

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 1-751**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

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

**Discount (Rule 44)**

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

**Age Rate Factors**

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

**Merit Rating Plan**

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

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

**Premium Calculation Rule**

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 752-1002**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

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\$15/day with \$450 maximum	\$45
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Insured Age 65 or older	25%	All Parts

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For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

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

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- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**Arbella Mutual Insurance Company**  
**2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 1-751**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	0.590	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	0.686	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	0.724	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	0.803	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	0.849	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	1.055	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	1.180	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	1.321	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	1.427	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326	1.315	1.306
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064	1.519	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412	1.401	1.390
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095	1.651	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.535	1.523	1.511
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126	1.783	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.658	1.644	1.632
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142	1.915	1.901	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.781	1.766	1.753
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158	2.048	2.032	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.903	1.888	1.874
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174	2.246	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.088	2.071	2.055
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190	2.444	2.425	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.272	2.253	2.237
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213	2.642	2.622	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456	2.436	2.418
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236	2.840	2.819	2.797	2.774	2.750	2.728	2.707	2.685	2.662	2.640	2.619	2.599
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259												
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283												
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308												
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332												
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359												
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386												
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412												
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439												
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486												
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532												
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566												
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599												
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632												
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666												
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710												
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754												
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799												
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832												
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865												
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899												
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932												
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965												
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999												
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032												
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065												
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115												
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165												
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215												
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265												
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332												
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398												
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465												
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565												
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665												
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702												
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777												
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852												
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927												
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052												
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302												
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552												
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802												
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052												
71	5.027	4.987	4.947	4.908	4.869	4.830	4.792												
72	5.803	5.757	5.711	5.666	5.621	5.576	5.532												
73	6.579	6.527	6.475	6.424	6.373	6.322	6.272												
74	7.355	7.297	7.239	7.182	7.125	7.068	7.012												
75	8.132	8.067	8.003	7.940	7.877	7.814	7.752												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
(3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year																		1999		
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	Sym-	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	& Prior**
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	bol*	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.461	0.451	0.423
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	2	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.489	0.478	0.448
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	3	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.518	0.507	0.475
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	4	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.551	0.538	0.504
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	5	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.584	0.570	0.533
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	6	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.620	0.605	0.566
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	7	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.658	0.644	0.602
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	8	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.700	0.684	0.639
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810													
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	10	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.746	0.728	0.680
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	11	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.793	0.774	0.723
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	12	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.844	0.824	0.769
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	13	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.898	0.877	0.818
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	14	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.957	0.935	0.870
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	15	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	1.021	0.995	0.927
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	16	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.087	1.061	0.988
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	17	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.160	1.131	1.053
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064													
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095													
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126													
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142													
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158													
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174													
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190													
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213													
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236													
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259													
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283													
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308													
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332													
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359													
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386													
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412													
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439													
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486													
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532													
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566													
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599													
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632													
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666													
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710													
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754													
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799													
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832													
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865													
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899													
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932													
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965													
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999													
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032													
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065													
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115													
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165													
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215													
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265													
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332													
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398													
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465													
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565													
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665													
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702													
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777													
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852													
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927													
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052													
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302													
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552													
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802													
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052													
71	5.028	4.988	4.948	4.909	4.870	4.831	4.792													
72	5.804	5.758	5.712	5.667	5.622	5.577	5.532													
73	6.580	6.528	6.476	6.425	6.374	6.323	6.272													
74	7.356	7.298	7.240	7.183	7.126	7.069	7.012													
75	8.133	8.068	8.004	7.940	7.877	7.814	7.752													

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.

(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)

(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.

