Arbella policies or any homeowner, tenant, or condominium policies with a company or facility that does not sell auto insurance in Massachusetts? Yes No

If yes, please check those that apply:

- Arbella Auto ___# of years of uninterrupted coverage with Arbella
 Homeowner, Tenant, or Condominium
___Arbella ___Other (include company name)_____
 Arbella Dwelling Fire
 Arbella Umbrella

- 2.) Years with prior automobile carrier? _____

- 3.) Does this policy include a full time student living more than 100 miles from home without a vehicle at school? Yes No

Driver Name _____ School Name/City/State _____

- 4.) Has any operator with less than 3 years driving experience successfully completed [please answer both (a) & (b)]:

- a. Basic Driver Training AND *Advanced Driver Training program approved by the MA RMV? Yes No
b. Basic Driver Training AND an advanced driver training program with both simulator based and on-line components that is preapproved by Arbella. Yes No

*A copy of the certificate must be attached for verification.

- 5.) Has any rated operator been licensed for the 12 month period preceding the effective date of the policy and insured without a lapse in coverage for the 12 month period preceding the effective date of the policy? Please complete the grid below:

Rated Operator	Licensed In MA		No Lapse In Coverage	
Auto 1 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 2 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 3 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 4 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

- 6.) Is the application accompanied by payment in full, not including funds from a finance company? Yes No
(Paid in full discount is not available in Tiers P, Q, R, S)

- 7.) Has the applicant had a lapse in coverage during the last twelve months? Yes No

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

Agent Name: _____
Policyholder Name: _____
Policy Effective Date: _____

ARBELLA MUTUAL INSURANCE COMPANY
SUPPLEMENTAL APPLICATION FOR
MASSACHUSETTS MOTOR VEHICLE INSURANCE

PROPOSED

It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period.

- 1.) Do you, or your parents, if you are a resident of their household, have other Arbella policies or any homeowner, tenant, or condominium policies with a company or facility that does not sell auto insurance in Massachusetts?
If yes, please check those that apply: Yes No

- Arbella Auto ___# of years of uninterrupted coverage with Arbella
- Homeowner, Tenant, or Condominium
___Arbella ___Other (include company name)_____
- Arbella Dwelling Fire
- Arbella Umbrella

- 2.) Years with prior automobile carrier? _____

- 3.) Does this policy include a full time student living more than 100 miles from home without a vehicle at school?
 Yes No

Driver Name _____ School Name/City/State _____

- 4.) Has any operator with less than 3 years driving experience successfully completed [please answer both (a) & (b)]:
a. Basic Driver Training AND *Advanced Driver Training program approved by the MA RMV? Yes No
b. Basic Driver Training AND an advanced driver training program with both simulator based and on-line components that is preapproved by Arbella. (*A copy of the certificate must be attached for verification). Yes No

- 5.) Has any rated operator been licensed for the 12 month period preceding the effective date of the policy and insured without a lapse in coverage for the 12 month period preceding the effective date of the policy? Please complete the grid below:

Rated Operator	Licensed In MA	No Lapse In Coverage
Auto 1 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 2 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 3 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto 4 _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 6.) Is the application accompanied by payment in full, not including funds from a finance company? Yes No
(Paid in full discount is not available in Tiers P, Q, R, S)

- 7.) Has the applicant had a lapse in coverage during the last twelve months? Yes No

- 8.) Does this policy qualify for the Multi-Car Individual/Spouse Discount? Yes No

Discount applicable to multi-vehicle policies or single vehicle policies when autos are owned by the same individual or spouse.
Multi-Car Individual/Spouse Discount and Multi-Car Family Discount cannot be selected on the same policy.)

- 9.) Does this policy qualify for the Multi-Car Family Discount? Yes No

(Qualifying single vehicle policies only. Discount applicable when auto owned by inexperienced principal operator who is resident in Arbella household. Discount is not available in Tiers P, Q, R, S.
Multi-Car Family Discount and Multi-Car Individual/Spouse Discount cannot be selected on the same policy.)

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

ADVISORY NOTICE TO POLICYHOLDERS

IMPORTANT CHANGES TO YOUR PERSONAL AUTO POLICY

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

COVERAGE CHANGES TO YOUR POLICY

Enclosed is the renewal of your personal automobile policy.

Please be advised your renewal policy no longer includes the 10AR 1273 Accident Forgiveness endorsement.

This endorsement has been removed, as based on the operator driving records, no listed operators meet the eligibility criteria for this endorsement. Therefore, your policy would not have received a benefit from the presence of this endorsement.

Since the endorsement has been removed, your renewal policy is no longer being charged a premium associated with 10AR 1273 Accident Forgiveness endorsement.

We encourage you to contact your agent if you have questions.

COVERAGE SELECTIONS PAGE

PROPOSED

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

PAGE OF

This policy is Issued By:

Reason for Coverage Selections Page:

End.
No.

ITEM 1. This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

Effective date

Producer

Name Code

ITEM 2. This policy is effective from:

To:

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

Producer's No.

ITEM 3. Description of your Auto:

--

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

Coverages, Parts 1-12		Premium		Premium					
Compulsory Insurance	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	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	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 \$ a day maximum \$	None	\$	\$	Up to \$ a day maximum \$	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			\$	\$
ENDORSEMENT PREMIUM							\$		
TOTAL PREMIUM							\$		

ITEM 5. Place of Principal Garaging

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

Identification Numbers of Endorsements Forming a Part of This Policy:

DISCOUNTS

Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DRIVER INFORMATION

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

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 discounts is indicated in the Discounts box. The availability of discounts vary by rating category and rating class.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty Credit	1%	All
Account Credit	5% or 10%	All
Arbella Advantage	3.5% or 7%	All
Driver Simulator	7%	Parts 1,2,4,5,&7
Marketing Partners	5%	All

Discount	Amount	Coverages
Multi-Car Individual/Spouse	5%	Parts 1,2,4,5,7,8&9
Multi-Car Family	5%	Parts 1,2,4,5,7,8&9
Student Away at School	10%	Parts 1,2,4,5,7&9
Advanced Driver Training	5%	Parts 1,2,4,5,&7
Passive Restraint	25%	Parts 2,3,6, & 12
Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9

Discount	Amount	Coverages
Annual Mileage 0-9999	5-15%	Parts 1-8 &12
Anti Theft/Vehicle Recovery	5-36%	Part 9
Continuous Coverage	10%	Parts 1,2,4&5
Low Frequency	10%	Parts 1,2,4&5
Paid In Full	3%	All
Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9

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.

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 Original Cost New	Classification		Group	Terr	CC's	<input type="checkbox"/> Sym <input type="checkbox"/> VRG		Annual Mileage
	Yes/No	One Way Mileage				Rate	Statistical				Coll	Comp	

Countersigned By: _____

COVERAGE SELECTIONS PAGE

SIDE-BY-SIDE

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

PAGE OF

This policy is Issued By:

Reason for Coverage Selections Page:

End.
No.

ITEM 1. This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

Effective date

Producer

Name Code

ITEM 2. This policy is effective from:

To:

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

Producer's No.

ITEM 3. Description of your Auto:

--

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

Coverages, Parts 1-12	Limits	Deductible	Premium		Limits	Deductible	Premium	
			Annual	Adjusted			Annual	Adjusted
1. Bodily Injury to Others	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$
2. Personal Injury Protection	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	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 \$ a day maximum \$	None	\$	\$	Up to \$ a day maximum \$	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			\$
ENDORSEMENT PREMIUM							\$	
TOTAL PREMIUM							\$	

ITEM 5. Place of Principal Garaging

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

Identification Numbers of Endorsements Forming a Part of This Policy:

DISCOUNTS

	Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DRIVER INFORMATION

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

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 discounts is indicated in the Discounts box. The availability of discounts vary by rating category and rating class.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty Credit	1%	All
Account Credit	5% or 10%	All
Arbella Advantage	3.5% or 7%	All
Driver Simulator	7%	Parts 1,2,4,5,&7
Marketing Partners	5%	All

Discount	Amount	Coverages
Multi-Car Individual/Spouse	5%	Parts 1,2,4,5,7,8&9
Multi-Car Family	5%	Parts 1,2,4,5,7,8&9
Student Away at School	10%	Parts 1,2,4,5,7&9
Advanced Driver Training	5%	Parts 1,2,4,5,&7
Passive Restraint	25%	Parts 2,3,6, & 12
Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9

Discount	Amount	Coverages
Annual Mileage 0-9999	5-15%	Parts 1-8 &12
Anti Theft/Vehicle Recovery	5-36%	Part 9
Continuous Coverage	10%	Parts 1,2,4&5
Low Frequency	10%	Parts 1,2,4&5
Paid In Full	3%	All
Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9

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.

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 Original Cost New	Rate	Classification		Group	Terr	CC's	<input type="checkbox"/> Sym	<input type="checkbox"/> VRG	Annual Mileage
	Yes/No	One Way Mileage					Coll	Comp						

Countersigned By: _____

COVERAGE SELECTIONS PAGE

CURRENT

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

PAGE OF

This policy is Issued By:

Reason for Coverage Selections Page:

End.
No.

ITEM 1. This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

Effective date

Producer

Name Code

ITEM 2. This policy is effective from:

To:

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

Producer's No.

ITEM 3. Description of your Auto:

--

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

Coverages, Parts 1-12	Limits	Deductible	Premium		Limits	Deductible	Premium		
			Annual	Adjusted			Annual	Adjusted	
1. Bodily Injury to Others	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
2. Personal Injury Protection	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	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 \$ a day maximum \$	None	\$	\$	Up to \$ a day maximum \$	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			\$	\$
ENDORSEMENT PREMIUM							\$		
TOTAL PREMIUM							\$		

ITEM 5. Place of Principal Garaging

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

Identification Numbers of Endorsements Forming a Part of This Policy:

DISCOUNTS

	Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DRIVER INFORMATION

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

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 discounts is indicated in the Discounts box. The availability of discounts vary by rating category and rating class.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty Credit	1%	All
Account Credit	5% or 10%	All
Arbella Advantage	3.5% or 7%	All
Driver Simulator	7%	Parts 1,2,4,5,&7
Marketing Partners	5%	All

Discount	Amount	Coverages
Multi-Car	5%	Parts 1,2,4,5,7,8&9
Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9
Student Away at School	10%	Parts 1,2,4,5,7&9
Advanced Driver Training	5%	Parts 1,2,4,5,&7
Passive Restraint	25%	Parts 2,3,6, & 12
Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9

Discount	Amount	Coverages
Annual Mileage 0-9999	5-15%	Parts 1-8 &12
Anti Theft/Vehicle Recovery	5-36%	Part 9
Continuous Coverage	10%	Parts 1,2,4&5
Low Frequency	10%	Parts 1,2,4&5
Paid In Full	3%	All

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.

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 Original Cost New	Rate	Classification Statistical	Group	Terr	CC's	<input type="checkbox"/> Sym	<input type="checkbox"/> VRG	Annual Mileage
	Yes/No	One Way Mileage									Coll	Comp	

Countersigned By: _____

COVERAGE SELECTIONS PAGE

Arbella Mutual - DEC050111 – Side by Side

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

PAGE OF

This policy is Issued By:

Reason for Coverage Selections Page:

End.
No.

ITEM 1. This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

Effective date

Producer

Name Code

ITEM 2. This policy is effective from:

To:

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

Producer's No.

ITEM 3. Description of your Auto:

--

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

Coverages, Parts 1-12	Limits	Deductible	Premium		Limits	Deductible	Premium		
			Annual	Adjusted			Annual	Adjusted	
1. Bodily Injury to Others	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
2. Personal Injury Protection	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	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 \$ a day maximum \$	None	\$	\$	Up to \$ a day maximum \$	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			\$	\$
ENDORSEMENT PREMIUM							\$		
TOTAL PREMIUM							\$		

ITEM 5. Place of Principal Garaging

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

Identification Numbers of Endorsements Forming a Part of This Policy:

DISCOUNTS

	Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following discounts categories is indicated in the Discounts box. The availability of discounts vary by rating category and rating class.

Discount	Amount	Coverages	Discount	Amount	Coverages	Discount	Amount	Coverages
Age 65 +	25%	All	Multi-Car	5%	Parts 1,2,4,5,7,8&9	Annual Mileage 0-5000*	10%	Parts 1-8 &12
Loyalty Credit	1%	All	Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9	Annual Mileage 5001-7500*	5%	Parts 1-8 &12
Account Credit	5% or 10%	All	Student Away at School	10%	Parts 1,2,4,5,7&9	Annual Mileage 0-9999 7500*	5-15%	Parts 1-8 &12
Arbella Advantage	3.5% or 7%	All	Advanced Driver Training	5%	Parts 1,2,4,5,&7	Annual Mileage 7501-9999*	7%	Parts 1-8 &12
Driver Simulator	7%	Parts 1,2,4,5,&7	Passive Restraint	25%	Parts 2,3,6, & 12	Anti Theft/Vehicle Recovery	5-36%	Part 9
Marketing Partners	5%	All	Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9	Continuous Coverage	10%	Parts 1,2,4&5
			Paid In Full	3%	All	Low Frequency	10%	Parts 1,2,4&5

*Annual Mileage Discounts of 0-5,000 & 5001-7500 available for Class 15 only. Annual Mileage Discounts of 0-7500 & 7501-9999 available for all classes except Class 15

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

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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 Original Cost New	Rate	Classification Statistical	Group	Terr	CC's	<input type="checkbox"/> Sym	<input type="checkbox"/> VRG	Annual Mileage
	Yes/No	One Way Mileage									Coll	Comp	

Countersigned By: _____

**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07
HIGH-THEFT VEHICLE LIST**

Make/Model/Year**BMW**

325ci 04, 05, 06, 07
 325i 04, 05, 06
 325i Sports Wagon 04, 05, 06
 325it 04, 05, 06
 325xi AWD 04, 05, 06
 325xi Sports Wagon 04, 05, 06
 325xit AWD 04, 05, 06
 328i
 Cpe 2Dr 08
 328xi AWD
 Cpe 2Dr 08
 330ci 04, 05, 06, 07
 330i 04, 05, 06
 330xi AWD 04, 05, 06
 335i
 Cpe 2Dr 08
 525i 05, 06, 07, 08
 525xi AWD 07, 08
 530i 05, 06, 07, 08
 530xi AWD 07, 08
 545i 05, 06
 550i 07, 08
 645ci 06
 650i 07, 08
 745i 04, 05, 06
 745li 04, 05, 06
 750i 07, 08
 750li 07, 08
 760i 06, 07
 760li 05, 06, 07, 08
 X5 3.0i 04
 X5 3.0i AWD 05, 06, 07
 X5 3.0si AWD 08
 X5 4.4i 04
 X5 4.4i AWD 05, 06, 07
 X5 4.6is 04
 X5 4.8i AWD 08
 X5 4.8is AWD 06, 07
 Z4 2.5i 05, 06
 Z4 3.0i 05, 06
 Z8 04

CHRYSLER

Chrysler Sebring GTC 04
 Sebring Limited 04
 Cpe 2 Dr 05, 06
 Sed 4 Dr 05
 Sed 4 Dr 3.5L 08
 Sebring LX
 Conv. 2.7L 04
 Sebring LXI
 Conv. 04
 Sebring TSI 07

CHRYSLER

Jeep Grand Cherokee Laredo
 4x2 05, 06, 08
 Jeep Grand Cherokee Limited
 4x2 05, 06, 08
 Jeep Grand Cherokee Overland 4.7 HO
 4x2 05

