

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

Rates reflect per vehicle charge.

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

Rates reflect per vehicle charge.

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

Rates Reflect per vehicle charge.

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

† POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.07. Per policy charge.

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

Rates reflect per vehicle charge.

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

† Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com. This discount will apply at new business and then continue on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

This discount does not apply to business that is part of a book transfer unless by exception.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Driver Simulator Discount

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

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

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

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy if all rated vehicles are in Risk Factor IDs 752-1002.

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

Continuous Coverage

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

1. Eligibility

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

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

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

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	232	145	434	229	392	205	125
2	140	253	163	471	260	426	233	136
3	148	267	175	512	277	461	250	144
4	160	296	180	568	322	511	289	154
5	163	293	205	598	344	538	309	162
6	177	325	203	639	395	576	354	172
7	179	315	224	680	401	612	361	174
8	191	351	230	714	431	642	388	188
9	221	377	262	740	450	667	403	212
10	223	440	292	787	519	707	467	226
11	215	477	289	775	521	697	468	243
12	238	457	317	777	560	698	505	232
13	270	496	340	778	563	699	508	265
14	303	519	381	764	583	688	523	296
15	361	577	400	761	628	686	566	345
16	301	588	521	746	608	671	547	311
17	230	444	280	758	448	680	402	230
18	234	580	319	778	560	699	505	267
19	285	568	378	743	568	669	511	318
20	265	579	355	770	585	694	525	291
21	323	585	481	747	614	673	554	448
22	319	585	470	749	604	674	544	434
23	242	539	377	758	558	681	502	245
24	243	480	311	760	500	684	451	248
25	242	544	325	762	575	686	519	266
26	298	589	415	745	614	670	553	288
27	112	211	125	390	194	351	174	114
40	280	525	346	770	548	694	496	296
41	290	522	383	775	580	697	522	298
42	357	577	412	767	627	691	564	363
43	321	569	402	764	627	690	564	346
44	290	600	526	758	616	681	555	296
45	333	559	399	765	625	690	560	345

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	62	109	72	201	111	181	101	62
2	68	119	78	219	124	196	110	67
3	75	124	85	236	130	213	116	72
4	77	134	87	261	149	235	133	76
5	79	133	95	274	160	246	145	79
6	86	149	95	292	183	264	164	85
7	87	145	106	311	186	279	166	85
8	92	160	109	326	199	292	180	90
9	107	170	124	338	208	306	187	103
10	108	199	134	353	238	317	215	107
11	106	219	133	348	239	313	217	113
12	112	208	146	348	258	313	232	109
13	128	232	158	348	259	313	234	125
14	144	243	176	342	269	309	240	140
15	165	270	183	342	288	308	259	156
16	144	274	238	333	277	302	251	146
17	110	202	130	347	208	311	186	110
18	111	264	147	349	258	313	232	127
19	133	265	176	331	261	301	235	148
20	125	272	164	346	270	310	240	143
21	150	272	226	334	282	303	254	211
22	148	272	222	335	276	303	250	203
23	112	254	174	339	256	306	231	115
24	116	220	145	341	231	307	208	116
25	115	254	150	342	265	308	237	129
26	142	274	192	333	282	302	254	134
27	54	97	60	181	93	163	85	59
40	132	244	160	346	252	310	228	140
41	133	244	177	348	267	313	239	141
42	166	270	190	343	287	309	259	166
43	148	265	186	343	288	309	259	160
44	134	277	240	339	283	307	254	141
45	154	261	183	343	286	309	258	160

Note: The above rates are applicable to insureds with zero SDIP points.
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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	209	376	267	739	457	665	413	219
2	227	396	275	796	490	718	443	234
3	234	405	291	827	496	745	445	248
4	248	422	296	887	531	798	475	271
5	248	425	295	914	563	824	506	277
6	262	433	313	921	582	828	526	281
7	269	440	329	946	621	854	558	292
8	273	467	339	979	622	881	560	306
9	281	474	337	996	624	897	563	290
10	283	484	339	1003	631	903	567	291
11	280	511	346	995	626	896	563	295
12	310	521	369	1020	670	917	605	317
13	323	520	368	1019	670	917	605	323
14	339	563	388	1023	694	920	623	348
15	364	620	414	1038	750	935	675	369
16	319	609	410	1015	673	913	606	328
17	292	563	350	1019	592	914	533	292
18	321	633	388	1040	675	937	608	317
19	335	623	401	1009	651	910	587	323
20	310	621	378	1033	659	929	592	325
21	366	685	440	1019	737	914	662	367
22	462	730	543	1014	791	913	711	453
23	280	636	410	1031	682	928	616	306
24	340	636	409	1037	656	934	589	334
25	322	691	405	1039	723	936	652	341
26	385	706	499	1014	773	912	695	382
27	204	357	239	700	408	631	366	204
40	299	560	370	1019	640	914	576	346
41	305	545	384	1019	679	914	612	322
42	306	589	418	1044	739	941	665	364
43	351	605	416	1042	750	937	675	357
44	280	593	403	1015	673	913	605	289
45	357	606	409	1042	745	940	668	365