(3) For model years 1989 and prior refer to Rule 20

**Arbella Mutual Insurance Company**  
**2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 1-751**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 7 \$500 Deductible (Collision)**

Model Year Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	0.973	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	1.032	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	1.486	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	1.908	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	2.061	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.353	1.292	1.234
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569	2.194	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.441	1.375	1.314
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619	2.385	2.278	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.566	1.495	1.429
21	2.239	2.132	2.030	1.933	1.841	1.753	1.669	2.576	2.460	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.692	1.615	1.543
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696	2.767	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.817	1.734	1.657
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723	2.957	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.942	1.854	1.772
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750	3.244	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	2.130	2.033	1.943
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777	3.530	3.371	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.318	2.213	2.115
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815	3.816	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.506	2.392	2.286
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853	4.102	3.917	3.741	3.567	3.403	3.247	3.098	2.956	2.821	2.694	2.571	2.457
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892												
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932												
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973												
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014												
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055												
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095												
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135												
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175												
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246												
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316												
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367												
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417												
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467												
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518												
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585												
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652												
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719												
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770												
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820												
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870												
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921												
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971												
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021												
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072												
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122												
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198												
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273												
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349												
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424												
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525												
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626												
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726												
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877												
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029												
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066												
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141												
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216												
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291												
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441												
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691												
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941												
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191												
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441												
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791												
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141												
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491												
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841												
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
(Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
(3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 7 \$500 Deductible (Collision)**

Model Year																		1999	
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	Sym- hol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000 & Prior**
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	1	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	2	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	3	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	4	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	5	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	6	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	7	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	8	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158												
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	10	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	11	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	12	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	13	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	14	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	15	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	16	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	17	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569												
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619												
21	2.239	2.132	2.030	1.933	1.841	1.753	1.669												
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696												
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723												
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750												
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777												
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815												
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853												
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892												
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932												
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973												
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014												
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055												
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095												
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135												
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175												
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246												
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316												
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367												
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417												
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467												
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518												
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585												
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652												
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719												
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770												
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820												
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870												
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921												
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971												
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021												
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072												
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122												
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198												
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273												
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349												
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424												
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525												
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626												
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726												
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877												
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029												
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066												
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141												
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216												
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291												
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441												
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691												
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941												
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191												
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441												
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791												
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141												
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491												
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841												
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191												

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

- (1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles. (Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)
- (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.
- (3) For model years 1989 and prior refer to Rule 20

**Miscellaneous Motor Vehicles – RFIDs 1-751**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on appraised value
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		

<p><b>Motorcycles, etc. (Rule 44)</b></p> <p>Use 2013 AIB Advisory rates and discount all coverages by 10%.</p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>
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**Miscellaneous Motor Vehicles – RFIDs 752-1002**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% of Latest Model Year shown in Rate Pages minus one year, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

**Motorcycles, etc. (Rule 44)**

Use 2013 AIB Advisory rates.

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts

Miscellaneous Motor Vehicles – RFIDs 1-751

	LIABILITY	PHYSICAL DAMAGE
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% <u>of</u> Latest Model Year shown in Rate Pages <u>minus one year</u> , Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% <u>of</u> Latest Model Year shown in Rate Pages <u>minus one year</u> , Territory 1, Class 10 Symbol based on appraised value
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		

**Motorcycles, etc. (Rule 44)**

Use 2013 AIB Advisory rates and discount all coverages by 10%.

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts

**Miscellaneous Motor Vehicles – RFIDs 752-1002**

	LIABILITY	PHYSICAL DAMAGE
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% <u>of</u> Latest Model Year shown in Rate Pages <u>minus one year</u> . Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

<p><b>Motorcycles, etc. (Rule 44)</b></p> <p>Use 2013 AIB Advisory rates.</p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>
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**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 1-751**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

\$50/ <del>day</del> per disablement	\$8
\$100/ <del>day</del> per disablement	\$16

**Discount (Rule 44)**

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

**Age Rate Factors**

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

**Merit Rating Plan**

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

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

**Premium Calculation Rule**

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

R-14.8

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 752-1002**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

\$50/ <del>day</del> per disablement	\$8
\$100/ <del>day</del> per disablement	\$16

**Discount (Rule 44)**

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

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For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

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

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- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