CHRYSLER

Jeep Wrangler Sahara 04, 05
 Jeep Wrangler Rubicon 04, 05, 06, 07, 08
 Jeep Wrangler Unlimited 05, 07

Make/Model/Year

Jeep Wrangler Unlimited Rubicon 06, 07, 08
 Jeep Liberty Limited
 4x2 05, 07, 08
 4x2 side air bags 06
 4x4 06
 Jeep Liberty Renegade
 4x2 05
 4x4 with side air bags 04, 06
 Jeep Liberty Sport
 4x4 2.8L 06
 300
 Side air bags 08
 300 Touring 08
 300 Touring AWD 08
 300C 08
 300C AWD 08
 300C SRT-8 08

DODGE

Stratus ES
 Sed 4 Dr Side Air bags 05
 Stratus R/T 05
 Stratus R/T
 flexible fuel 07
 Charger SRT-8 08
 Charger SXT AWD 08
 Durango Limited 08
 Durango SLT 08
 Durango SXT 08
 Magnum R/T 08
 Magnum R/T AWD 08
 Magnum SE
 4x2 3.5L 08
 Magnum SRT8 08
 Magnum SXT
 4x2 3.5L 08
 Magnum SXT AWD 08
 Mega Cab Pickup 1500
 4x2 08
 Ram Pickup 1500 Quad Cab 08
 Ram Pickup 2500 Quad Cab
 Ram Pickup 3500 DRW Quad Cab
 4x2 08
 Ram Pickup 3500 SRW Quad Cab
 4x4 08

FORD

Mustang
 Conv. 05
 Conv side air bags 06, 07
 Mustang Cobra SVT 04, 05
 Mustang GT
 Conv. 04, 05, 06, 07
 Cpe. 05, 06, 07
 Mustang GT Mach 1 04, 05, 06
 Thunderbird 04, 05, 06
 Thunderbird 007 Limited Edition 04
 Expedition Eddie Bauer
 4x2 08

FORD

Expedition EL Eddie Bauer
 4x2 08
 Expedition EL Limited
 4x2 08
 Expedition EL SSV
 4x2 08
 Expedition EL XLT

Make/Model/Year

4x2 08
 Expedition Limited
 4x2 08
 Expedition SSV
 4x2 08
 Expedition XLT
 4x2 08
 F-150 Supercab
 4x2 08
 F-150 Supercrew 08
 F-250 Super Duty Crew Cab
 4x4 08
 F-350 Super Duty SRW Crew Cab
 4x4 08

FORD - LINCOLN - MERCURY

Mercury Grand Marquis GS 06, 08
 Mercury Grand Marquis LS 06, 08
 Mercury Grand Marquis LSE 06
 Mark LT 07, 08
 Navigator 08
 Navigator L 08

GENERAL MOTORS

Buick Lacrosse CXL 07
 Buick Lacrosse CXS 07
 Buick Lucerne CX 07, 08
 Buick Lucerne CXL 07, 08
 Buick Lucerne CXS 07, 08
 Cadillac Deville 04, 05
 Cadillac Deville High-Luxury Sedan (DHS)
 04, 05
 Cadillac Deville Touring Sedan (DTS) 04, 05
 Cadillac Seville Luxury Sedan (SLS) 05
 Cadillac Escalade 08
 Cadillac Escalade AWD 08
 Cadillac Escalade ESV AWD 08
 Cadillac Escalade EXT AWD 08
 Chevrolet Blazer LS
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer Xtreme
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer ZR2
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04

GENERAL MOTORS

Chevrolet Corvette
 Conv. 04, 05, 06, 07, 08
 Cpe. 06, 07, 08
 Hchbk 2 Dr. 04, 05
 Chevrolet Corvette Z06 04, 05, 06, 07, 08
 Chevrolet Monte Carlo LS
 Cpe 2 Dr Driver Air Bag (side) 05
 Chevrolet Monte Carlo LT 06
 Chevrolet Monte Carlo LT
 Cpe 2 Dr 3.9L 07
 Chevrolet Monte Carlo LTZ 07

**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07
HIGH-THEFT VEHICLE LIST**

Make/Model/Year

Chevrolet Monte Carlo SS 05, 07, 08
 Chevrolet Monte Carlo Supercharged SS 05, 06
 Chevrolet Avalanche 08
 Chevrolet Silverado 1500 Crew Cab 08
 Chevrolet Silverado 2500HD Crew Cab 08
 Chevrolet Silverado Classic 1500 Crew Cab 08
 Chevrolet Silverado Classic 1500HDCrewCab08
 Chevrolet Silverado Classic 2500HDCrewCab08
 Chevrolet Suburban 1500 08
 Chevrolet Tahoe LS 08
 Chevrolet Tahoe LT 08
 Chevrolet Tahoe Z71 08
 Chevrolet Trailblazer SS 4x2 08
 Chevrolet Trailblazer LT 4x2 08
 Chevrolet Trailblazer LS 4x2 08
 GMC Safari AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLE AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLT AWD Wag. 4x4 3 Dr. 04
 GMC Envoy Denali 4x2 08
 GMC Envoy SLE 4x2 08
 GMC Envoy SLT 4x2 08
 GMC Sierra 1500 Crew Cab 4x2 08
 GMC Sierra 2500 HD Crew Cab 4x4 08
 GMC Sierra Classic 1500 Crew Cab 4x2 08
 GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
 GMC Sierra Classic 1500 HD Crew Cab 08
 GMC Yukon Denali AWD 08
 GMC Yukon SLE 08
 GMC Yukon XL 1500 SLE 08
 GMC Yukon XL 1500 SLT 08
 GMC Yukon XL 2500 SLE 08
 GMC Yukon XL 2500 SLT 08
 Oldsmobile Aurora 4.0 04
 Oldsmobile Bravada 04, 05
 Oldsmobile Bravada AWD 04, 05
 Pontiac Grand Am GT1 05
 Pontiac Grand Prix GT 07, 08

GENERAL MOTORS

Pontiac Grand Prix GXP 08
 Pontiac Grand Prix GXP 07

HONDA

Acura MDX AWD 04
 Acura NSX-T 04, 05, 06
 Acura RSX Type S 05
 Acura 3.2CL 04
 Acura 3.2CL Type S 04
 Acura 3.2TL 04, 05, 06
 Acura 3.2TL Type S 04

Make/Model/Year

Acura 3.5RL 05, 06, 08
 Honda Accord EX Cpe 2.4L leather seats 07
 Cpe 2.4L DOHC VTEC ULEV 06, 08
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 04, 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 04, 05, 06, 07, 08
 Honda Accord LX Cpe 2.4L 08
 Cpe. 3.0 L 05, 07, 08
 Honda S2000 04, 05, 06, 07, 08
 Honda Pilot EX 04, 05
 Honda Pilot EX-L 04, 05
 Honda Pilot LX 04, 05

HUMMER

H2 08
 H2 SUT 08

ISUZU

Axiom S 04, 05
 Axiom XS 04, 05

JAGUAR

XJR 04, 05, 06
 XJ8 04, 05, 06, 07, 08
 XJ8 Vanden Plas (VDP) 04, 05, 06, 07, 08
 XJ8L 06, 07, 08
 XJ8 Super V8 07, 08
 XJ8 Super V8 Portfolio 07
 XJ Sport 04
 XJR 07, 08
 XK 08
 XK8 04, 05, 06, 07, 08
 XKR 04, 05, 06, 07, 08
 S-Type 08
 S-Type R 08

LAND ROVER

Range Rover HSE AWD 08
 Range Rover Sport HSE AWD 08
 Range Rover Supercharged AWD 08
 Range Rover Sport Supercharged AWD 08

MAZDA

Mazda6 S
 Sed 4 Dr. side air bags 05
 RX-8 08

MERCEDES-BENZ

C230 Kompressor 04
 C230 Kompressor Sport Cpe. 2 Dr 05, 06
 SL500 04, 05, 06, 07
 SL600 05, 06, 07, 08
 E500 06
 E500 4Matic AWD 06
 CL550 08
 CL600 08
 CLK350 Cpe 08
 CLK550 Cpe 08
 CLK63 AMG 08
 S550 08

Make/Model/Year

S600 08
 S65 AMG 08
 SL55 AMG 08
 SL550 08
 SL65 AMG 08

MITSUBISHI

Diamante ES 05
 Diamante LS 05
 Diamante VR-X 05
 Eclipse GTS 04, 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07, 08
 Eclipse Spyder GT 04, 05, 06, 07, 08
 Eclipse Spyder GTS 04, 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Montero Limited 04, 05, 06, 07
 Montero Sport ES 4x4 04
 Montero Sport Limited 04
 Montero Sport LS 05 4x4 04
 Montero Sport XLS 04, 05
 Montero XLS 04
 Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07
 Endeavor SE 08
 Endeavor LS 08

NISSAN

Altima 3.5 SE 05
 Altima 3.5L side air bags 06
 Altima S 3.5L side air bags 06

NISSAN

Altima SE 3.5L side air bags 06
 Altima SE-R 3.5L side air bags 06
 Altima SL 3.5L side air bags 06

NISSAN

Infiniti G35 05 Cpe 08
 Infiniti G35 AWD 05
 Infiniti M45 04, 05, 07, 08
 Infiniti M45 Sport 07, 08
 Infiniti Q45 04, 05, 06, 07
 Maxima SE 05, 06, 07, 08
 Maxima SL 05, 06, 07, 08
 350Z 08
 Armada LE 4x2 08
 Armada SE 4x2 08
 Titan Crew Cab 08
 Pathfinder LE 05, 08
 Pathfinder SE 05, 08
 Pathfinder S 08
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05

**Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07
HIGH-THEFT VEHICLE LIST**

Make/Model/Year**PORSCHE**

Boxster 05, 06, 07, 08
 Boxster S 05, 06, 07, 08
 Boxster S Special Edition 05
 911 Carrera 04, 05, 06, 07, 08
 911 Carrera S 06, 07, 08
 911 Carrera Turbo 04, 05, 06
 911 Carrera Turbo S AWD 06
 911 Carrera 4 04, 05, 06, 07, 08
 911 Carrera 4S 04, 05, 06, 07, 08
 911 Carrera Targa 04, 05, 06
 911 Carrera GT3 04, 05, 06
 911 Carrera GT3 05, 06, 08
 911 GT3 RS 08
 911 Targa 4 08
 911 Targa 4S 08
 911 Turbo 08
 911 Cayman 08
 911 Cayman S 08

SAAB

9-3 Aero
 Sed 06
 Conv. 05, 06, 08
 9-3 Arc
 Conv. 05, 06
 Sed 06
 9-3 Linear 06
 9-3 2.0T
 Conv 08

SUBARU

Baja Turbo AWD 05, 06, 07
 Legacy 2.5 GT AWD
 Sed 04
 Legacy Outback H6
 Sed 04
 Legacy Outback VDC AWD
 Sed 04
 Legacy Outback Limited AWD
 Sed 04
 Impreza Limited AWD Turbo 08

SUBARU

Impreza WRX 08
 Impreza WRX STI AWD Turbo 08
 Impreza WRX STI LTD AWD Turbo 08

SUZUKI

Grand Vitara
 4x4 4Dr (luxury pkg) 07, 08
 XL7 08
 XL7 Limited 08

TOYOTA

Celica GT-S 05
 Highlander
 4x2, 4 Dr. 3.0L 04
 4x4 04
 Highlander Limited
 4x2, 4 Dr. 3.0L 04
 4x4 04
 MR2 Spyder 04, 05, 06
 4Runner Limited 05, 06
 4x2 07
 4Runner SR5 05, 06
 4x2 07
 4Runner Sport ED

Make/Model/Year

4x2 07
 4Runner SR5 Sport Edition 05, 06
 Camry Solara SE
 Conv 07, 08
 Camry Solara SLE
 Conv 07, 08
 Camry Solara Sport
 Conv 07, 08
 Sienna LE AWD 07
 Sienna XLE 07
 Sienna XLE AWD 07
 Sienna XLE LTD 07
 Sienna XLE LTD AWD 07
 Lexus ES 330 05, 06
 Lexus GS 300 04, 05, 06, 07
 Lexus GS 300 AWD 07
 Lexus GS 350 08
 Lexus GS 350 AWD 08
 Lexus GS 430 04, 05, 06, 07, 08
 Lexus GS 450H 08
 Lexus GX 470 AWD 04
 Lexus IS 300 04, 05, 06
 Lexus IS 300 Sportcross 04, 05, 06
 Lexus LS 430 04, 05, 06, 07, 08
 Lexus LS 460L 08
 Lexus LX 470 AWD 05, 06, 07
 Lexus LX 470 08
 Lexus LX 470 Limited Edition 08
 Lexus SC 430 04, 05, 06, 07, 08
 Tundra Limited
 4x2 Double Cab 08
 Tundra SR5
 4x2 Double Cab 08

VOLKSWAGEN

Audi A4 3.0 Quattro
 Conv 06
 Audi A6 3.0 04, 05
 Audi A6 3.0 Avant Quattro 04
 Audi A8 Quattro 04, 06, 07, 08
 Audi A8 L Quattro 04, 05, 06, 07, 08
 Audi Allroad Quattro 05, 06
 Audi Allroad 2.7T Quattro 04, 05
 Audi S4 Quattro 05, 06
 Audi S4 Avant Quattro 05, 06
 Audi S6 Avant Quattro 04
 Audi S8 Quattro 04
 Audi TT Quattro 04

