

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

**Miscellaneous Rating Factors - Tiers A-H**

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

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
<b>DISCOUNTS (RULE 19)</b>				
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage:	0-7,500 miles - 15% Parts 1-8 and 12			
	7,501-9,999 miles - 7% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9			
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Account Credit	10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through Privilege Underwriters Reciprocal Exchange)			
	5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA)			
	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.			
Loyalty	1% all coverages			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5, and 7			
Good Student	5% Parts 1,2,4,5,7 & 9			
Military Away	10% Parts 1,2,4,5,7& 9			
Marketing Partners	5% All Coverages			
Paid In Full Discount	3% All Coverages			
Multi –Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9			

Miscellaneous Rating Factors – Tiers P, Q, R, S

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

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day</u>	<u>\$30/Day</u>	<u>\$45/Day</u>	<u>\$100/Day</u>
	<u>\$450 Max</u>	<u>\$900 Max</u>	<u>\$1350 Max</u>	<u>\$3000 Max</u>
Private Passenger	\$50	\$150	\$185	\$335
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Passive Restraint	Discount is built into base rate			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	5% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			

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Annual Mileage	<del>0-5,000 miles - 10% Parts 1-8 and 12 (Class 15 Only)</del> <del>5,001-7,500 miles - 5% Parts 1-8 and 12 (Class 15 Only)</del> 0-7,500 <u>miles</u> - 15% Parts 1-8 and 12 (All Except Class 15) 7,501-9,999 <u>miles</u> - 7% Parts 1-8 and 12 (All Except Class 15)			
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