R-14.16

**Arbella Mutual Insurance Company**  
**2014-2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 1-751**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	0.590	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	0.686	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	0.724	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	0.803	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	0.849	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	1.055	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	1.180	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	1.321	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	1.427	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326	1.315	1.306
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064	1.519	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412	1.401	1.390
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095	1.651	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.535	1.523	1.511
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126	1.783	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.658	1.644	1.632
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142	1.915	1.901	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.781	1.766	1.753
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158	2.048	2.032	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.903	1.888	1.874
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174	2.246	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.088	2.071	2.055
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190	2.444	2.425	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.272	2.253	2.237
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213	2.642	2.622	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456	2.436	2.418
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236	2.840	2.819	2.797	2.774	2.750	2.728	2.707	2.685	2.662	2.640	2.619	2.599
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259												
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283												
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308												
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332												
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359												
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386												
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412												
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439												
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486												
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532												
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566												
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599												
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632												
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666												
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710												
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754												
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799												
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832												
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865												
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899												
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932												
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965												
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999												
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032												
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065												
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115												
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165												
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215												
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265												
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332												
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398												
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465												
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565												
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665												
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702												
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777												
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852												
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927												
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052												
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302												
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552												
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802												
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052												
71	5.027	4.987	4.947	4.908	4.869	4.830	4.792												
72	5.803	5.757	5.711	5.666	5.621	5.576	5.532												
73	6.579	6.527	6.475	6.424	6.373	6.322	6.272												
74	7.355	7.297	7.239	7.182	7.125	7.068	7.012												
75	8.132	8.067	8.003	7.940	7.877	7.814	7.752												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
(3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2014-2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year												Sym-												1999
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	bol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	& Prior**				
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	1	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.461	0.451	0.423				
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	2	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.489	0.478	0.448				
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	3	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.518	0.507	0.475				
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	4	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.551	0.538	0.504				
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	5	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.584	0.570	0.533				
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	6	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.620	0.605	0.566				
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	7	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.658	0.644	0.602				
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	8	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.700	0.684	0.639				
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810																	
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	10	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.746	0.728	0.680				
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	11	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.793	0.774	0.723				
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	12	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.844	0.824	0.769				
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	13	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.898	0.877	0.818				
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	14	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.957	0.935	0.870				
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	15	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	1.021	0.995	0.927				
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	16	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.087	1.061	0.988				
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	17	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.160	1.131	1.053				
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064																	
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095																	
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126																	
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142																	
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158																	
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174																	
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190																	
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213																	
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236																	
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259																	
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283																	
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308																	
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332																	
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359																	
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386																	
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412																	
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439																	
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486																	
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532																	
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566																	
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599																	
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632																	
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666																	
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710																	
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754																	
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799																	
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832																	
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865																	
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899																	
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932																	
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965																	
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999																	
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032																	
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065																	
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115																	
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165																	
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215																	
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265																	
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332																	
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398																	
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465																	
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565																	
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665																	
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702																	
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777																	
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852																	
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927																	
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052																	
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302																	
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552																	
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802																	
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052																	
71	5.028	4.988	4.948	4.909	4.870	4.831	4.792																	
72	5.804	5.758	5.712	5.667	5.622	5.577	5.532																	
73	6.580	6.528	6.476	6.425	6.374	6.323	6.272																	
74	7.356	7.298	7.240	7.183	7.126	7.069	7.012																	
75	8.133	8.068	8.004	7.940	7.877	7.814	7.752																	

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.

(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)

(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.