Make/Model/Year

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
ACURA						CHEVROLET (cont'd)					
3.5RL		08				C1500 SILVERADO					11
TL			10			C1500 SUBURBAN					12
TL	AWD		10			C1500 SUBURBAN LS					11 12
AUDI						C1500 SUBURBAN LT					11 12
A4 3.2 QUATTRO	SEDAN 4 DOOR			10		C1500 SUBURBAN LTZ					11 12
A4 2.0T				10		COLORADO				10	
A4 2.0T AVANT QUATTRO				10		COLORADO				10	
A4 2.0T QUATTRO	SEDAN 4 DOOR			10		COLORADO				10	
A8 L QUATTRO		08				COLORADO 1LT					11
A8 QUATTRO		08				COLORADO 2LT					11
Q7 PREMIUM	WAGON 4 DOOR/AWD			11	12	CORVETTE			08	09	10
Q7 PREMIUM PLUS	WAGON 4 DOOR/AWD			11	12	CORVETTE					11 12
Q7 PRESTIGE	WAGON 4 DOOR/AWD			11	12	CORVETTE		08	10		
Q7 QUATTRO				10		CORVETTE					11 12
Q7 QUATTRO S-LINE				10		CORVETTE GRAND SPORT					11 12
BMW						CORVETTE GRAND SPORT					12
328I	COUPE	08				CORVETTE Z06		08	10		
328XI	COUPE/AWD	08				CORVETTE Z06					11 12
335I	COUPE	08				CORVETTE ZR1				10	
525I		08				CORVETTE ZR-1					12
525XI	AWD	08				EXPRESS G1500					3 DOOR
528I		08	09			EXPRESS G1500					AWD
530I		08				EXPRESS G1500 LS					09 10
530XI	AWD	08				EXPRESS G1500 LS					AWD
535I		08	09			EXPRESS G1500 LT					09 10
550I		08	09			EXPRESS G1500 LT					09 10
650I		08				IMPALA LT					SEDAN 4 DOOR/Front
750I		08	09	10		IMPALA LTZ					SEDAN 4 DOOR/Front
750LI		08	09	10		IMPALA POLICE					SEDAN 4 DOOR/Front
760LI		08	09			K1500 SILVERADO					4 DOOR EXT CAB PK/4x4
X5 3.0SI	AWD	08				K1500 SILVERADO					CREW PICKUP/4x4
X5 4.8I	AWD	08				K1500 SILVERADO					PICKUP/4x4
BUICK						K1500 SILVERADO HYBRID					CREW PICKUP/4x4
LUCERNE CX		08				K1500 SUBURBAN					WAGON 4 DOOR/4x4
LUCERNE CXL		08				K1500 SUBURBAN LS					WAGON 4 DOOR/4x4
LUCERNE CXS		08				K1500 SUBURBAN LT					WAGON 4 DOOR/4x4
CADILLAC						K1500 SUBURBAN LTZ					WAGON 4 DOOR/4x4
DTS	SEDAN 4 DOOR/Front			11	12	MONTE CARLO SS				08	
DTS LUXURY COLLECTION	SEDAN 4 DOOR/Front			11	12	SILVERADO 1500					CREW CAB
DTS PLATINUM COLLECTION	SEDAN 4 DOOR/Front			11	12	SILVERADO 1500 LT					08 09 10
DTS PREMIUM COLLECTION	SEDAN 4 DOOR/Front			11	12	SILVERADO 2500HD					REGULAR CAB
ESCALADE		08	10			SILVERADO 2500HD				08 09	10
ESCALADE	AWD	08	09	10		SILVERADO C1500					CREW CAB
ESCALADE	WAGON 4 DOOR/AWD			11	12	SILVERADO C1500					CREW CAB/4x4
ESCALADE	WAGON 4 DOOR/Rear			11	12	SILVERADO C1500					4 DOOR EXT CAB PK/Rear
ESCALADE ESV				10		SILVERADO C1500					PICKUP/Rear
ESCALADE ESV	AWD	08	09	10		SILVERADO C1500 HYBRID					CREW PICKUP/Rear
ESCALADE ESV	WAGON 4 DOOR/AWD			11	12	SILVERADO C1500 LS					4 DOOR EXT CAB PK/Rear
ESCALADE ESV	WAGON 4 DOOR/Rear			11	12	SILVERADO C1500 LS					CREW PICKUP/Rear
ESCALADE ESV LUXURY	WAGON 4 DOOR/AWD			11	12	SILVERADO C1500 LT					4 DOOR EXT CAB PK/Rear
ESCALADE ESV LUXURY	WAGON 4 DOOR/Rear			11	12	SILVERADO C1500 LT					CREW PICKUP/Rear
ESCALADE ESV PLATINUM	WAGON 4 DOOR/AWD			11	12	SILVERADO C1500 LT					PICKUP/Rear
ESCALADE ESV PLATINUM	WAGON 4 DOOR/Rear			11	12	SILVERADO C1500 LTZ					4 DOOR EXT CAB PK/Rear
ESCALADE ESV PREMIUM	WAGON 4 DOOR/AWD			11	12	SILVERADO C1500 LTZ					CREW PICKUP/Rear
ESCALADE ESV PREMIUM	WAGON 4 DOOR/Rear			11	12	SILVERADO CLASSIC 1500					08
ESCALADE EXT	AWD	08	09	10		SILVERADO CLASSIC 1500HD					08
ESCALADE EXT	UTILITY/AWD			11	12	SILVERADO CLASSIC 2500HD					08
ESCALADE EXT LUXURY	UTILITY/AWD			11	12	SILVERADO K1500					CREW CAB
ESCALADE EXT PREMIUM	UTILITY/AWD			11	12	SILVERADO K1500					CREW CAB
ESCALADE HYBRID				10		SILVERADO K1500					CREW PICKUP/4x4
ESCALADE HYBRID	WAGON 4 DOOR/AWD			11	12	SILVERADO K1500					PICKUP/4x4
ESCALADE HYBRID	WAGON 4 DOOR/Rear			11	12	SILVERADO K1500 HYBRID					CREW PICKUP/4x4
ESCALADE LUXURY	WAGON 4 DOOR/AWD			11	12	SILVERADO K1500 LS					4 DOOR EXT CAB PK/4x4
ESCALADE LUXURY	WAGON 4 DOOR/Rear			11	12	SILVERADO K1500 LS					CREW PICKUP/4x4
ESCALADE PLATINUM	WAGON 4 DOOR/AWD			11	12	SILVERADO K1500 LT					4 DOOR EXT CAB PK/4x4
ESCALADE PLATINUM	WAGON 4 DOOR/Rear			11	12	SILVERADO K1500 LT					CREW PICKUP/4x4
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/AWD			11	12	SILVERADO K1500 LT					PICKUP/4x4
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/Rear			11	12	SILVERADO K1500 LTZ					4 DOOR EXT CAB PK/4x4
ESCALADE PREMIUM	WAGON 4 DOOR/AWD			11	12	SILVERADO K1500 LTZ					CREW PICKUP/4x4
ESCALADE PREMIUM	WAGON 4 DOOR/Rear			11	12	SILVERADO K2500HD					CREW PICKUP/4x4
SEVILLE TOURING SEDAN (STS)				09	10	SILVERADO K2500HD LT					CREW PICKUP/4x4
STS	AWD			09	10	SILVERADO K2500HD LTZ					CREW PICKUP/4x4
STS-V				09	10	SILVERADO K3500					CREW PICKUP/4x4
CHEVROLET						SILVERADO K3500 LT					CREW PICKUP/4x4
3500HD	CREW CAB/4x4			09		SILVERADO K3500 LTZ					CREW PICKUP/4x4
AVALANCHE		08	09	10		SS				08	
AVALANCHE C1500 LT	UTILITY/Rear			11	12	SUBURBAN 1500				08	09 10
AVALANCHE K1500 LT	UTILITY/4x4			11	12	TAHOE C1500					WAGON 4 DOOR/Rear
AVALANCHE LS	UTILITY/4x4			11	12	TAHOE C1500 HYBRID					WAGON 4 DOOR/Rear
AVALANCHE LS	UTILITY/Rear			11	12	TAHOE C1500 LS					WAGON 4 DOOR/Rear
AVALANCHE LTZ	UTILITY/4x4			11	12	TAHOE C1500 POLICE					WAGON 4 DOOR/Rear
AVALANCHE LTZ	UTILITY/Rear			11	12	TAHOE HYBRID					09 10
				12		TAHOE K1500					WAGON 4 DOOR/4x4
						TAHOE K1500 HYBRID					WAGON 4 DOOR/4x4
						TAHOE K1500 LS					WAGON 4 DOOR/4x4
						TAHOE K1500 SPEC SRVC					WAGON 4 DOOR/4x4
						TAHOE LS				08	09 10
						TAHOE LT				08	09 10
						TAHOE LT					WAGON 4 DOOR/4x4
						TAHOE LT					WAGON 4 DOOR/Rear
						TAHOE LTZ				09	10
						TAHOE LTZ					WAGON 4 DOOR/4x4
						TAHOE LTZ					WAGON 4 DOOR/Rear

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
CHEVROLET (cont'd)						DODGE (cont'd)					
TAHOE Z71			08			RAM MEGA CAB PICKUP 3500 SRW					10
TRAILBLAZER LS	4x2		08	09		RAM PICKUP 1500	QUAD CAB		08	09	10
TRAILBLAZER LT	4x2		08	09	10	RAM PICKUP 1500	REGULAR CAB/4x4			09	10
TRAILBLAZER LT	4x4				10	RAM PICKUP 1500	REGULAR CAB/5.7L/4x2			09	10
TRAILBLAZER SS	4x2			09	10	RAM PICKUP 2500	QUAD CAB		08	09	
TRAILBLAZER SS	4x4				10	RAM PICKUP 2500	QUAD CAB/4x4				10
TRAVERSE LS	AWD				10	RAM PICKUP 3500 DRW	QUAD CAB/4x2		08	09	
TRAVERSE LT	AWD				10	RAM PICKUP 3500 DRW	QUAD CAB/4x4			09	10
TRAVERSE LTZ	AWD				10	RAM PICKUP 3500 SRW	QUAD CAB/4x2			09	
						RAM PICKUP 3500 SRW	QUAD CAB/4x4		08	09	10
CHRYSLER						FORD					
300					09	ECONOLINE VAN E-150					10
300	SEDAN 4 DOOR/Rear				12	ECONOLINE VAN E-250				09	10
300	SIDE AIR BAGS		08			ECONOLINE WAGON E-150					10
300 LIMITED				09	10	EXPEDITION EDDIE BAUER	4x2		08		10
300 LIMITED	AWD			09	10	EXPEDITION EDDIE BAUER	4x4				10
300 LIMITED	SEDAN 4 DOOR/Rear				11	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 LIMITED AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/Rear				11
300 LX					10	EXPEDITION EL EDDIE BAUER					10
300 TOURING			08	09	10	EXPEDITION EL EDDIE BAUER	4x2		08		10
300 TOURING	AWD			08	09	10	EXPEDITION EL EDDIE BAUER	4x4			10
300 TOURING	SEDAN 4 DOOR/Rear				11	EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 TOURING AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/Rear				11
300C			08	09	10	EXPEDITION EL LIMITED	4x2		08		10
300C	AWD			08	09	10	EXPEDITION EL LIMITED	4x4			10
300C	SEDAN 4 DOOR/Rear				11	12	EXPEDITION EL LIMITED	WAGON 4 DOOR/4x4			11
300C AWD	SEDAN 4 DOOR/AWD				11	12	EXPEDITION EL LIMITED	WAGON 4 DOOR/Rear			11
300C SRT-8			08	09	10	11	EXPEDITION EL LIMITED	4x2		08	10
300C SRT-8	SEDAN 4 DOOR/Rear				11	EXPEDITION EL SSV	4x4				10
ASPEN LIMITED	4x4				10	EXPEDITION EL SSV	WAGON 4 DOOR/4x4				12
ASPEN LIMITED HYBRID					10	EXPEDITION EL XL	WAGON 4 DOOR/Rear				12
SEBRING LIMITED 3.5L	SEDAN 4 DOOR		08			EXPEDITION EL XLT	4x2		08		10
						EXPEDITION EL XLT	4x4				10
						EXPEDITION EL XLT	WAGON 4 DOOR/4x4				11
						EXPEDITION EL XLT	WAGON 4 DOOR/Rear				11
						EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/4x4				12
						EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/Rear				12
						EXPEDITION LIMITED	4x2		08		10
						EXPEDITION LIMITED	4x4				10
						EXPEDITION LTD	WAGON 4 DOOR/4x4				11
						EXPEDITION LTD	WAGON 4 DOOR/Rear				12
						EXPEDITION SSV	4x2		08		10
						EXPEDITION SSV	4x4				10
						EXPEDITION XL	WAGON 4 DOOR/4x4				12
						EXPEDITION XL	WAGON 4 DOOR/Rear				12
						EXPEDITION XLT	4x2		08		10
						EXPEDITION XLT	4x4				10
						EXPEDITION XLT	WAGON 4 DOOR/4x4				11
						EXPEDITION XLT	WAGON 4 DOOR/Rear				11
						EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/4x4				12
						EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/Rear				12
						EXPLORER EDDIE BAUER	4x2			09	10
						EXPLORER EDDIE BAUER	4x4				10
						EXPLORER EDDIE BAUER	AWD				10
						EXPLORER LIMITED	4x2			09	10
						EXPLORER LIMITED	4x4				10
						EXPLORER LIMITED AWD	4x4				10
						EXPLORER SPORT TRAC LIMITED	4x2			09	10
						EXPLORER SPORT TRAC LIMITED	4x4				10
						EXPLORER SPORT TRAC LTD	AWD				10
						EXPLORER SPORT TRAC XLT	4x2			09	10
						EXPLORER SPORT TRAC XLT	4x4				10
						EXPLORER XLT	4x2			09	10
						EXPLORER XLT	4x4				10
						EXPLORER XLT	AWD				10
						F150	4 DOOR EXT CAB PK/4x4				12
						F150	4 DOOR EXT CAB PK/Rear				12
						F150	CREW PICKUP/Rear				12
						F150	PICKUP/Rear				12
						F-150	SUPERCAB/4x2		08	09	
						F-150	SUPERCAB/4x4			09	
						F-150 REGULAR CAB	4x4				10
						F-150 REGULAR CAB	FLARESIDE/4x2				10
						F-150 SUPERCAB	4x2				10
						F-150 SUPERCREW			08	09	10
						F150 SVT RAPTOR	4 DOOR EXT CAB PK/4x4				12
						F250 SUPER DUTY	4 DOOR EXT CAB PK/4x4				11
						F250 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
						F250 SUPER DUTY	CREW PICKUP/4x4				11
						F250 SUPER DUTY	CREW PICKUP/Rear				12
						F250 SUPER DUTY	PICKUP/4x4				12
						F250 SUPER DUTY	PICKUP/Rear				12
						F-250 SUPER DUTY	CREW CAB/4x4		08		
						F-250 SUPER DUTY	SUPERCAB/4x4			09	
						F350 SUPER DUTY	4 DOOR EXT CAB PK/4x4				12
						F350 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
						F350 SUPER DUTY	CREW PICKUP/4x4				11
						F350 SUPER DUTY	CREW PICKUP/Rear				12
						F350 SUPER DUTY	PICKUP/4x4				12
						F350 SUPER DUTY	PICKUP/Rear				12

