

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

**Miscellaneous Rating Factors - Risk Factor IDs 1-751**

**DEDUCTIBLES (RULE 16)**

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

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS (RULE 19)**

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9
Advanced Driver Training	5% Parts 1,2,4,5 and 7
Account Credit	For policies effective prior to 07/01/16 10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents. For policies effective 07/01/16 and later: A.) If original new business effective date prior to 11/01/14: 10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO 6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO3, HO4,HO5 or HO 6 Homeowners policy written with a carrier that does not write auto business in MA) B.) If original new business effective date of 11/01/14 and later: 10% all coverages (With an active additional personal lines HO3, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO3, HO4, HO5 or HO 6 policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.
Loyalty	1% all coverages
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages
Driver Simulator	7% Parts 1, 2, 4, 5, and 7
Good Student	5% Parts 1,2,4,5,7 & 9
Military Away	10% Parts 1,2,4,5,7& 9
Marketing Partners	6% All Coverages
Paid In Full Discount	3% All Coverages
Multi -Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9

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<b>DEDUCTIBLES (RULE 16)</b>			
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Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>Glass</u>
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