(3) For model

Arbella Mutual Insurance Company  
**2014-2015** Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 1-751  
 Model Year / Symbol Factors (Rule 20)  
 Part 7 \$500 Deductible (Collision)

Model Year Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	0.973	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	1.032	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	1.486	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	1.908	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	2.061	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.353	1.292	1.234
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569	2.194	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.441	1.375	1.314
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619	2.385	2.278	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.566	1.495	1.429
21	2.239	2.132	2.030	1.933	1.841	1.753	1.669	2.576	2.460	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.692	1.615	1.543
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696	2.767	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.817	1.734	1.657
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723	2.957	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.942	1.854	1.772
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750	3.244	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	2.130	2.033	1.943
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777	3.530	3.371	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.318	2.213	2.115
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815	3.816	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.506	2.392	2.286
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853	4.102	3.917	3.741	3.567	3.403	3.247	3.098	2.956	2.821	2.694	2.571	2.457
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892												
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932												
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973												
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014												
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055												
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095												
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135												
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175												
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246												
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316												
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367												
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417												
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467												
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518												
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585												
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652												
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719												
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770												
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820												
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870												
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921												
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971												
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021												
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072												
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122												
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198												
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273												
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349												
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424												
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525												
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626												
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726												
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877												
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029												
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066												
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141												
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216												
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291												
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441												
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691												
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941												
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191												
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441												
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791												
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141												
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491												
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841												
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
 (Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
 (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
 (3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2014/2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002**  
**Model Year / Symbol Factors (Rule 20)**  
**Part 7 \$500 Deductible (Collision)**

Model Year	Sym-																1999			
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	bol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000 & Prior**	
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	1	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392	0.332
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	2	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415	0.349
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	3	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441	0.370
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	4	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468	0.393
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	5	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497	0.417
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	6	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528	0.443
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	7	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560	0.469
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	8	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595	0.499
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158													
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	10	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632	0.529
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	11	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673	0.562
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	12	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715	0.596
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	13	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761	0.634
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	14	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810	0.674
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	15	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863	0.717
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	16	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918	0.762
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	17	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978	0.812
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569													
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619													
21	2.233	2.132	2.030	1.933	1.841	1.753	1.669													
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696													
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723													
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750													
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777													
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815													
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853													
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892													
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932													
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973													
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014													
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055													
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095													
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135													
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175													
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246													
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316													
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367													
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417													
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467													
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518													
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585													
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652													
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719													
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770													
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820													
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870													
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921													
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971													
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021													
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072													
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122													
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198													
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273													
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349													
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424													
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525													
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626													
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726													
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877													
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029													
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066													
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141													
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216													
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291													
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441													
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691													
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941													
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191													
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441													
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791													
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141													
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491													
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841													
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191													

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

- (1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles. (Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)
- (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.
- (3) For model years 1989 and prior refer to Rule 20

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 1-751**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

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

**Discount (Rule 44)**

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

**Age Rate Factors**

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

**Merit Rating Plan**

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

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

**Premium Calculation Rule**

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 752-1002**  
**Manual Rates**

**Territories**

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

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

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Physical Damage coverages:	13.8%

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The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
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C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

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

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

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- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**Arbella Mutual Insurance Company**  
**2014-2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs**  
**1-751 Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	0.590	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	0.686	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	0.724	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	0.803	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	0.849	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	1.055	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	1.180	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	1.321	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	1.427	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326	1.315	1.306
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064	1.519	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412	1.401	1.390
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095	1.651	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.535	1.523	1.511
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126	1.783	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.658	1.644	1.632
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142	1.915	1.901	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.781	1.766	1.753
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158	2.048	2.032	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.903	1.888	1.874
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174	2.246	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.088	2.071	2.055
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190	2.444	2.425	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.272	2.253	2.237
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213	2.642	2.622	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456	2.436	2.418
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236	2.840	2.819	2.797	2.774	2.750	2.728	2.707	2.685	2.662	2.640	2.619	2.599
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259												
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283												
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308												
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332												
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359												
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386												
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412												
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439												
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486												
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532												
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566												
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599												
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632												
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666												
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710												
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754												
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799												
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832												
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865												
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899												
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932												
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965												
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999												
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032												
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065												
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115												
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165												
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215												
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265												
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332												
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398												
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465												
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565												
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665												
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702												
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777												
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852												
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927												
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052												
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302												
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552												
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802												
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052												
71	5.027	4.987	4.947	4.908	4.869	4.830	4.792												
72	5.803	5.757	5.711	5.666	5.621	5.576	5.532												
73	6.579	6.527	6.475	6.424	6.373	6.322	6.272												
74	7.355	7.297	7.239	7.182	7.125	7.068	7.012												
75	8.132	8.067	8.003	7.940	7.877	7.814	7.752												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
(3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2014/2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs**  
**752-1002 Model Year / Symbol Factors (Rule 20)**  
**Part 9 \$500 Deductible (Comprehensive)**