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
FORD (cont'd)						GMC (cont'd)					
F-350 SUPER DUTY DRW				09		YUKON XL K1500 SLT					11 12
F-350 SUPER DUTY DRW				08		YUKON XL K2500					12
F-350 SUPER DUTY SRW				09		YUKON XL K2500 SLE					11 12
F-350 SUPER DUTY SRW				08 09		YUKON XL K2500 SLT					11 12
FUSION HYBRID					11	HONDA					
FUSION S					11	ACCORD EX	COUPE 2.4L DOHC VTEC ULEV	08			
FUSION SE					11	ACCORD EX	COUPE 2.4L LEATHER SEATS			10	
FUSION SEL					11	ACCORD EX	COUPE 3.0L	08			
FUSION SEL AWD					11	ACCORD EX	COUPE 3.5L			10	
FUSION SPORT					11	ACCORD EX	COUPE SOHC			10	
FUSION SPORT AWD					11	ACCORD EX	COUPE/Front				11 12
MUSTANG					12	ACCORD EX-L	COUPE/Front				11 12
MUSTANG GT					11	ACCORD LX	COUPE 2.4L	08			
MUSTANG GT				09 10		ACCORD LX	COUPE 3.0L	08			
MUSTANG GT					11 12	ACCORD LX	COUPE/Front				11
MUSTANG SHELBY GT500					12	ACCORD LX-S	COUPE/Front				12
TAURUS SHO					11	CIVIC SI	COUPE/Front				11 12
GMC						CIVIC SI	SEDAN 4 DOOR/Front				11 12
ENVOY	4 DOOR/4x4		09 10			FIT	HATCHBACK 4 DOOR/Front				11
ENVOY	4x2				10	FIT SPORT	HATCHBACK 4 DOOR/Front				11
ENVOY DENALI	4x2	08 09 10				RIDGELINE RT	PICKUP/4x4				11 12
ENVOY DENALI	4x4				10	RIDGELINE RTL	PICKUP/4x4				11 12
ENVOY SLE	4x2	08 09				RIDGELINE RTS	PICKUP/4x4				11 12
ENVOY SLT	4x2	08 09				S2000		08 09 10			
SIERRA 1500	CREW CAB/4x2	08 09 10				S2000 CR		09 10			
SIERRA 1500	CREW CAB/4x4		09 10			HUMMER					
SIERRA 1500	EXTENDED CAB/5.3L/4x2		09			H2		08 09 10			
SIERRA 2500 HD	CREW CAB/4x4	08 09				H2 SUT		08 09 10			
SIERRA C1500	4 DOOR EXT CAB PK/Rear			11 12		INFINITI					
SIERRA C1500	CREW PICKUP/Rear			12		FX35			09		
SIERRA C1500	PICKUP/Rear			12		FX35	AWD		09 10		
SIERRA C1500 DENALI	CREW PICKUP/Rear			12		G35	COUPE	08			
SIERRA C1500 HYBRID	CREW PICKUP/Rear			11 12		G37				10	
SIERRA C1500 SL	4 DOOR EXT CAB PK/Rear			11 12		G37	COUPE/AWD			10	
SIERRA C1500 SL	CREW PICKUP/Rear			11 12		G37 AWD	COUPE/AWD				11 12
SIERRA C1500 SLE	4 DOOR EXT CAB PK/Rear			11 12		G37 BASE/SPORT	CONVERTIBLE/Rear				11 12
SIERRA C1500 SLE	CREW PICKUP/Rear			11 12		G37 BASE/SPORT	COUPE/Rear				11 12
SIERRA C1500 SLE	PICKUP/Rear			12		M35			09 10		
SIERRA C1500 SLT	4 DOOR EXT CAB PK/Rear			11 12		M35	AWD			10	
SIERRA C1500 SLT	CREW PICKUP/Rear			11 12		M35 SEDAN/SPORT AWD	SEDAN 4 DOOR/AWD				11
SIERRA CLASSIC 1500	CREW CAB/4x2	08				M35 SPORT			09 10		
SIERRA CLASSIC 1500	EXTENDED CAB/6.0L/4x2	08				M45		08		10	
SIERRA CLASSIC 1500HD	CREW CAB	08				M45	AWD			10	
SIERRA K1500	4 DOOR EXT CAB PK/4x4			11		M45 SPORT		08		10	
SIERRA K1500	CREW PICKUP/4x4			11 12		QX56	4x4		09 10		
SIERRA K1500	PICKUP/4x4			12		JAGUAR					
SIERRA K1500 DENALI	CREW PICKUP/4x4			11 12		S-TYPE		08			
SIERRA K1500 HYBRID	CREW PICKUP/4x4			11 12		S-TYPE R		08			
SIERRA K1500 SL	CREW PICKUP/4x4			12		XF	SEDAN 4 DOOR/Rear				12
SIERRA K1500 SLE	4 DOOR EXT CAB PK/4x4			11		JAGUAR (cont'd)					
SIERRA K1500 SLE	CREW PICKUP/4x4			11 12		XF PREMIUM	SEDAN 4 DOOR/Rear				12
SIERRA K1500 SLE	PICKUP/4x4			12		XF R	SEDAN 4 DOOR/Rear				12
SIERRA K1500 SLT	4 DOOR EXT CAB PK/4x4			11		XF SUPERCHARGED	SEDAN 4 DOOR/Rear				12
SIERRA K1500 SLT	CREW PICKUP/4x4			11 12		XJ8		08			
SIERRA K2500	CREW PICKUP/4x4			12		XJ8 SUPER V8		08			
SIERRA K2500 DENALI	CREW PICKUP/4x4			12		XJ8 VANDEN PLAS (VDP)		08			
SIERRA K2500 HD	CREW PICKUP/4x4			12		XJ8L		08			
SIERRA K2500 SLE	CREW PICKUP/4x4			11 12		XJR		08			
SIERRA K2500 SLT	CREW PICKUP/4x4			11 12		XK		08			
YUKON	WAGON 4 DOOR/4x4			12		XK8		08			
YUKON DENALI		09 10				XKR		08			
YUKON DENALI	AWD	08 09 10				JEEP					
YUKON DENALI	WAGON 4 DOOR/AWD			11 12		COMMANDER LIMITED			09 10		
YUKON DENALI	WAGON 4 DOOR/Rear			11 12		COMMANDER LIMITED	WAGON 4 DOOR/4x4				11
YUKON DENALI HYBRID	WAGON 4 DOOR/AWD			11 12		COMMANDER LIMITED	WAGON 4 DOOR/Rear				11
YUKON DENALI HYBRID	WAGON 4 DOOR/Rear			11 12		COMMANDER OVERLAND			09 10		
YUKON DENALI XL	WAGON 4 DOOR/AWD			11 12		COMMANDER SPORT			09 10		
YUKON DENALI XL	WAGON 4 DOOR/Rear			11 12		COMMANDER SPORT	WAGON 4 DOOR/4x4				11
YUKON HYBRID		09 10				COMMANDER SPORT	WAGON 4 DOOR/Rear				11
YUKON HYBRID	WAGON 4 DOOR/4x4			11 12		GRAND CHEROKEE LAREDO				10	
YUKON HYBRID	WAGON 4 DOOR/Rear			12		GRAND CHEROKEE LAREDO	4x2	08			
YUKON SLE		08 09 10				GRAND CHEROKEE LIMITED	4x2	08		10	
YUKON SLE	WAGON 4 DOOR/4x4			11 12		GRAND CHEROKEE LIMITED	4x4			10	
YUKON SLE	WAGON 4 DOOR/Rear			11 12		GRAND CHEROKEE OVERLAND				10	
YUKON SLT		08 09 10				GRAND CHEROKEE SRT-8				10	
YUKON SLT	WAGON 4 DOOR/4x4			11 12		LIBERTY LIMITED	4x2	08			
YUKON SLT	WAGON 4 DOOR/Rear			11 12		WRANGLER RUBICON		08			
YUKON XL 1500 SLE		08 09 10				WRANGLER UNLIMITED RUBICON		08			
YUKON XL 1500 SLT		08 09 10									
YUKON XL 2500 SLE		08 09 10									
YUKON XL 2500 SLT		08 09 10									
YUKON XL C1500	WAGON 4 DOOR/Rear			12							
YUKON XL C1500 SLE	WAGON 4 DOOR/Rear			11 12							
YUKON XL C1500 SLT	WAGON 4 DOOR/Rear			11 12							
YUKON XL C2500 SLT	WAGON 4 DOOR/Rear			11 12							
YUKON XL DENALI		09 10									
YUKON XL DENALI	AWD	08 09 10									
YUKON XL K1500	WAGON 4 DOOR/4x4			12							
YUKON XL K1500 SLE	WAGON 4 DOOR/4x4			11 12							

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
<u>KIA</u>						<u>MERCEDES-BENZ (cont'd)</u>					
OPTIMA EX/SX				11		SL63 AMG				10	
OPTIMA LX				11		SL65 AMG		08	09	10	
<u>LAND ROVER</u>						<u>MERCURY</u>					
RANGE ROVER AUTOBIOGRAPHY				11	12	GRAND MARQUIS GS				08	
RANGE ROVER HSE		08	09	10		GRAND MARQUIS LS				08	
RANGE ROVER HSE				11	12						
RANGE ROVER HSE LUXURY				11	12						
RANGE ROVER SPORT AUTOBIO					12						
RANGE ROVER SPORT HSE		08	09	10							
RANGE ROVER SPORT HSE				11	12						
RANGE ROVER SPORT LUX				11	12						
RANGE ROVER SPORT SC				11	12						
RANGE ROVER SPORT SUPERCHARGED		08	09	10							
RANGE ROVER SUPERCHARGED		08	09	10							
<u>LEXUS</u>						<u>NISSAN</u>					
470			08			350Z			08	09	10
470 LIMITED EDITION			08			ALTIMA S	3.5L			10	
GS 350			08			ALTIMA SE	3.5L			10	
GS 350			08			ARMADA LE	4x2			08	09
GS 350				11	12	ARMADA LE	4x4			09	10
GS 350 AWD				11	12	ARMADA PLATINUM	WAGON 4 DOOR/4x4				11
GS 430			08			ARMADA PLATINUM	WAGON 4 DOOR/AWD				12
GS 450H			08			ARMADA PLATINUM	WAGON 4 DOOR/Rear				11
LS 430			08			ARMADA SE	4x2		08	09	10
LS 460 L			08			ARMADA SE	4x4			09	10
RX 350				09		ARMADA SE/TITANIUM	WAGON 4 DOOR/4x4				11
RX 350				11		ARMADA SE/TITANIUM	WAGON 4 DOOR/AWD				12
SC 430			08	09		ARMADA SE/TITANIUM	WAGON 4 DOOR/Rear				11
						ARMADA SV/SL/PLATINUM	WAGON 4 DOOR/Rear				12
						FRONTIER	CREW CAB/4x4				10
						FRONTIER	CREW CAB/LONG BED/4x4			09	
						MAXIMA S					10
						MAXIMA S/SV	SEDAN 4 DOOR/Front				11
						MAXIMA SE			08	09	
						MAXIMA SL			08	09	
						MAXIMA SV					10
						PATHFINDER LE			08	09	10
						PATHFINDER S			08	09	10
						PATHFINDER S/LE/SE	WAGON 4 DOOR/Rear				12
						PATHFINDER SE			08	09	10
						TITAN	CREW CAB		08	09	10
						TITAN	KING CAB/LONG WHEELBASE/4x2			09	
						TITAN S/SV/SL/PRO-4X	CREW PICKUP/4x4				12
						TITAN S/SV/SL/PRO-4X	CREW PICKUP/Rear				12
						TITAN SV	CREW PICKUP/4x4				12
						TITAN SV	CREW PICKUP/Rear				12
						TITAN XE/SE/LE	CREW PICKUP/Rear				11
						TITAN XE/SE/LE/PRO-4X	CREW PICKUP/4x4				11
<u>MAZDA</u>						<u>PONTIAC</u>					
MAZDASPEED3				11		GRAND PRIX GT				08	
RX-8			08	09		GRAND PRIX GXP				08	09
<u>MERCEDES-BENZ</u>						<u>PORSCHE</u>					
CL550			08			911 CARRERA				08	
CL600			08			911 CARRERA 4				08	
CLK350				09	10	911 CARRERA 4S				08	
CLK350			08			911 CARRERA S				08	
CLK550				09	10	911 GT3				08	
CLK550			08			911 GT3 RS				08	
CLK63 AMG			08			911 TARGA 4				08	
CLK63 AMG				09		911 TARGA 4S				08	
CLS550				09	10	911 TURBO				08	
CLS550				11	12	BOXSTER				08	
CLS63 AMG				09	10	BOXSTER S				08	
CLS63 AMG				11	12	CAYENNE	AWD				10
E320 BLUETEC						CAYENNE	WAGON 4 DOOR/AWD				12
E350						CAYENNE GTS	AWD				10
E350 4MATIC						CAYENNE S	AWD				10
E550						CAYENNE S	WAGON 4 DOOR/AWD				12
E550 4MATIC						CAYENNE S HYBRID	WAGON 4 DOOR/AWD				12
E63 AMG						CAYENNE TURBO	AWD				10
GL320 BLUETEC 4MATIC						CAYENNE TURBO S	WAGON 4 DOOR/AWD				12
GL350 BLUETEC						CAYMAN				08	
GL450 4 MATIC						CAYMAN S				08	
GL450 4MATIC											
GL550 4 MATIC											
GL550 4MATIC											
S CLASS S65AMG											
S400 HYBRID											
S550			08	09	10						
S550											
S550 4MATIC											
S550 4MATIC											
S600			08	09	10						
S600											
S63 AMG											
S63 AMG											
S65 AMG											
SL55 AMG											
SL550			08	09	10						
SL600			08	09	10						

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
SUBARU					
IMPREZA LIMITED TURBO	AWD			08	
IMPREZA WRX				08	
IMPREZA WRX	STATION WAGON/AWD				12
IMPREZA WRX PREMIUM TURBO	SEDAN 4 DOOR/AWD		09		
IMPREZA WRX STI	STATION WAGON/AWD				12
IMPREZA WRX STI LTD TURBO	AWD			08	
IMPREZA WRX STI TURBO	AWD			08	
IMPREZA WRX TURBO	SEDAN 4 DOOR/AWD		09		
SUZUKI					
GRAND VITARA	WAGON 4 DOOR/Rear				11
GRAND VITARA (LUXURY PKG)	SEDAN 4 DOOR/4x4	08	09		
GRAND VITARA JLX/LTD	WAGON 4 DOOR/4x4				11
GRAND VITARA JLX/LTD	WAGON 4 DOOR/Rear				11
GRAND VITARA PREMIUM	WAGON 4 DOOR/4x4				11
GRAND VITARA PREMIUM	WAGON 4 DOOR/Rear				11
GRAND VITARA X-SPORT	WAGON 4 DOOR/AWD				11
GRAND VITARA X-SPORT	WAGON 4 DOOR/Rear				11
XL7				08	
XL7 LIMITED				08	
TOYOTA					
AVALON XL/XLS/LIMIT	SEDAN 4 DOOR/Front				11
AVALON/LIMITED	SEDAN 4 DOOR/Front				12
CAMRY SOLARA SE	CONVERTIBLE			08	
CAMRY SOLARA SLE	CONVERTIBLE			08	
CAMRY SOLARA SPORT	CONVERTIBLE			08	
FJ CRUISER	4x4				10
FJ CRUISER	WAGON 4 DOOR/4x4				11 12
FJ CRUISER	WAGON 4 DOOR/Rear				11 12
HIGHLANDER	4x4				10
HIGHLANDER	WAGON 4 DOOR/AWD				11
HIGHLANDER	WAGON 4 DOOR/Front				11
HIGHLANDER HYBRID					10
HIGHLANDER HYBRID LIMITED					10
HIGHLANDER HYBRID LIMITED	WAGON 4 DOOR/AWD				11 12
HIGHLANDER LIMITED	4x4				10
HIGHLANDER LIMITED	WAGON 4 DOOR/AWD				11 12
HIGHLANDER LIMITED	WAGON 4 DOOR/Front				11 12
HIGHLANDER SE	WAGON 4 DOOR/AWD				11
HIGHLANDER SE	WAGON 4 DOOR/Front				11
HIGHLANDER SPORT	4x4				10
HIGHLANDER SPORT	WAGON 4 DOOR/AWD				11
HIGHLANDER SPORT	WAGON 4 DOOR/Front				11
HIGHLANDER/HYBRID	WAGON 4 DOOR/AWD				11 12
HIGHLANDER/SE	WAGON 4 DOOR/AWD				12
HIGHLANDER/SE	WAGON 4 DOOR/Front				12
SCION TC	HATCHBACK 2 DOOR/Front				12
SEQUOIA PLATINUM				09	
SEQUOIA LIMITED				09	
SEQUOIA LIMITED	WAGON 4 DOOR/4x4				12
SEQUOIA LIMITED	WAGON 4 DOOR/AWD				12
SEQUOIA PLATINUM	WAGON 4 DOOR/4x4				12
SEQUOIA SR5				09	
SEQUOIA SR5	WAGON 4 DOOR/AWD				12
TACOMA DOUBLECAB	CREW PICKUP/4x4				12
TACOMA DOUBLECAB	CREW PICKUP/Rear				12
TACOMA DOUBLECAB LG BD	CREW PICKUP/4x4				12
TUNDRA CREW MAX					10
TUNDRA CREWMAX LIMITED	CREW PICKUP/4x4				11 12
TUNDRA CREWMAX LIMITED	CREW PICKUP/Rear				11 12
TUNDRA CREWMAX SR5	CREW PICKUP/4x4				11 12
TUNDRA CREWMAX SR5	CREW PICKUP/Rear				11 12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/4x4				11 12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/Rear				11 12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/4x4				11 12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/Rear				11 12
TUNDRA LIMITED	DOUBLE CAB/4x2			08	
TUNDRA SR5	DOUBLE CAB/4x2			08	
VENZA	WAGON 4 DOOR/AWD				12
VENZA	WAGON 4 DOOR/Front				12

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

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

Multi-Car Family Discount

A named insured who is an inexperienced Principal Operator in Class 17, 20, or 25, and resides in the same household as the parents or guardians who have an active Arbella automobile policy, and receive the Multi-Car Individual/Spouse Discount, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. The child's vehicle must be a private passenger vehicle as defined in Rule 27, and is not applicable to Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques. Discount is not available in Tiers P, Q, R, S. This discount is mutually exclusive with the Multi-Car Individual/Spouse Discount. Refer to the Miscellaneous Rating Factors page for the applicable discount.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

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. Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

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

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

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

3. Application of Discount

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

Passive Restraint Discount

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

Advanced Driver Training

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

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

Loyalty Discount

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

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

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

This discount will not apply to a policy in Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 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.