Note: The above rates are applicable to insureds with zero SDIP points.
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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	21	42	27	73	38	65	35	21
2	22	46	30	77	44	70	38	22
3	23	47	32	85	46	76	42	23
4	26	53	33	94	53	85	47	26
5	26	53	36	99	58	90	51	29
6	29	61	36	108	65	95	60	30
7	30	58	39	112	66	102	61	30
8	31	63	41	118	70	108	64	32
9	36	67	46	122	74	111	66	35
10	36	74	52	125	84	112	75	36
11	37	82	49	122	85	111	76	42
12	39	80	56	123	92	111	82	44
13	45	90	61	123	93	111	84	45
14	49	95	66	121	95	110	85	48
15	62	104	70	121	104	110	93	61
16	67	99	85	115	99	106	90	69
17	38	75	47	125	73	112	65	38
18	46	102	56	121	92	110	82	53
19	52	99	64	117	93	107	84	61
20	52	104	64	121	94	110	85	61
21	70	102	85	118	102	108	91	87
22	69	102	85	117	99	107	90	85
23	38	99	64	117	91	107	81	41
24	39	80	52	117	80	107	73	42
25	46	102	60	121	94	109	85	48
26	54	99	69	117	99	107	90	54
27	21	38	22	65	33	60	30	21
40	45	93	61	121	91	110	81	46
41	46	95	66	122	95	110	85	48
42	60	104	70	121	103	109	92	62
43	54	103	70	120	103	109	92	61
44	61	102	85	117	99	107	90	69
45	56	104	70	122	103	110	92	61

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	258	566	341	1037	573	932	515	257
2	269	574	343	1082	562	975	505	267
3	272	602	367	1102	593	991	535	271
4	285	626	371	1138	631	1025	567	283
5	289	630	381	1154	663	1039	597	287
6	306	674	405	1190	702	1071	631	304
7	324	690	436	1186	734	1067	662	319
8	332	682	457	1183	732	1066	657	329
9	332	681	433	1178	734	1060	659	329
10	323	696	435	1181	755	1063	678	326
11	350	779	476	1151	765	1036	688	348
12	388	801	500	1155	837	1039	752	387
13	390	726	531	1165	844	1048	760	386
14	432	805	578	1137	883	1024	794	429
15	516	844	624	1133	922	1022	830	504
16	457	818	563	1105	784	995	706	439
17	364	768	479	1168	727	1052	655	363
18	444	849	565	1139	854	1026	768	434
19	462	864	644	1105	889	995	799	460
20	492	862	626	1123	886	1011	797	478
21	512	879	719	1115	1007	1002	907	617
22	568	871	739	1104	972	994	876	766
23	394	872	693	1136	920	1024	829	441
24	431	837	610	1133	858	1022	772	428
25	453	884	668	1152	923	1037	832	476
26	535	880	731	1105	960	995	862	585
27	246	541	314	1002	531	903	478	245
40	396	761	540	1148	825	1031	743	402
41	368	782	565	1155	866	1040	779	383
42	426	838	644	1149	923	1033	832	414
43	458	833	624	1131	926	1018	834	446
44	415	837	549	1133	784	1022	706	400
45	476	822	627	1136	922	1023	831	464

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	107	107	107	107	107	107	107	107
2	109	109	109	109	109	109	109	109
3	113	113	113	113	113	113	113	113
4	111	111	111	111	111	111	111	111
5	115	115	115	115	115	115	115	115
6	120	120	120	120	120	120	120	120
7	125	125	125	125	125	125	125	125
8	127	127	127	127	127	127	127	127
9	127	127	127	127	127	127	127	127
10	135	135	135	135	135	135	135	135
11	145	145	145	145	145	145	145	145
12	149	149	149	149	149	149	149	149
13	167	167	167	167	167	167	167	167
14	175	175	175	175	175	175	175	175
15	216	216	216	216	216	216	216	216
16	350	350	350	350	350	350	350	350
17	125	125	125	125	125	125	125	125
18	254	254	254	254	254	254	254	254
19	279	279	279	279	279	279	279	279
20	253	253	253	253	253	253	253	253
21	344	344	344	344	344	344	344	344
22	387	387	387	387	387	387	387	387
23	233	233	233	233	233	233	233	233
24	175	175	175	175	175	175	175	175
25	265	265	265	265	265	265	265	265
26	315	315	315	315	315	315	315	315
27	103	103	103	103	103	103	103	103
40	161	161	161	161	161	161	161	161
41	162	162	162	162	162	162	162	162
42	197	197	197	197	197	197	197	197
43	206	206	206	206	206	206	206	206
44	337	337	337	337	337	337	337	337
45	218	218	218	218	218	218	218	218