Model Year	Sym-																1999			
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	bol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	& Prior**
1	0.580	0.575	0.570	0.565	0.561	0.557	0.552	1	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.461	0.451	0.423
2	0.624	0.619	0.614	0.609	0.604	0.599	0.594	2	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.489	0.478	0.448
3	0.655	0.650	0.645	0.640	0.635	0.630	0.625	3	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.518	0.507	0.475
4	0.687	0.682	0.677	0.672	0.667	0.662	0.657	4	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.551	0.538	0.504
5	0.728	0.722	0.716	0.710	0.704	0.698	0.692	5	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.584	0.570	0.533
6	0.765	0.759	0.753	0.747	0.741	0.735	0.729	6	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.620	0.605	0.566
7	0.785	0.779	0.773	0.767	0.761	0.755	0.749	7	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.658	0.644	0.602
8	0.804	0.798	0.792	0.786	0.780	0.774	0.768	8	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.700	0.684	0.639
10	0.852	0.845	0.838	0.831	0.824	0.817	0.810													
11	0.897	0.890	0.883	0.876	0.869	0.862	0.855	10	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.746	0.728	0.680
12	0.921	0.914	0.907	0.900	0.893	0.886	0.879	11	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.793	0.774	0.723
13	0.947	0.939	0.932	0.925	0.918	0.911	0.903	12	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.844	0.824	0.769
14	0.975	0.967	0.959	0.951	0.943	0.936	0.928	13	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.898	0.877	0.818
15	1.001	0.993	0.985	0.977	0.969	0.961	0.954	14	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.957	0.935	0.870
16	1.028	1.020	1.012	1.004	0.996	0.988	0.980	15	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	1.021	0.995	0.927
17	1.055	1.047	1.039	1.031	1.023	1.015	1.007	16	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.087	1.061	0.988
18	1.086	1.077	1.068	1.060	1.052	1.044	1.035	17	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.160	1.131	1.053
19	1.118	1.109	1.100	1.091	1.082	1.073	1.064													
20	1.149	1.140	1.131	1.122	1.113	1.104	1.095													
21	1.180	1.171	1.162	1.153	1.144	1.135	1.126													
22	1.196	1.187	1.178	1.169	1.160	1.151	1.142													
23	1.214	1.204	1.194	1.185	1.176	1.167	1.158													
24	1.232	1.222	1.212	1.202	1.192	1.183	1.174													
25	1.250	1.240	1.230	1.220	1.210	1.200	1.190													
26	1.273	1.263	1.253	1.243	1.233	1.223	1.213													
27	1.296	1.286	1.276	1.266	1.256	1.246	1.236													
28	1.319	1.309	1.299	1.289	1.279	1.269	1.259													
29	1.347	1.336	1.325	1.314	1.304	1.294	1.283													
30	1.373	1.362	1.351	1.340	1.329	1.318	1.308													
31	1.398	1.387	1.376	1.365	1.354	1.343	1.332													
32	1.425	1.414	1.403	1.392	1.381	1.370	1.359													
33	1.453	1.441	1.430	1.419	1.408	1.397	1.386													
34	1.482	1.470	1.458	1.446	1.435	1.424	1.412													
35	1.511	1.499	1.487	1.475	1.463	1.451	1.439													
36	1.558	1.546	1.534	1.522	1.510	1.498	1.486													
37	1.608	1.595	1.582	1.569	1.557	1.545	1.532													
38	1.643	1.630	1.617	1.604	1.591	1.578	1.566													
39	1.677	1.664	1.651	1.638	1.625	1.612	1.599													
40	1.711	1.697	1.684	1.671	1.658	1.645	1.632													
41	1.748	1.734	1.720	1.706	1.692	1.679	1.666													
42	1.794	1.780	1.766	1.752	1.738	1.724	1.710													
43	1.839	1.824	1.810	1.796	1.782	1.768	1.754													
44	1.888	1.873	1.858	1.843	1.828	1.813	1.799													
45	1.922	1.907	1.892	1.877	1.862	1.847	1.832													
46	1.956	1.940	1.925	1.910	1.895	1.880	1.865													
47	1.992	1.976	1.960	1.944	1.929	1.914	1.899													
48	2.028	2.012	1.996	1.980	1.964	1.948	1.932													
49	2.061	2.045	2.029	2.013	1.997	1.981	1.965													
50	2.097	2.080	2.063	2.047	2.031	2.015	1.999													
51	2.132	2.115	2.098	2.081	2.064	2.048	2.032													
52	2.167	2.150	2.133	2.116	2.099	2.082	2.065													
53	2.218	2.200	2.183	2.166	2.149	2.132	2.115													
54	2.272	2.254	2.236	2.218	2.200	2.183	2.165													
55	2.323	2.305	2.287	2.269	2.251	2.233	2.215													
56	2.376	2.357	2.338	2.319	2.301	2.283	2.265													
57	2.445	2.426	2.407	2.388	2.369	2.350	2.332													
58	2.516	2.496	2.476	2.456	2.437	2.418	2.398													
59	2.586	2.565	2.545	2.525	2.505	2.485	2.465													
60	2.691	2.670	2.649	2.628	2.607	2.586	2.565													
61	2.795	2.773	2.751	2.729	2.707	2.686	2.665													
62	2.834	2.812	2.790	2.768	2.746	2.724	2.702													
63	2.914	2.891	2.868	2.845	2.822	2.800	2.777													
64	2.992	2.968	2.944	2.921	2.898	2.875	2.852													
65	3.071	3.047	3.023	2.999	2.975	2.951	2.927													
66	3.202	3.177	3.152	3.127	3.102	3.077	3.052													
67	3.464	3.437	3.410	3.383	3.356	3.329	3.302													
68	3.727	3.697	3.668	3.639	3.610	3.581	3.552													
69	3.989	3.957	3.926	3.895	3.864	3.833	3.802													
70	4.251	4.217	4.184	4.151	4.118	4.085	4.052													
71	5.028	4.988	4.948	4.909	4.870	4.831	4.792													
72	5.804	5.758	5.712	5.667	5.622	5.577	5.532													
73	6.580	6.528	6.476	6.425	6.374	6.323	6.272													
74	7.356	7.298	7.240	7.183	7.126	7.069	7.012													
75	8.133	8.068	8.004	7.940	7.877	7.814	7.752													