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

This discount will not apply to a policy in Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 Arbellacom 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 or through Privilege Underwriters Reciprocal Exchange. 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.

Driver Simulator Discount

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

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date and is continuously enrolled in either Electronic Funds Transfer (EFT) or has paid their policy in full at the time of the submission of the new business application or by the policy's effective date at renewal. *A verifiable business relationship is defined as an individual who is a verifiable financial contributor to an IRS Section 501(c)(3) organization.

The discount will be removed if any of these conditions are no longer met. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy in Tiers P, Q, R, S and cannot be combined with our Marketing Partners Discount.

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

Continuous Coverage

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

1. Eligibility

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

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

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

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

2. Verification

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

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

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

This discount only applies to Tiers P, Q, R, S.

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

Low Frequency

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

1. Eligibility

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

2. Verification

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

This discount only applies to Tiers P, Q, R, S. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

RULE 20. MODEL YEAR RATING

A. Model Year Defined

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

B. Rating of Model Years Not Shown on Rate Pages

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

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

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

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

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

Multi-Car Family Discount

A named insured who is an inexperienced Principal Operator in Class 17, 20, or 25, and resides in the same household as the parents or guardians who have an active Arbella automobile policy, and receive the Multi-Car Individual/Spouse Discount, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. The child's vehicle must be a private passenger vehicle as defined in Rule 27, and is not applicable to Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques. Discount is not available in Tiers P, Q, R, S. This discount is mutually exclusive with the Multi-Car Individual/Spouse Discount. Refer to the Miscellaneous Rating Factors page for the applicable discount.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

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.~~ **Motorhomes, Trailers, Motorcycles, or vehicles classified as antiques are not eligible.** The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

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

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

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

3. Application of Discount

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

Passive Restraint Discount

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

Advanced Driver Training

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

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

Loyalty Discount

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

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

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

This discount will not apply to a policy in Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 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.

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

This discount will not apply to a policy in Tiers P, Q, R, S. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

This sentence is an editorial correction to a past filing. The addition of this wording was approved eff. 5/25/11 on ARMU-127114539. When we filed for ARMU-127190347 Effective 9/1/11, this wording was inadvertently left out.

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 Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 or through Privilege Underwriters Reciprocal Exchange. 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.

Driver Simulator Discount

Beginning 5/1/10, a discount will be applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbella. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26.

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date and is continuously enrolled in either Electronic Funds Transfer (EFT) or has paid their policy in full at the time of the submission of the new business application or by the policy's effective date at renewal. *A verifiable business relationship is defined as an individual who is a verifiable financial contributor to an IRS Section 501(c)(3) organization.

The discount will be removed if any of these conditions are no longer met. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy in Tiers P, Q, R, S and cannot be combined with our Marketing Partners Discount.

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

Continuous Coverage

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

1. Eligibility

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

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

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

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

2. Verification

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

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

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

This discount only applies to Tiers P, Q, R, S.

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

Low Frequency

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

1. Eligibility

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

2. Verification

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

This discount only applies to Tiers P, Q, R, S. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

RULE 20. MODEL YEAR RATING

A. Model Year Defined

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

B. Rating of Model Years Not Shown on Rate Pages

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

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

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

RULE 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:

- b. one or more additional personal lines policies insured with one of the companies within the Arbella Insurance Group, subject to agent verification, or
- c. 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 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.

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

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 Arbellacom for an insured that has:

- a) One or more additional personal lines policies other than auto insured with one of the companies within the Arbellacom 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 or through Privilege Underwriters Reciprocal Exchange. 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 Arbellacom. The discount may be removed once the insured no longer has at least one additional qualifying personal lines policy with the Arbellacom 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.

Driver Simulator Discount

Beginning 5/1/10, a discount will be applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbellacom. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbellacom during the 12 months preceding the policy effective date and is continuously enrolled in either Electronic Funds Transfer (EFT) or has paid their policy in full at the time of the submission of the new business application or by the policy's effective date at renewal. *A verifiable business relationship is defined as an individual who is a verifiable financial contributor to an IRS Section 501(c)(3) organization.

The discount will be removed if any of these conditions are no longer met. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy in Category 7 and cannot be combined with our Marketing Partners Discount.

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

Continuous Coverage

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

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27.

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

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

2. Verification

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

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

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

This discount only applies to Category 7. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

Low Frequency

The premium for Parts 1, 2, 4 and 5 will be reduced following Arbella's verification of a rated operator's eligibility for the low frequency discount.

The discount shall apply to each rated operator that has 4 or less merit rating points as defined in Rule 56 – Safe Driver Insurance Plan, and where a claim payment under any or all of the above coverage parts has not been made to or on behalf of the rated operator in connection with more than one accident during the three years preceding the effective date of the policy.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27.

2. Verification

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

This discount only applies to Category 7. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

RULE 36 PROPOSED

RULE 35. ACCIDENT FORGIVENESS

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

- 1) There is at least one experienced operator listed on the policy and all experienced operators listed on the policy have a SDIP designation of 99.
- 2) The at-fault accident was caused by an Experienced Operator.
- 3) The at-fault accident involved using one of the vehicles listed on the coverage selections page.
- 4) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
- 5) The at-fault accident occurred after the initial purchase of the endorsement.
- 6) The at-fault accident was reported to us promptly.
- 7) There are no other accidents being forgiven on the policy.
- 8) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

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

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

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

Use form number 10AR 1273.

RULE 36. SNOWPLOW ENDORSEMENT

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

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

A snowplow consists of:

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

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

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

Use form number 10AR1278.

RULES 37 - 38. RESERVED FOR FUTURE USE

RULE 35. ACCIDENT FORGIVENESS

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

- 1) There is at least one experienced operator listed on the policy and all experienced operators listed on the policy have a SDIP designation of 99.
- 2) The at-fault accident was caused by an Experienced Operator.
- 3) The at-fault accident involved using one of the vehicles listed on the coverage selections page.
- 4) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
- 5) The at-fault accident occurred after the initial purchase of the endorsement.
- 6) The at-fault accident was reported to us promptly.
- 7) There are no other accidents being forgiven on the policy.
- 8) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

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

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

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

Use form number 10AR 1273.

RULES 36 - 38. RESERVED FOR FUTURE USE

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

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

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

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

ACCIDENT FORGIVENESS (RULE 35)
\$45

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47

POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.05

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

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	Actual Cash Value
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

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

TOWING AND LABOR (RULE 33)		
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\$45

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Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47

POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.05

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

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

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

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

ACCIDENT FORGIVENESS (RULE 35)
\$45

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47

POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.05

APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER	CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP	PHONE:
BINDER/POLICY #:		MAIL ADDRESS (IF DIFFERENT)	
EFFECTIVE DATE	EXPIRATION DATE		

[COMPANY USE] Arbella Mutual Insurance Company	<input type="checkbox"/> DIRECT BILL <input type="checkbox"/> AGENCY BILL	PAYMENT PLAN	DEPOSIT PREMIUM \$
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COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 - 12	AUTO 1		AUTO 2	
	LIMITS/DEDUCTIBLE	PREMIUM	LIMITS/DEDUCTIBLE	PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$	\$8,000 PER PERSON DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	\$ PER PERSON \$ PER ACCIDENT	\$	\$ PER PERSON \$ PER ACCIDENT	\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
OPTIONAL INSURANCE				
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON \$ PER ACCIDENT	\$	\$ PER PERSON \$ PER ACCIDENT	\$
6. MEDICAL PAYMENTS	\$ PER PERSON	\$	\$ PER PERSON	\$
7. COLLISION ACV	WAIVER OF DEDUCTIBLE \$ DED	\$	WAIVER OF DEDUCTIBLE \$ DED	\$
8. LIMITED COLLISION ACV	\$ DED	\$	\$ DED	\$
9. COMPREHENSIVE ACV	\$100 GLASS DEDUCTIBLE \$ DED	\$	\$100 GLASS DEDUCTIBLE \$ DED	\$
10. SUBSTITUTE TRANSPORTATION	UP TO \$ A DAY, MAXIMUM \$	\$	UP TO \$ A DAY, MAXIMUM \$	\$
11. TOWING AND LABOR	UP TO \$ FOR EACH DISABLEMENT	\$	UP TO \$ FOR EACH DISABLEMENT	\$
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$ PER PERSON \$ PER ACCIDENT	\$	\$ PER PERSON \$ PER ACCIDENT	\$
SAFE DRIVER INSURANCE PLAN (SDIP)	PREMIUM ADJUSTMENT	\$	PREMIUM ADJUSTMENT	\$
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM * * SUBJECT TO SAFE DRIVER CREDIT OR SURCHARGE	\$	PREMIUM *	\$
TOTAL PREMIUM				\$

VEHICLE INFORMATION	PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE	AUTO 2:
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#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEHICLE COST NEW OR MOTORCYCLE AVERAGE RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING
1									
2									

#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI-THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)
1					
2					

NOTICE: Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

DRIVER INFORMATION	Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a Household Member. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.
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1	OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # / LICENSED STATE <small>If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.</small>	SDIP POINTS	DATE FIRST LICENSED			DRIVER TRAINING YES / NO	% OF USE			
					MASS	OTHER	MOTOR CYCLE		AUTO 1	AUTO 2	AUTO 3	AUTO 4
					2							
3												
4												

NOTICE: If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application 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.

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.

PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE

DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:					
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?		YES	NO	D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?		YES	NO
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?				E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?			
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS ?				F. HAD YOUR LICENSE REVOKED OR SUSPENDED?			
LICENSE INFORMATION Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv .							
SDIP INFORMATION If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s), which will be used to assign SDIP points to you. See "Your Consumer Guide" for additional information.							
GENERAL INFORMATION		Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.					
1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?		YES	NO	5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?		YES	NO
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?				6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)			
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)				7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial #, Amount of Ins. for Items).			
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM? (ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)				8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?			
9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)					ATTACHMENTS		
AUTO 1 _____ AUTO 2 _____					<input type="checkbox"/> ANTI-THEFT DEVICE CERTIFICATE <input type="checkbox"/> APPRAISAL <input type="checkbox"/> APPROVED DRIVER TRAINING CERTIFICATE <input type="checkbox"/> APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE. <input type="checkbox"/> CUSTOMIZED EQUIPMENT EVIDENCE <input type="checkbox"/> OPERATOR EXCLUSION FORM <input type="checkbox"/> OUT-OF-STATE DRIVER RECORD <input type="checkbox"/> PRE-INSURANCE FORM <input type="checkbox"/> VEHICLE RECOVERY SYSTEM CERTIFICATE		
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.							
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:							
<input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW. <input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.							
REMARKS		IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.					
FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.							
DECLARATIONS AND SIGNATURES							
I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH MY PREVIOUS AUTOMOBILE INSURANCE COMPANY.							
_____ Signature of Applicant				_____ Date and Time			
TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.							
_____ Signature of Agent				_____ Date and Time			
IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.							
				_____ Applicant's Name			

Memo on Snowplow Endorsement 10AR1278 Introduction:

Like many carriers, we currently provide coverage for snowplows by adding the cost of the snowplow to the vehicle Cost New.

Through the introduction of this endorsement, we are intending to provide a convenient way for our insureds to purchase coverage and have the presence of this coverage be expressed explicitly. Our agents will be able to track the presence or absence of coverage as they have requested.

We believe that, over time, the rating of policies will be improved which will lead to a more accurate assignment of premium for a given exposure. Our loss data will become more accurate as we gather experience with the book and trend this experience across time.

Rates for the snowplow endorsement were determined empirically and were based on emulating the results of current methods as closely as practical.

We rated a variety of policies containing pickups and vans (typical vehicles that would be utilized with a snowplow) whose Cost New had been increased by \$2500 and \$5000 (the two discrete values available via this endorsement). We examined policies that had Collision, Limited Collision, and/or Comprehensive coverage in various combinations, to arrive at the results in the premium grid shown in the endorsement.

We are requesting that this endorsement be available for all active policy effective dates. This will help ensure that all current insureds have the ability to procure this endorsement prior to the advent of the winter season.