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

**ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

RISK FACTOR IDs 1-751			RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)		Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate	Limit	Rate	Rate
20/40	\$16	\$0	20/40	\$32	\$0
20/50	18	1	20/50	33	0
25/50	19	3	25/50	34	2
25/60	21	4	25/60	36	2
30/60	22	8	30/60	38	4
30/70	22	9	30/70	38	4
35/80	22	13	35/80	39	6
45/45	23	21	45/45	41	8
50/50	23	24	50/50	42	10
50/100	23	25	50/100	42	10
100/100	24	52	100/100	46	25
100/150	24	53	100/150	47	26
100/200	24	53	100/200	47	26
100/300	25	54	100/300	48	26
100/500	25	56	100/500	48	28
150/300	27	93	150/300	53	56
200/200	30	120	200/200	57	75
200/300	30	121	200/300	57	77
200/400	30	122	200/400	57	78
200/500	30	131	200/500	57	79
250/500	31	145	250/500	60	95
250/1000	32	158	250/1000	61	102
300/300	33	201	300/300	67	128
300/500	33	206	300/500	68	134
500/500	45	377	500/500	90	242
500/1000	46	388	500/1000	91	249

RISK FACTOR IDs 1-751		RISK FACTOR IDs 752-1002	
	Part 6 (D)		Part 6 (D)
Limit	Rate	Limit	Rate
5000	\$22	5000	\$58
10000	30	10000	86
15000	37	15000	114
20000	39	20000	119
25000	45	25000	135
50000	51	50000	152
100000	61	100000	188

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 5 - Bodily Injury**

<u>Limits*</u> <u>Per Person/Accident</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 1-751</u>	<u>Bodily Injury</u> <u>Increased Limits RFIDs 752-1002</u>
20/40	1.000	1.00
25/50	1.050	1.06
35/80	1.200	1.18
50/100	1.300	1.29
100/300	1.425	1.57
200/400	1.610	2.01
250/500	1.650	2.16

*Limits not shown - refer to company

† INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown in the Increased Limits Factors pages to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148
Motorcycles.....All Territories 1.000								

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

Rates reflect per vehicle charge.

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

Rates reflect per vehicle charge.

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

Rates Reflect per vehicle charge.

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

± POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.051.07. Per policy charge.

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

Rates reflect per vehicle charge.

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

‡ DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

† Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com. This discount will apply at new business and then continue ~~to apply upon the first~~ on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

This discount does not apply to business that is part of a book transfer unless by exception.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Driver Simulator Discount

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

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

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

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy if all rated vehicles are in Risk Factor IDs 752-1002.

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

Continuous Coverage

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

1. Eligibility

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

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

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

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	124	225	141	421	222	380	199	121
2	136	245	158	457	252	413	226	132
3	144	259	170	497	269	447	242	140
4	155	287	175	551	312	496	280	149
5	158	284	199	580	334	522	300	157
6	172	315	197	620	383	559	343	167
7	174	306	217	660	389	594	350	169
8	185	340	223	693	418	623	376	182
9	214	366	254	718	436	647	391	206
10	216	427	283	763	503	686	453	219
11	209	463	280	752	505	676	454	236
12	231	443	307	754	543	677	490	225
13	262	481	330	755	546	678	493	257
14	294	503	370	741	565	667	507	287
15	350	560	388	738	609	665	549	335
16	292	570	505	724	590	651	531	302
17	223	431	272	735	435	660	390	223
18	227	563	309	755	543	678	490	259
19	276	551	367	721	551	649	496	308
20	257	562	344	747	567	673	509	282
21	313	567	467	725	596	653	537	435
22	309	567	456	726	586	654	528	421
23	235	523	366	735	541	661	487	238
24	236	466	302	737	485	663	437	241
25	235	528	315	739	558	665	503	258
26	289	571	403	723	596	650	536	279
27	109	205	121	378	188	340	169	111
40	272	509	336	747	532	673	481	287
41	281	506	371	752	563	676	506	289
42	346	560	400	744	608	670	547	352
43	311	552	390	741	608	669	547	336
44	281	582	510	735	597	661	538	287
45	323	542	387	742	606	669	543	335