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.

(Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)

(2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.

(3) For model years 1989 and prior refer to Rule 20</

Arbella Mutual Insurance Company  
~~2014~~2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs  
 1-751 Model Year / Symbol Factors (Rule 20)  
 Part 7 \$500 Deductible (Collision)

Model Year Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	2010 <sup>(2)</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 <sup>(3)</sup>
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	0.973	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	1.032	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	1.486	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	1.908	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	2.061	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.353	1.292	1.234
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569	2.194	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.441	1.375	1.314
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619	2.385	2.278	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.566	1.495	1.429
21	2.239	2.132	2.030	1.933	1.841	1.753	1.669	2.576	2.460	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.692	1.615	1.543
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696	2.767	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.817	1.734	1.657
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723	2.957	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.942	1.854	1.772
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750	3.244	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	2.130	2.033	1.943
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777	3.530	3.371	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.318	2.213	2.115
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815	3.816	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.506	2.392	2.286
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853	4.102	3.917	3.741	3.567	3.403	3.247	3.098	2.956	2.821	2.694	2.571	2.457
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892												
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932												
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973												
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014												
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055												
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095												
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135												
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175												
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246												
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316												
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367												
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417												
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467												
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518												
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585												
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652												
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719												
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770												
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820												
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870												
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921												
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971												
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021												
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072												
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122												
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198												
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273												
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349												
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424												
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525												
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626												
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726												
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877												
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029												
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066												
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141												
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216												
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291												
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441												
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691												
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941												
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191												
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441												
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791												
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141												
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491												
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841												
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191												