3/22/2011	Allstate Insurance Company	SERFF # ALSE-127090875	Rule	Filed Effec.5/2/11 (New) and 6/16/11 (Renewal)	3/29/2011
2/9/2011	Electric Insurance Company	SERFF # ELEC-126943386	Rate/Rule	Filed Effec. 7/7/11	4/5/2011
1/21/2011	The Hanover Insurance Company	SERFF # HNVX-G12699685	Rule	Filed Effec. 2/16/11	4/5/2011
3/18/2011	Safety Insurance Company	SERFF # SFTY-127073988	Form/Rate/Rule	Filed Effec. 7/1/11	4/5/2011
12/30/2010	Occidental Fire and Casualty Company of NC	SERFF # PERR-126964012	Rate/Rule	Filed Effec. 4/1/11 (new) and 5/1/11 (renewal)	4/5/2011
3/9/2011	Encompass Insurance Company of Massachusetts	SERFF # ALSE-127072114	Rate/Rule	Filed Effec. 7/7/11	4/13/2011
3/24/2011	Liberty Mutual Insurance Company	SERFF # LBPM-127094830	Rate/Rule	Filed Effec. 6/25/11	4/13/2011
4/6/2011	The Hanover Insurance Company	SERFF # HNVX-G12711540	Rule	Filed Effec. 4/15/11	4/13/2011
4/6/2011	Arbella Mutual Insurance Company	SERFF # ARMU-127114539	Rule	Filed Effec. 5/25/11	4/19/2011
3/25/2011	Plymouth Rock Assurance Corporation	SERFF # PRAC-127094608	Form/Rule	Filed Effec. 6/30/11	4/19/2011
4/22/2011	Geico General Insurance Company	SERFF # GECC-127135613	Rule	Filed Effec. 6/6/11 (New) and 7/11/11 (Renewal)	5/10/2011
4/1/2011	Progressive Direct Insurance Company	SERFF # PRGS-127108918	Rate/Rule	Filed Effec. 5/13/11 (new) and 6/12/11 (renewal)	5/18/2011
10/12/2010	The Hanover Insurance Company	SERFF # HNVX-G12684512	Rule	Filed Effec. 10/14/10	5/18/2011
5/9/2011	Bankers Standard Insurance Company	SERFF # ACEH-127159697	Form/Rule	Filed Effec. 8/1/11	5/23/2011
5/13/2011	Plymouth Rock Assurance Corporation	SERFF # PRAC-127137123	Rule	Filed Effec. 6/30/11	6/1/2011
3/25/2011	NGM Insurance Company	SERFF # NGMC-127098140	Form/Rate/Rule	Filed Effec. 9/1/11	6/7/2011
5/3/2011	Vermont Mutual Insurance Company	SERFF # VERM-127152106	Rule	Filed Effec. 7/1/11	6/7/2011
5/26/2011	Encompass Insurance Company of Massachusetts	SERFF # ALSE-127188846	Rule	Filed Effec. 7/1/11	6/7/2011
2/9/2011	Electric Insurance Company	SERFF # ELEC-126943386	Rate/Rule	Filed Effec. 7/30/11	6/21/2011
5/31/2011	Arbella Mutual Insurance Company	SERFF # ARMU-127190347	Form/Rate/Rule	Filed Effec. 9/1/11	6/27/2011
6/10/2011	Insurance Services Offices	SERFF # ISOF-127192195	Rule	Filed Effec. 6/20/11	6/27/2011
6/28/2011	Automobile Insurers Bureau	SERFF # AIBM-127296224	Rule	Filed Effec. 7/15/11	7/6/2011
6/24/2011	Safety Insurance Group	SERFF # SFTY-127182699	Rate/Rule	Filed Effec. 11/1/11	7/12/2011
4/26/2011	Citizens Insurance Company of America	SERFF # HNVX-G12714158	Rate/Rule	Filed Effec. 9/1/11 (New) and 10/1/11 (Renewal)	7/26/2011
4/15/2011	Safety Insurance Group	SERFF # SFTY-127039365	Rule	Filed Effec. 9/1/11	7/26/2011
7/7/2011	Preferred Mutual Insurance Company	SERFF # PMUT-127295550	Rate/Rule	Filed Effec. 11/1/11	8/16/2011
8/22/2011	Encompass Insurance Company of Massachusetts	SERFF # ALSE-127380870	Rule	Filed Effec. 9/23/11	8/29/2011
6/17/2011	Premier Insurance Company of Massachusetts	SERFF # TRVA-127201887	Form/Rate/Rule	Filed Effec. 11/1/11	9/14/2011
7/1/2011	Plymouth Rock Assurance Corporation	SERFF # PRAC-127291424	Form/Rate/Rule	Filed Effec. 11/1/11	9/14/2011
7/13/2001	Farm Family Casualty Insurance Company	SERFF # FRFA-127315866	Form/Rate/Rule	Filed Effec. 12/1/11	9/14/2011
5/12/2011	Liberty Mutual Insurance Company	SERFF # LBPM-127158993	Form/Rule	Filed Effec. 10/17/11	9/20/2011
8/19/2011	The Premier Insurance Company	SERFF # TRVA-127374071	Rule	Filed Effec. 10/3/11	9/20/2011
7/20/2011	Massachusetts Homeland Insurance Company	SERFF # TWRG-127330156	Rate/Rule	Filed Effec. 11/1/11 (New);12/1/11 (Renewal)	9/27/2011
8/15/2011	Quincy Mutual Fire Insurance Company	SERFF # QUEN-127313549	Rate/Rule	Filed Effec. 11/15/11	9/27/2011
8/24/2011	IDS Property Casualty Insurance Co	SERFF # PRCA-127348791	Rate	Filed Effec. 1/28/12	9/27/2011
8/26/2011	GEICO General Insurance Company	SERFF # GECC-127386941	Rate/Rule	Filed Effec. 10/14/11 (New);11/25/11 (Renewal)	9/27/2011
8/30/2011	The Commerce Insurance Company	SERFF # CMRC-127382009	Rule	Filed Effec. 11/1/11	9/27/2011
9/13/2011	IDS Property Casualty Insurance Co	SERFF # PRCA-127612668	Rule	Filed Effec. 2/16/12	9/27/2011
7/19/2011	Harleysville Worcester Insurance Company	SERFF # HRLV-127327924	Rate/Rule	Filed Effec.9/26/11 (New); 11/15/11 (Renewal)	9/27/2011

Readability Analysis for the MA PPA 10/15/11 Filing
ARMU-127348840

SDIP Statement 10AR1151	
Site	Score
ReadabilityFormulas.com	64.7
AddedBytes.com	53.5
Read-able.com	59.8
Average of lowest two:	56.7

Snowplow Endorsement 10AR1278	
Site	Score
ReadabilityFormulas.com	65.6
AddedBytes.com	53.7
Read-able.com	59.8
Average of lowest two:	56.8

Supplemental App 10AR1258	
Site	Score
ReadabilityFormulas.com	65.3
AddedBytes.com	53.7
Read-able.com	59.9
Average of lowest two:	56.8

Advisory Notice 10AR1280	
Site	Score
ReadabilityFormulas.com	65.6
AddedBytes.com	53.6
Read-able.com	59.8
Average of lowest two:	56.7

Resources utilized:

<http://www.readabilityformulas.com/free-readability-formula-assessment.php>

<http://www.addedbytes.com/lab/readability-score/>

<http://read-able.com/>

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

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, 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.

Multi-Car Family Discount

An individual who is an Inexperienced Principal Operator in Class 17, 20, or 25, who is a child of an Arbella insured, and whose parents are receiving the Multi-Car Individual/Spouse Discount, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. The child's vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. This discount is mutually exclusive with the Multi-Car Individual/Spouse Discount. Refer to the Miscellaneous Rating Factors page for the applicable discount.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

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 Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 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.

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

This discount will not apply to a policy in Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 Tiers P, Q, R, S. 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 Arbellacom for an insured that has:

- a) One or more additional personal lines policies other than auto insured with one of the companies within the Arbellacom 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 or through Privilege Underwriters Reciprocal Exchange. 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 Arbellacom. The discount may be removed once the insured no longer has at least one additional qualifying personal lines policy with the Arbellacom 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.

Driver Simulator Discount

Beginning 5/1/10, a discount will be applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbellacom. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26.

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbellacom during the 12 months preceding the policy effective date and is continuously enrolled in either Electronic Funds Transfer (EFT) or has paid their policy in full at the time of the submission of the new business application or by the policy's effective date at renewal. *A verifiable business relationship is defined as an individual who is a verifiable financial contributor to an IRS Section 501(c)(3) organization.

The discount will be removed if any of these conditions are no longer met. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy in Tiers P, Q, R, S and cannot be combined with our Marketing Partners Discount.

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

Continuous Coverage

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

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27.

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

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

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

2. Verification

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

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

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

This discount only applies to Tiers P, Q, R, S.

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

Low Frequency

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

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27.

2. Verification

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

This discount only applies to Tiers P, Q, R, S. Refer to the Miscellaneous Rating Factor page for the applicable discount factor.

RULE 20. MODEL YEAR RATING

A. Model Year Defined

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

B. Rating of Model Years Not Shown on Rate Pages

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

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

RULE 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

Division of Insurance
High Theft Vehicle List Effective 8/1/2011

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Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012	Make/Series/Body Style/Driving Wheels	2008	2009	2010	2011	2012
ACURA						CHEVROLET (cont'd)					
3.5RL		08				C1500 SILVERADO					11
TL			10			C1500 SUBURBAN					12
TL	AWD		10			C1500 SUBURBAN LS					11
AUDI											11
A4 3.2 QUATTRO	SEDAN 4 DOOR		10			C1500 SUBURBAN LT					11
A4 2.0T			10			C1500 SUBURBAN LTZ					11
A4 2.0T AVANT QUATTRO			10			COLORADO				10	
A4 2.0T QUATTRO	SEDAN 4 DOOR		10			COLORADO				10	
A8 L QUATTRO						COLORADO				10	
A8 QUATTRO		08				COLORADO					11
Q7 PREMIUM	WAGON 4 DOOR/AWD	08			11 12	COLORADO 1LT					11
Q7 PREMIUM PLUS	WAGON 4 DOOR/AWD				11 12	COLORADO 2LT					11
Q7 PRESTIGE	WAGON 4 DOOR/AWD				11 12	CORVETTE		08	09	10	
Q7 QUATTRO			10			CORVETTE					11
Q7 QUATTRO S-LINE			10			CORVETTE		08	10		
BMW											12
328I	COUPE	08				CORVETTE GRAND SPORT					11
328XI	COUPE/AWD	08				CORVETTE GRAND SPORT					12
335I	COUPE	08				CORVETTE Z06		08	10		
525I		08				CORVETTE Z06					11
525XI	AWD	08				CORVETTE ZR1				10	
528I			09			CORVETTE ZR-1					12
530I		08				EXPRESS G1500					
530XI	AWD	08				EXPRESS G1500				09	
535I			09			EXPRESS G1500 LS				09	10
550I		08	09			EXPRESS G1500 LS				09	10
650I		08				EXPRESS G1500 LT				09	10
750I		08	09	10		EXPRESS G1500 LT				09	10
750LI		08	09	10		IMPALA LT					11
760LI		08	09			IMPALA LTZ					11
X5 3.0SI	AWD	08				IMPALA POLICE					11
X5 4.8I	AWD	08				K1500 SILVERADO					11
BUICK											11
LUCERNE CX		08				K1500 SILVERADO					11
LUCERNE CXL		08				K1500 SILVERADO					11
LUCERNE CXS		08				K1500 SILVERADO					11
CADILLAC											11
DTS	SEDAN 4 DOOR/Front				11 12	K1500 SILVERADO HYBRID					11
DTS LUXURY COLLECTION	SEDAN 4 DOOR/Front				11 12	K1500 SUBURBAN					12
DTS PLATINUM COLLECTION	SEDAN 4 DOOR/Front				11 12	K1500 SUBURBAN LS					11
DTS PREMIUM COLLECTION	SEDAN 4 DOOR/Front				11 12	K1500 SUBURBAN LT					11
ESCALADE		08	10			K1500 SUBURBAN LTZ					11
ESCALADE	AWD	08	09	10		MONTE CARLO SS				08	
ESCALADE	WAGON 4 DOOR/AWD				11 12	SILVERADO 1500				08	09
ESCALADE	WAGON 4 DOOR/Rear				11 12	SILVERADO 1500 LT					10
ESCALADE ESV					10	SILVERADO 2500HD				08	09
ESCALADE ESV	AWD	08	09	10		SILVERADO 2500HD					10
ESCALADE ESV	WAGON 4 DOOR/AWD				11 12	SILVERADO C1500					
ESCALADE ESV	WAGON 4 DOOR/Rear				11 12	SILVERADO C1500					12
ESCALADE ESV LUXURY	WAGON 4 DOOR/AWD				11 12	SILVERADO C1500					12
ESCALADE ESV LUXURY	WAGON 4 DOOR/Rear				11 12	SILVERADO C1500 HYBRID					12
ESCALADE ESV PLATINUM	WAGON 4 DOOR/AWD				11 12	SILVERADO C1500 LS					11
ESCALADE ESV PLATINUM	WAGON 4 DOOR/Rear				11 12	SILVERADO C1500 LS					12
ESCALADE ESV PREMIUM	WAGON 4 DOOR/AWD				11 12	SILVERADO C1500 LT					11
ESCALADE ESV PREMIUM	WAGON 4 DOOR/Rear				11 12	SILVERADO C1500 LT					12
ESCALADE EXT	AWD	08	09	10		SILVERADO C1500 LT					11
ESCALADE EXT	UTILITY/AWD				11 12	SILVERADO C1500 LTZ					11
ESCALADE EXT LUXURY	UTILITY/AWD				11 12	SILVERADO C1500 LTZ					12
ESCALADE EXT PREMIUM	UTILITY/AWD				11 12	SILVERADO CLASSIC 1500				08	
ESCALADE HYBRID			10			SILVERADO CLASSIC 1500HD				08	
ESCALADE HYBRID	WAGON 4 DOOR/AWD				11 12	SILVERADO CLASSIC 2500HD				08	
ESCALADE HYBRID	WAGON 4 DOOR/Rear				11 12	SILVERADO K1500					12
ESCALADE LUXURY	WAGON 4 DOOR/AWD				11 12	SILVERADO K1500					12
ESCALADE LUXURY	WAGON 4 DOOR/Rear				11 12	SILVERADO K1500 HYBRID					12
ESCALADE PLATINUM	WAGON 4 DOOR/AWD				11 12	SILVERADO K1500 LS					11
ESCALADE PLATINUM	WAGON 4 DOOR/Rear				11 12	SILVERADO K1500 LS					11
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/AWD				11 12	SILVERADO K1500 LT					11
ESCALADE PLATINUM HYBRID	WAGON 4 DOOR/Rear				11 12	SILVERADO K1500 LT					11
ESCALADE PREMIUM	WAGON 4 DOOR/AWD				11 12	SILVERADO K1500 LT					11
ESCALADE PREMIUM	WAGON 4 DOOR/Rear				11 12	SILVERADO K1500 LTZ					11
SEVILLE TOURING SEDAN (STS)			09	10		SILVERADO K1500 LTZ					11
STS			09	10		SS				08	
STS-V			09	10		SUBURBAN 1500				08	09
CHEVROLET											10
3500HD	CREW CAB/4x4		09			TAHOE C1500					12
AVALANCHE		08	09	10		TAHOE C1500 HYBRID					12
AVALANCHE C1500 LT	UTILITY/Rear				11 12	TAHOE C1500 LS					11
AVALANCHE C1500 LT	UTILITY/4x4				11 12	TAHOE C1500 POLICE					12
AVALANCHE LS	UTILITY/4x4				11 12	TAHOE HYBRID					09
AVALANCHE LS	UTILITY/Rear				12	TAHOE K1500					12
AVALANCHE LTZ	UTILITY/4x4				11 12	TAHOE K1500 HYBRID					11
AVALANCHE LTZ	UTILITY/Rear				12	TAHOE K1500 LS					11
						TAHOE K1500 SPEC SRVC					12
						TAHOE LS				08	09
						TAHOE LT				08	09
						TAHOE LT					11
						TAHOE LT					11
						TAHOE LTZ				09	10
						TAHOE LTZ					11
						TAHOE LTZ					11

