

Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbellacom. 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.

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 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 all coverages 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 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. Motorhomes, Trailers, and Motorcycles are not eligible.

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

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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 United Property & Casualty Insurance Company. 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.

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- 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