(1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles.  
 (Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)  
 (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.  
 (3) For model years 1989 and prior refer to Rule 20

**Massachusetts Private Passenger Automobile Insurance Rates**  
**2014-2015 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs**  
**752-1002 Model Year / Symbol Factors (Rule 20)**  
**Part 7 \$500 Deductible (Collision)**

Model Year	Sym-																1999			
Symbol <sup>(1)</sup>	2017	2016	2015	2014	2013	2012	2011	bol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000 & Prior**	
1	1.001	0.953	0.908	0.865	0.824	0.785	0.747	1	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392	0.332
2	1.092	1.040	0.990	0.943	0.898	0.855	0.814	2	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415	0.349
3	1.156	1.101	1.049	0.999	0.951	0.906	0.862	3	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441	0.370
4	1.224	1.166	1.110	1.057	1.007	0.959	0.913	4	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468	0.393
5	1.297	1.235	1.176	1.120	1.067	1.016	0.968	5	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497	0.417
6	1.376	1.310	1.248	1.189	1.132	1.078	1.027	6	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528	0.443
7	1.419	1.351	1.287	1.226	1.168	1.112	1.059	7	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560	0.469
8	1.461	1.391	1.325	1.262	1.202	1.145	1.090	8	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595	0.499
10	1.552	1.478	1.408	1.341	1.277	1.216	1.158													
11	1.647	1.569	1.494	1.423	1.355	1.290	1.228	10	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632	0.529
12	1.698	1.617	1.540	1.467	1.397	1.330	1.266	11	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673	0.562
13	1.749	1.666	1.587	1.511	1.439	1.370	1.305	12	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715	0.596
14	1.805	1.719	1.637	1.559	1.485	1.414	1.346	13	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761	0.634
15	1.860	1.771	1.687	1.607	1.530	1.457	1.388	14	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810	0.674
16	1.918	1.827	1.740	1.657	1.578	1.503	1.431	15	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863	0.717
17	1.976	1.882	1.792	1.707	1.626	1.549	1.475	16	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918	0.762
18	2.040	1.943	1.850	1.762	1.678	1.598	1.522	17	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978	0.812
19	2.101	2.001	1.906	1.815	1.729	1.647	1.569													
20	2.169	2.066	1.968	1.874	1.785	1.700	1.619													
21	2.239	2.132	2.030	1.933	1.841	1.753	1.669													
22	2.273	2.165	2.062	1.964	1.870	1.781	1.696													
23	2.309	2.199	2.094	1.994	1.899	1.809	1.723													
24	2.346	2.234	2.128	2.027	1.930	1.838	1.750													
25	2.381	2.268	2.160	2.057	1.959	1.866	1.777													
26	2.432	2.316	2.206	2.101	2.001	1.906	1.815													
27	2.483	2.365	2.252	2.145	2.043	1.946	1.853													
28	2.534	2.413	2.298	2.189	2.085	1.986	1.892													
29	2.589	2.466	2.349	2.237	2.130	2.029	1.932													
30	2.645	2.519	2.399	2.285	2.176	2.072	1.973													
31	2.700	2.571	2.449	2.332	2.221	2.115	2.014													
32	2.753	2.622	2.497	2.378	2.265	2.157	2.055													
33	2.808	2.674	2.547	2.426	2.310	2.200	2.095													
34	2.862	2.726	2.596	2.472	2.354	2.242	2.135													
35	2.915	2.776	2.644	2.518	2.398	2.284	2.175													
36	3.010	2.867	2.730	2.600	2.476	2.358	2.246													
37	3.105	2.957	2.816	2.682	2.554	2.432	2.316													