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CHEVROLET (cont'd)						DODGE (cont'd)					
TAHOE Z71		08				RAM MEGA CAB PICKUP 3500 SRW					10
TRAILBLAZER LS	4x2	08	09			RAM PICKUP 1500	QUAD CAB	08	09	10	
TRAILBLAZER LT	4x2	08	09	10		RAM PICKUP 1500	REGULAR CAB/4x4			09	10
TRAILBLAZER LT	4x4			10		RAM PICKUP 1500	REGULAR CAB/5.7L/4x2			09	10
TRAILBLAZER SS	4x2		09	10		RAM PICKUP 2500	QUAD CAB	08	09		
TRAILBLAZER SS	4x4			10		RAM PICKUP 2500	QUAD CAB/4x4				10
TRAVERSE LS	AWD			10		RAM PICKUP 3500 DRW	QUAD CAB/4x2	08	09		
TRAVERSE LT	AWD			10		RAM PICKUP 3500 DRW	QUAD CAB/4x4			09	10
TRAVERSE LTZ	AWD			10		RAM PICKUP 3500 SRW	QUAD CAB/4x2			09	
						RAM PICKUP 3500 SRW	QUAD CAB/4x4	08	09	10	
CHRYSLER						FORD					
300			09			ECONOLINE VAN E-150					10
300	SEDAN 4 DOOR/Rear				12	ECONOLINE VAN E-250			09	10	
300	SIDE AIR BAGS	08				ECONOLINE WAGON E-150				10	
300 LIMITED			09	10		EXPEDITION EDDIE BAUER	4x2	08		10	
300 LIMITED	AWD		09	10		EXPEDITION EDDIE BAUER	4x4			10	
300 LIMITED	SEDAN 4 DOOR/Rear				11 12	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 LIMITED AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EDDIE BAUER	WAGON 4 DOOR/Rear				11
300 LX				10		EXPEDITION EL EDDIE BAUER	4x2	08		10	
300 TOURING		08	09	10		EXPEDITION EL EDDIE BAUER	4x4			10	
300 TOURING	AWD	08	09	10		EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/4x4				11
300 TOURING	SEDAN 4 DOOR/Rear				11	EXPEDITION EL EDDIE BAUER	WAGON 4 DOOR/Rear				11
300 TOURING AWD	SEDAN 4 DOOR/AWD				11	EXPEDITION EL LIMITED	4x2	08		10	
300C		08	09	10		EXPEDITION EL LIMITED	4x4			10	
300C	AWD	08	09	10		EXPEDITION EL LIMITED	WAGON 4 DOOR/4x4				11 12
300C	SEDAN 4 DOOR/Rear				11 12	EXPEDITION EL LIMITED	WAGON 4 DOOR/Rear				11 12
300C AWD	SEDAN 4 DOOR/AWD				11 12	EXPEDITION EL SSV	4x2	08		10	
300C SRT-8		08	09	10		EXPEDITION EL SSV	4x4			10	
300C SRT-8	SEDAN 4 DOOR/Rear				11	EXPEDITION EL XL	WAGON 4 DOOR/4x4				12
ASPEN LIMITED	4x4			10		EXPEDITION EL XL	WAGON 4 DOOR/Rear				12
ASPEN LIMITED HYBRID				10		EXPEDITION EL XLT	4x2	08		10	
SEBRING LIMITED 3.5L	SEDAN 4 DOOR	08				EXPEDITION EL XLT	4x4			10	
						EXPEDITION EL XLT	WAGON 4 DOOR/4x4				11
DODGE						FORD					
AVENGER R/T				10		EXPEDITION EL XLT	WAGON 4 DOOR/Rear				11
CHALLENGER R/T				12		EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/4x4				12
CHALLENGER R/T	COUPE/Rear			12		EXPEDITION EL XLT/KING RA	WAGON 4 DOOR/Rear				12
CHALLENGER SRT-8	COUPE/Rear			12		EXPEDITION LIMITED	4x2	08		10	
CHARGER	SEDAN 4 DOOR/Rear			11 12		EXPEDITION LIMITED	4x4			10	
CHARGER AWD	SEDAN 4 DOOR/AWD			11		EXPEDITION LTD	WAGON 4 DOOR/4x4				11 12
CHARGER R/T		09	10			EXPEDITION LTD	WAGON 4 DOOR/Rear				11 12
CHARGER R/T	AWD	09	10			EXPEDITION SSV	4x2	08		10	
CHARGER R/T	SEDAN 4 DOOR/Rear			11 12		EXPEDITION SSV	4x4			10	
CHARGER R/T AWD	SEDAN 4 DOOR/AWD			11 12		EXPEDITION XL	WAGON 4 DOOR/4x4				12
CHARGER SE				10		EXPEDITION XL	WAGON 4 DOOR/Rear				12
CHARGER SE	AWD		09	10		EXPEDITION XLT	4x2	08		10	
CHARGER SRT-8		08	09	10		EXPEDITION XLT	4x4			10	
CHARGER SRT-8	SEDAN 4 DOOR/Rear				11	EXPEDITION XLT	WAGON 4 DOOR/4x4				11
CHARGER SXT		09	10			EXPEDITION XLT	WAGON 4 DOOR/Rear				11
CHARGER SXT	AWD	08	09	10		EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/4x4				12
CHARGER SXT	SEDAN 4 DOOR/Rear				11	EXPEDITION XLT/KING RANCH	WAGON 4 DOOR/Rear				12
CHARGER SXT AWD	SEDAN 4 DOOR/AWD				11	EXPLORER EDDIE BAUER	4x2			09	10
DURANGO ADVENTURER			09			EXPLORER EDDIE BAUER	4x4			10	
DURANGO HYBRID				10		EXPLORER EDDIE BAUER	AWD			10	
DURANGO LIMITED		08	09	10		EXPLORER LIMITED	4x2		09	10	
DURANGO SE				10		EXPLORER LIMITED	4x4			10	
DURANGO SLT		08	09	10		EXPLORER LIMITED AWD	4x4			10	
DURANGO SXT		08	09	10		EXPLORER SPORT TRAC LIMITED	4x2		09	10	
MAGNUM R/T		08	09			EXPLORER SPORT TRAC LIMITED	4x4			10	
MAGNUM R/T	AWD	08	09			EXPLORER SPORT TRAC LTD	AWD			10	
MAGNUM SE			09			EXPLORER SPORT TRAC XLT	4x2		09	10	
MAGNUM SRT8		08	09			EXPLORER SPORT TRAC XLT	4x4			10	
MAGNUM SXT	3.5L/4x2	08	09			EXPLORER XLT	4x2		09	10	
MAGNUM SXT	AWD	08	09			EXPLORER XLT	4x4			10	
MEGA CAB PICKUP 1500	4x2	08				EXPLORER XLT	AWD			10	
NITRO DETONATOR	WAGON 4 DOOR/4x4				12	F150	4 DOOR EXT CAB PK/4x4				12
NITRO R/T				10		F150	4 DOOR EXT CAB PK/Rear				12
NITRO SHOCK	WAGON 4 DOOR/4x4				12	F150	CREW PICKUP/Rear				12
NITRO SLT				10		F150	PICKUP/Rear				12
NITRO SXT	WAGON 4 DOOR/AWD				11	F-150	SUPERCAB/4x2	08	09		
RAM 1500	CREW PICKUP/4x4				12	F-150	SUPERCAB/4x4		09		
RAM 1500	CREW PICKUP/Rear				12	F-150 REGULAR CAB	4x4				10
RAM 1500	PICKUP/4x4				12	F-150 REGULAR CAB	FLARESIDE/4x2				10
RAM 1500	PICKUP/Rear				12	F-150 SUPERCAB	4x2				10
RAM 1500 QUAD	CREW PICKUP/4x4				12	F-150 SUPERCREW		08	09	10	
RAM 1500 QUAD	CREW PICKUP/Rear				12	F150 SVT RAPTOR	4 DOOR EXT CAB PK/4x4				12
RAM 2500	CREW PICKUP/4x4			11	12	F250 SUPER DUTY	4 DOOR EXT CAB PK/4x4				11 12
RAM 2500	CREW PICKUP/Rear				12	F250 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
RAM 2500	PICKUP/4x4				12	F250 SUPER DUTY	CREW PICKUP/4x4				11 12
RAM 2500	PICKUP/Rear				12	F250 SUPER DUTY	CREW PICKUP/Rear				12
RAM 2500 MEGA CAB	CREW PICKUP/4x4				11	F250 SUPER DUTY	PICKUP/4x4				12
RAM 2500 MEGA CAB	CREW PICKUP/Rear				12	F250 SUPER DUTY	PICKUP/Rear				12
RAM 3500	CREW PICKUP/4x4				11	F-250 SUPER DUTY	CREW CAB/4x4		08		
RAM 3500	CREW PICKUP/Rear				12	F-250 SUPER DUTY	SUPERCAB/4x4			09	
RAM 3500	PICKUP/4x4				12	F350 SUPER DUTY	4 DOOR EXT CAB PK/4x4				12
RAM 3500	PICKUP/Rear				12	F350 SUPER DUTY	4 DOOR EXT CAB PK/Rear				12
RAM 3500 MEGA CAB	CREW PICKUP/4x4				11	F350 SUPER DUTY	CREW PICKUP/4x4				11 12
RAM 3500 MEGA CAB	CREW PICKUP/Rear				12	F350 SUPER DUTY	CREW PICKUP/Rear				12
RAM MEGA CAB PICKUP 2500	4x4		09	10		F350 SUPER DUTY	PICKUP/4x4				12
RAM MEGA CAB PICKUP 3500 DRW	4x4			10		F350 SUPER DUTY	PICKUP/Rear				12

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FORD (cont'd)						GMC (cont'd)					
F-350 SUPER DUTY DRW					09	YUKON XL K1500 SLT					11 12
F-350 SUPER DUTY DRW					08	YUKON XL K2500					12
F-350 SUPER DUTY SRW					09	YUKON XL K2500 SLE					11 12
F-350 SUPER DUTY SRW					08 09	YUKON XL K2500 SLT					11 12
FUSION HYBRID											
FUSION S					11	HONDA					
FUSION SE					11	ACCORD EX	COUPE 2.4L DOHC VTEC ULEV	08			
FUSION SEL					11	ACCORD EX	COUPE 2.4L LEATHER SEATS			10	
FUSION SEL AWD					11	ACCORD EX	COUPE 3.0L	08			
FUSION SPORT					11	ACCORD EX	COUPE 3.5L			10	
FUSION SPORT AWD					11	ACCORD EX	COUPE SOHC			10	
MUSTANG					12	ACCORD EX	COUPE/Front			11 12	
MUSTANG GT					11	ACCORD EX-L	COUPE/Front			11 12	
MUSTANG GT					09 10	ACCORD LX	COUPE 2.4L	08			
MUSTANG GT					11 12	ACCORD LX	COUPE 3.0L	08			
MUSTANG SHELBY GT500					12	ACCORD LX	COUPE/Front			11	
TAURUS SHO					11	ACCORD LX-S	COUPE/Front			12	
						CIVIC SI	COUPE/Front			11 12	
						CIVIC SI	SEDAN 4 DOOR/Front			11 12	
						FIT	HATCHBACK 4 DOOR/Front			11	
						FIT SPORT	HATCHBACK 4 DOOR/Front			11	
						RIDGELINE RT	PICKUP/4x4			11 12	
						RIDGELINE RTL	PICKUP/4x4			11 12	
						RIDGELINE RTS	PICKUP/4x4			11 12	
						S2000		08	09	10	
						S2000 CR			09	10	
						HUMMER					
						H2		08	09	10	
						H2 SUT		08	09	10	
						INFINITI					
						FX35				09	
						FX35	AWD		09	10	
						G35	COUPE	08			
						G37				10	
						G37	COUPE/AWD			10	
						G37 AWD	COUPE/AWD				11 12
						G37 BASE/SPORT	CONVERTIBLE/Rear			11 12	
						G37 BASE/SPORT	COUPE/Rear			11 12	
						M35			09	10	
						M35	AWD		10		
						M35 SEDAN/SPORT AWD	SEDAN 4 DOOR/AWD			11	
						M35 SPORT			09	10	
						M45		08	10		
						M45	AWD		10		
						M45 SPORT		08	10		
						QX56	4x4		09	10	
						JAGUAR					
						S-TYPE		08			
						S-TYPE R		08			
						XF	SEDAN 4 DOOR/Rear				12
						JAGUAR (cont'd)					
						XF PREMIUM	SEDAN 4 DOOR/Rear				12
						XF R	SEDAN 4 DOOR/Rear				12
						XF SUPERCHARGED	SEDAN 4 DOOR/Rear				12
						XJ8		08			
						XJ8 SUPER V8		08			
						XJ8 VANDEN PLAS (VDP)		08			
						XJ8L		08			
						XJR		08			
						XK		08			
						XK8		08			
						XKR		08			
						JEEP					
						COMMANDER LIMITED			09	10	
						COMMANDER LIMITED	WAGON 4 DOOR/4x4				11
						COMMANDER LIMITED	WAGON 4 DOOR/Rear				11
						COMMANDER OVERLAND			09	10	
						COMMANDER SPORT			09	10	
						COMMANDER SPORT	WAGON 4 DOOR/4x4				11
						COMMANDER SPORT	WAGON 4 DOOR/Rear				11
						GRAND CHEROKEE LAREDO				10	
						GRAND CHEROKEE LAREDO	4x2	08			
						GRAND CHEROKEE LIMITED	4x2	08	10		
						GRAND CHEROKEE LIMITED	4x4			10	
						GRAND CHEROKEE OVERLAND				10	
						GRAND CHEROKEE SRT-8				10	
						LIBERTY LIMITED	4x2	08			
						WRANGLER RUBICON		08			
						WRANGLER UNLIMITED RUBICON		08			