38	3.171	3.020	2.876	2.739	2.609	2.485	2.367													
39	3.239	3.085	2.938	2.798	2.665	2.538	2.417													
40	3.308	3.150	3.000	2.857	2.721	2.591	2.467													
41	3.375	3.214	3.061	2.915	2.776	2.644	2.518													
42	3.465	3.300	3.143	2.993	2.850	2.714	2.585													
43	3.554	3.385	3.224	3.070	2.924	2.785	2.652													
44	3.644	3.470	3.305	3.148	2.998	2.855	2.719													
45	3.711	3.534	3.366	3.206	3.053	2.908	2.770													
46	3.778	3.598	3.427	3.264	3.109	2.961	2.820													
47	3.846	3.663	3.489	3.323	3.165	3.014	2.870													
48	3.914	3.728	3.550	3.381	3.220	3.067	2.921													
49	3.983	3.793	3.612	3.440	3.276	3.120	2.971													
50	4.050	3.857	3.673	3.498	3.331	3.172	3.021													
51	4.116	3.920	3.733	3.555	3.386	3.225	3.072													
52	4.184	3.985	3.795	3.614	3.442	3.278	3.122													
53	4.285	4.081	3.887	3.702	3.526	3.358	3.198													
54	4.386	4.177	3.978	3.789	3.609	3.437	3.273													
55	4.489	4.275	4.071	3.877	3.692	3.516	3.349													
56	4.589	4.370	4.162	3.964	3.775	3.595	3.424													
57	4.723	4.498	4.284	4.080	3.886	3.701	3.525													
58	4.858	4.627	4.407	4.197	3.997	3.807	3.626													
59	4.995	4.757	4.530	4.314	4.109	3.913	3.726													
60	5.196	4.949	4.713	4.489	4.275	4.071	3.877													
61	5.399	5.142	4.897	4.664	4.442	4.230	4.029													
62	5.447	5.188	4.941	4.706	4.482	4.269	4.066													
63	5.549	5.285	5.033	4.793	4.565	4.348	4.141													
64	5.649	5.380	5.124	4.880	4.648	4.427	4.216													
65	5.751	5.477	5.216	4.968	4.731	4.506	4.291													
66	5.951	5.668	5.398	5.141	4.896	4.663	4.441													
67	6.287	5.988	5.703	5.431	5.172	4.926	4.691													
68	6.620	6.305	6.005	5.719	5.447	5.188	4.941													
69	6.958	6.627	6.311	6.010	5.724	5.451	5.191													
70	7.292	6.945	6.614	6.299	5.999	5.713	5.441													
71	7.761	7.391	7.039	6.704	6.385	6.081	5.791													
72	8.229	7.837	7.464	7.109	6.770	6.448	6.141													
73	8.700	8.286	7.891	7.515	7.157	6.816	6.491													
74	9.168	8.731	8.315	7.919	7.542	7.183	6.841													
75	9.637	9.178	8.741	8.325	7.929	7.551	7.191													

\* For symbols 18 and higher, refer to Rule 22.

\*\* For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

- (1) 75 Symbol Table applies to Model year 2011 and later. Refer to rule 22 for rating Symbol 98 vehicles. (Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost)
- (2) 27 Symbol table applies to Model years 1990-2010. Refer to Rule 22 for rating symbol 27.
- (3) For model years 1989 and prior refer to Rule 20

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 1-751**  
**Manual Rates**

**Territories**

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

**Commissions**

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

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

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

**Discount (Rule 44)**

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

**Age Rate Factors**

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

**Merit Rating Plan**

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

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

**Premium Calculation Rule**

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL**  
**Arbella Mutual Insurance Company**  
**Motorcycles Rated with Risk Factor IDs 752-1002**  
**Manual Rates**

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