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<u>KIA</u>						<u>MERCEDES-BENZ (cont'd)</u>					
OPTIMA EX/SX					11	SL63 AMG					10
OPTIMA LX					11	SL65 AMG		08	09		10
<u>LAND ROVER</u>						<u>MERCURY</u>					
RANGE ROVER AUTOBIOGRAPHY					11 12	GRAND MARQUIS GS					08
RANGE ROVER HSE		08	09	10		GRAND MARQUIS LS					08
RANGE ROVER HSE					11 12	<u>MITSUBISHI</u>					
RANGE ROVER HSE LUXURY					11 12	ECLIPSE SPYDER GS					08
RANGE ROVER SPORT AUTOBIO					12	ECLIPSE SPYDER GS	CONVERTIBLE/Front				11 12
RANGE ROVER SPORT HSE		08	09	10		ECLIPSE SPYDER GT					08
RANGE ROVER SPORT HSE					11 12	ECLIPSE SPYDER GT	CONVERTIBLE/Front				11 12
RANGE ROVER SPORT LUX					11 12	ENDEAVOR LS					08
RANGE ROVER SPORT SC					11 12	ENDEAVOR SE					08
RANGE ROVER SPORT SUPERCHARGED AWD		08	09	10		GALANT RALLIART					09 10
RANGE ROVER SUPERCHARGED		08	09	10		<u>NISSAN</u>					
<u>LEXUS</u>						350Z					
470					08	ALTIMA S	3.5L				10
470 LIMITED EDITION					08	ALTIMA SE	3.5L				10
GS 350					08	ARMADA LE	4x2				08 09 10
GS 350	AWD				08	ARMADA LE	4x4				09 10
GS 350 AWD	SEDAN 4 DOOR/Rear				11 12	ARMADA PLATINUM	WAGON 4 DOOR/4x4				11
GS 350 AWD	SEDAN 4 DOOR/AWD				11 12	ARMADA PLATINUM	WAGON 4 DOOR/AWD				12
GS 430					08	ARMADA PLATINUM	WAGON 4 DOOR/Rear				11 12
GS 450H					08	ARMADA SE	4x2				08 09 10
LS 430					08	ARMADA SE	4x4				09 10
LS 460 L					08	ARMADA SE/TITANIUM	WAGON 4 DOOR/4x4				11 12
RX 350	AWD		09			ARMADA SE/TITANIUM	WAGON 4 DOOR/AWD				12
RX 350	WAGON 4 DOOR/AWD				11	ARMADA SE/TITANIUM	WAGON 4 DOOR/Rear				11
SC 430					08 09	ARMADA SV/SL/PLATINUM	WAGON 4 DOOR/Rear				12
<u>LINCOLN</u>						FRONTIER					
MARK LT					08	FRONTIER	CREW CAB/4x4				10
MARK LT	4x4				09	FRONTIER	CREW CAB/LONG BED/4x4				09
MKS	SEDAN 4 DOOR/Front				12	MAXIMA S					10
MKS AWD	SEDAN 4 DOOR/AWD				12	MAXIMA S/SV	SEDAN 4 DOOR/Front				11 12
MKZ AWD	SEDAN 4 DOOR/AWD				11 12	MAXIMA SE					08 09
NAVIGATOR					08	MAXIMA SL					08 09
NAVIGATOR	WAGON 4 DOOR/4x4				11 12	MAXIMA SV					10
NAVIGATOR	WAGON 4 DOOR/Rear				11 12	PATHFINDER LE					08 09 10
NAVIGATOR L					08	PATHFINDER S					08 09 10
NAVIGATOR L	WAGON 4 DOOR/4x4				11 12	PATHFINDER S/LE/SE	WAGON 4 DOOR/Rear				12
NAVIGATOR L	WAGON 4 DOOR/Rear				11 12	PATHFINDER SE					08 09 10
<u>MAZDA</u>						TITAN					
MAZDASPEED3	HATCHBACK 4 DOOR/Front				11	TITAN	CREW CAB				08 09 10
RX-8					08 09	TITAN S/SV/SL/PRO-4X	KING CAB/LONG WHEELBASE/4x2				09
<u>MERCEDES-BENZ</u>						TITAN S/SV/SL/PRO-4X					
CL550					08	TITAN SV	CREW PICKUP/4x4				12
CL600					08	TITAN SV	CREW PICKUP/Rear				12
CLK350	CONVERTIBLE				09 10	TITAN SV	CREW PICKUP/4x4				12
CLK350	COUPE				08	TITAN SV	CREW PICKUP/Rear				12
CLK550	CONVERTIBLE				09 10	TITAN XE/SE/LE	CREW PICKUP/Rear				11
CLK550	COUPE				08	TITAN XE/SE/LE/PRO-4X	CREW PICKUP/4x4				11
CLK63 AMG					08	<u>PONTIAC</u>					
CLK63 AMG	CONVERTIBLE				09	GRAND PRIX GT					08
CLS550					09 10	GRAND PRIX GXP					08 09
CLS550	COUPE 4 DOOR/Rear				11 12	<u>PORSCHE</u>					
CLS63 AMG					09 10	911 CARRERA					08
CLS63 AMG	COUPE 4 DOOR/Rear				11 12	911 CARRERA 4					08
E320 BLUETEC					10	911 CARRERA 4S					08
E350					10	911 CARRERA S					08
E350 4MATIC	AWD				10	911 GT3					08
E550					10	911 GT3 RS					08
E550 4MATIC	AWD				10	911 TARGA 4					08
E63 AMG					10	911 TARGA 4S					08
GL320 BLUETEC 4MATIC	AWD				10	911 TURBO					08
GL350 BLUETEC	WAGON 4 DOOR/AWD				12	BOXSTER					08
GL450 4 MATIC	WAGON 4 DOOR/AWD				12	BOXSTER S					08
GL450 4MATIC	AWD				10	CAYENNE	AWD				10
GL550 4 MATIC	WAGON 4 DOOR/AWD				12	CAYENNE	WAGON 4 DOOR/AWD				12
GL550 4MATIC	AWD				10	CAYENNE GTS	AWD				10
S CLASS S65AMG	SEDAN 4 DOOR/Rear				11 12	CAYENNE S	AWD				10
S400 HYBRID	SEDAN 4 DOOR/Rear				11 12	CAYENNE S	WAGON 4 DOOR/AWD				12
S550					08 09 10	CAYENNE S HYBRID	WAGON 4 DOOR/AWD				12
S550	SEDAN 4 DOOR/Rear				11 12	CAYENNE S TURBO	AWD				10
S550 4MATIC	AWD				09 10	CAYENNE TURBO	WAGON 4 DOOR/AWD				12
S550 4MATIC	SEDAN 4 DOOR/AWD				11 12	CAYENNE TURBO S	AWD				10
S600					08 09 10	CAYMAN					08
S600	SEDAN 4 DOOR/Rear				11 12	CAYMAN S					08
S63 AMG					09 10	<u>SAAB</u>					
S63 AMG	SEDAN 4 DOOR/Rear				11 12	9-3 2.0T	CONVERTIBLE				08
S65 AMG					08 09 10	9-3 AERO	CONVERTIBLE				08
SL550					08 09						
SL600					08 09 10						

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<u>SUBARU</u>					
IMPREZA LIMITED TURBO	AWD	08			
IMPREZA WRX		08			
IMPREZA WRX	STATION WAGON/AWD			12	
IMPREZA WRX PREMIUM TURBO	SEDAN 4 DOOR/AWD		09		
IMPREZA WRX STI	STATION WAGON/AWD			12	
IMPREZA WRX STI LTD TURBO	AWD	08			
IMPREZA WRX STI TURBO	AWD	08			
IMPREZA WRX TURBO	SEDAN 4 DOOR/AWD		09		
<u>SUZUKI</u>					
GRAND VITARA	WAGON 4 DOOR/Rear			11	
GRAND VITARA (LUXURY PKG)	SEDAN 4 DOOR/4x4	08	09		
GRAND VITARA JLX/LTD	WAGON 4 DOOR/4x4			11	
GRAND VITARA JLX/LTD	WAGON 4 DOOR/Rear			11	
GRAND VITARA PREMIUM	WAGON 4 DOOR/4x4			11	
GRAND VITARA PREMIUM	WAGON 4 DOOR/Rear			11	
GRAND VITARA X-SPORT	WAGON 4 DOOR/AWD			11	
GRAND VITARA X-SPORT	WAGON 4 DOOR/Rear			11	
XL7		08			
XL7 LIMITED		08			
<u>TOYOTA</u>					
AVALON XL/XLS/LIMIT	SEDAN 4 DOOR/Front			11	
AVALON/LIMITED	SEDAN 4 DOOR/Front			12	
CAMRY SOLARA SE	CONVERTIBLE	08			
CAMRY SOLARA SLE	CONVERTIBLE	08			
CAMRY SOLARA SPORT	CONVERTIBLE	08			
F J CRUISER	4x4		10		
FJ CRUISER	WAGON 4 DOOR/4x4			11	12
FJ CRUISER	WAGON 4 DOOR/Rear			11	12
HIGHLANDER	4x4		10		
HIGHLANDER	WAGON 4 DOOR/AWD			11	
HIGHLANDER	WAGON 4 DOOR/Front			11	
HIGHLANDER HYBRID			10		
HIGHLANDER HYBRID LIMITED			10		
HIGHLANDER HYBRID LIMITED	WAGON 4 DOOR/AWD			11	12
HIGHLANDER LIMITED	4x4		10		
HIGHLANDER LIMITED	WAGON 4 DOOR/AWD			11	12
HIGHLANDER LIMITED	WAGON 4 DOOR/Front			11	12
HIGHLANDER SE	WAGON 4 DOOR/AWD			11	
HIGHLANDER SE	WAGON 4 DOOR/Front			11	
HIGHLANDER SPORT	4x4		10		
HIGHLANDER SPORT	WAGON 4 DOOR/AWD			11	
HIGHLANDER SPORT	WAGON 4 DOOR/Front			11	
HIGHLANDER/HYBRID	WAGON 4 DOOR/AWD			11	12
HIGHLANDER/SE	WAGON 4 DOOR/AWD			12	
HIGHLANDER/SE	WAGON 4 DOOR/Front			12	
SCION TC	HATCHBACK 2 DOOR/Front			12	
SEQUOIA PLATINUM		09			
SEQUOIA LIMITED		09			
SEQUOIA LIMITED	WAGON 4 DOOR/4x4			12	
SEQUOIA LIMITED	WAGON 4 DOOR/AWD			12	
SEQUOIA PLATINUM	WAGON 4 DOOR/4x4			12	
SEQUOIA SR5		09			
SEQUOIA SR5	WAGON 4 DOOR/AWD			12	
TACOMA DOUBLECAB	CREW PICKUP/4x4			12	
TACOMA DOUBLECAB	CREW PICKUP/Rear			12	
TACOMA DOUBLECAB LG BD	CREW PICKUP/4x4			12	
TUNDRA CREW MAX			10		
TUNDRA CREWMAX LIMITED	CREW PICKUP/4x4			11	12
TUNDRA CREWMAX LIMITED	CREW PICKUP/Rear			11	12
TUNDRA CREWMAX SR5	CREW PICKUP/4x4			11	12
TUNDRA CREWMAX SR5	CREW PICKUP/Rear			11	12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/4x4			11	12
TUNDRA DOUBLE CAB LIMITED	CREW PICKUP/Rear			11	12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/4x4			11	12
TUNDRA DOUBLE CAB SR5	CREW PICKUP/Rear			11	12
TUNDRA LIMITED	DOUBLE CAB/4x2	08			
TUNDRA SR5	DOUBLE CAB/4x2	08			
VENZA	WAGON 4 DOOR/AWD			12	
VENZA	WAGON 4 DOOR/Front			12	

Snowplow Endorsement

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

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

A **snowplow** consists of:

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

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

We will pay the cost to physically repair the **snowplow** up to the actual cash value of the **snowplow** or any of its parts at the time of the covered loss. The most we will pay will be either the actual cash value of the **snowplow**, the amount of coverage listed on the Declarations page for this Endorsement, or the cost to physically repair the **snowplow**, whichever is less.

We will, at our option, repair the **snowplow**, repair or replace any of its parts, or declare the **snowplow** a total loss. If the repair of a damaged part will impair the operational safety of the **snowplow** we will replace the part.

In all cases we will subtract the deductible amount of \$200.

This deductible is separate and apart from any deductible applicable to the policy under Part 7 (Collision), Part 8 (Limited Collision), or Part 9 (Comprehensive). The deductibles, if any, specified in your policy, do not apply to the portion of any loss that involves the **snowplow**.

If the covered loss involves damage to the vehicle, in addition to the **snowplow**, in cases where a deductible to the vehicle would apply under Parts 7, 8, or 9, we will waive the \$200 **snowplow** deductible.

The premium that we charge you for this Endorsement takes into account seasonal usage.

We will not pay for damage to any **snowplow** which is owned or regularly used by you or a household member unless a premium for this Endorsement is shown for that **snowplow** on the Coverage Selections Page.

This endorsement does not provide Liability coverage, Bodily Injury, Medical Payments, or any other type of coverage which may be provided by other Parts of your policy.

Snowplow Endorsement

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

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

A snowplow consists of:

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

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

We will pay the cost to physically repair the snowplow up to the actual cash value of the snowplow or any of its parts at the time of the covered loss. The most we will pay will be either the actual cash value of the snowplow, the amount of coverage listed on the Declarations page for this Endorsement, or the cost to physically repair the snowplow, whichever is less.

We will, at our option, repair the snowplow, repair or replace any of its parts, or declare the snowplow a total loss. If the repair of a damaged part will impair the operational safety of the snowplow we will replace the part.

In all cases we will subtract the deductible amount of \$200.

This deductible is separate and apart from any deductible applicable to the policy under Part 7 (Collision), Part 8 (Limited Collision), or Part 9 (Comprehensive). The deductibles, if any, specified in your policy, do not apply to the portion of any loss that involves the snowplow.

If the covered loss involves damage to the vehicle, in addition to the snowplow, in cases where a deductible to the vehicle would apply under Parts 7, 8, or 9, we will waive the \$200 snowplow deductible.

The premium that we charge you for this Endorsement takes into account seasonal usage.

We will not pay for damage to any snowplow which is owned or regularly used by you or a household member unless a premium for this Endorsement is shown for that snowplow on the Coverage Selections Page.

This endorsement does not provide Liability coverage, Bodily Injury, Medical Payments, or any other type of coverage which may be provided by other Parts of your policy.

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

PROPOSED

RENEWAL

1 OF 1
11049 591

EMILY SIMPLE SMITH
123 MAIN STREET
BREWSTER MA 02631

SMITH INS AGCY
123 ORLEANS RD
N CHATHAM MA 01234

No. 44-0123

Insurance Company: ARBELLA MUTUAL INSURANCE CO.

Policy Number: 1HC012345
Effective Date: 04-02-2012 Expiration Date: 04-02-2013
MRB Process Date: 02-03-2012 Transaction Codes: (153, 2, 04-02-2011, 3, V, 080)

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance; with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

OPERATOR			DRIVING HISTORY INFORMATION			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE	ACCIDENT FORGIVENESS
S01234567 (SMITH , 05-20-1969, 06, N)	MA	STARTING DATE MAJOR ACCIDENT	12-18-2009	04-01-2005 12-28-2009	00 04	
					=== 04	
S91234567 (SMITH , 12-10-1992, 04, N)	MA	STARTING DATE TPK-NEGL OPERAT MAJOR ACCIDENT	12-05-2010 06-06-2008	04-01-2007 01-20-2011 06-25-2008	00 00 04	Y
					=== 00	

Agent Name: _____
Policyholder Name: _____
Policy Effective Date: _____

ARBELLA MUTUAL INSURANCE COMPANY
SUPPLEMENTAL APPLICATION FOR
MASSACHUSETTS MOTOR VEHICLE INSURANCE

PROPOSED

It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period.

- 1.) Do you, or your parents, if you are a resident of their household, have other Arbella policies or any homeowner, tenant, or condominium policies with a company or facility that does not sell auto insurance in Massachusetts?
If yes, please check those that apply: Yes No

- Arbella Auto ___# of years of uninterrupted coverage with Arbella
 Homeowner, Tenant, or Condominium
___Arbella ___Other (include company name)_____
 Arbella Dwelling Fire
 Arbella Umbrella

2.) Years with prior automobile carrier? _____

- 3.) Does this policy include a full time student living more than 100 miles from home without a vehicle at school?
 Yes No

Driver Name _____ School Name/City/State _____

- 4.) Has any operator with less than 3 years driving experience successfully completed [please answer both (a) & (b)]:
a. Basic Driver Training AND *Advanced Driver Training program approved by the MA RMV? Yes No
b. Basic Driver Training AND an advanced driver training program with both simulator based and on-line components that is preapproved by Arbella. (*A copy of the certificate must be attached for verification). Yes No

- 5.) Has any rated operator been licensed for the 12 month period preceding the effective date of the policy and insured without a lapse in coverage for the 12 month period preceding the effective date of the policy? Please complete the grid below:

Rated Operator	Licensed In MA		No Lapse In Coverage	
Auto 1 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 2 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 3 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Auto 4 _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

- 6.) Is the application accompanied by payment in full, not including funds from a finance company? Yes No
(Paid in full discount is not available in Tiers P, Q, R, S)

- 7.) Has the applicant had a lapse in coverage during the last twelve months? Yes No

- 8.) Does this policy qualify for the Multi-Car Individual/Spouse Discount? Yes No
(Qualifying single vehicle policies only. Discount applicable when autos owned by same individual or spouse. Multi-Car Individual/Spouse Discount and Multi-Car Family Discount cannot be selected on the same policy.)

- 9.) Does this policy qualify for the Multi-Car Family Discount? Yes No
(Qualifying single vehicle policies only. Discount applicable when auto owned by inexperienced principal operator who is resident in Arbella household. Discount is not available in Tiers P, Q, R, S. Multi-Car Family Discount and Multi-Car Individual/Spouse Discount cannot be selected on the same policy.)

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time