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.01

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	232	145	434	229	392	205	125
2	140	253	163	471	260	426	233	136
3	148	267	175	512	277	461	250	144
4	160	296	180	568	322	511	289	154
5	163	293	205	598	344	538	309	162
6	177	325	203	639	395	576	354	172
7	179	315	224	680	401	612	361	174
8	191	351	230	714	431	642	388	188
9	221	377	262	740	450	667	403	212
10	223	440	292	787	519	707	467	226
11	215	477	289	775	521	697	468	243
12	238	457	317	777	560	698	505	232
13	270	496	340	778	563	699	508	265
14	303	519	381	764	583	688	523	296
15	361	577	400	761	628	686	566	345
16	301	588	521	746	608	671	547	311
17	230	444	280	758	448	680	402	230
18	234	580	319	778	560	699	505	267
19	285	568	378	743	568	669	511	318
20	265	579	355	770	585	694	525	291
21	323	585	481	747	614	673	554	448
22	319	585	470	749	604	674	544	434
23	242	539	377	758	558	681	502	245
24	243	480	311	760	500	684	451	248
25	242	544	325	762	575	686	519	266
26	298	589	415	745	614	670	553	288
27	112	211	125	390	194	351	174	114
40	280	525	346	770	548	694	496	296
41	290	522	383	775	580	697	522	298
42	357	577	412	767	627	691	564	363
43	321	569	402	764	627	690	564	346
44	290	600	526	758	616	681	555	296
45	333	559	399	765	625	690	560	345

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.01

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	59	103	68	190	105	171	95	59
2	64	112	74	207	117	185	104	63
3	71	117	80	223	123	201	110	68
4	73	127	82	246	141	222	126	72
5	75	126	90	259	151	232	137	75
6	81	141	90	276	173	249	155	80
7	82	137	100	294	176	263	157	80
8	87	151	103	308	188	276	170	85
9	101	161	117	319	196	289	177	97
10	102	188	127	333	225	299	203	101
11	100	207	126	329	226	296	205	107
12	106	196	138	329	244	296	219	103
13	121	219	149	329	245	296	221	118
14	136	229	166	323	254	292	227	132
15	156	255	173	323	272	291	245	147
16	136	259	225	314	262	285	237	138
17	104	191	123	328	196	294	176	104
18	105	249	139	330	244	296	219	120
19	126	250	166	313	246	284	222	140
20	118	257	155	327	255	293	227	135
21	142	257	213	315	266	286	240	199
22	140	257	210	316	261	286	236	192
23	106	240	164	320	242	289	218	109
24	110	208	137	322	218	290	196	110
25	109	240	142	323	250	291	224	122
26	134	259	181	314	266	285	240	127
27	51	92	57	171	88	154	80	56
40	125	230	151	327	238	293	215	132
41	126	230	167	329	252	296	226	133
42	157	255	179	324	271	292	245	157
43	140	250	176	324	272	292	245	151
44	127	262	227	320	267	290	240	133
45	145	246	173	324	270	292	244	151

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.02

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	62	109	72	201	111	181	101	62
2	68	119	78	219	124	196	110	67
3	75	124	85	236	130	213	116	72
4	77	134	87	261	149	235	133	76
5	79	133	95	274	160	246	145	79
6	86	149	95	292	183	264	164	85
7	87	145	106	311	186	279	166	85
8	92	160	109	326	199	292	180	90
9	107	170	124	338	208	306	187	103
10	108	199	134	353	238	317	215	107
11	106	219	133	348	239	313	217	113
12	112	208	146	348	258	313	232	109
13	128	232	158	348	259	313	234	125
14	144	243	176	342	269	309	240	140
15	165	270	183	342	288	308	259	156
16	144	274	238	333	277	302	251	146
17	110	202	130	347	208	311	186	110
18	111	264	147	349	258	313	232	127
19	133	265	176	331	261	301	235	148
20	125	272	164	346	270	310	240	143
21	150	272	226	334	282	303	254	211
22	148	272	222	335	276	303	250	203
23	112	254	174	339	256	306	231	115
24	116	220	145	341	231	307	208	116
25	115	254	150	342	265	308	237	129
26	142	274	192	333	282	302	254	134
27	54	97	60	181	93	163	85	59
40	132	244	160	346	252	310	228	140
41	133	244	177	348	267	313	239	141
42	166	270	190	343	287	309	259	166
43	148	265	186	343	288	309	259	160
44	134	277	240	339	283	307	254	141
45	154	261	183	343	286	309	258	160

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.02

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	195	350	249	689	426	620	385	204
2	212	369	256	742	457	669	413	218
3	218	377	271	771	462	694	415	231
4	231	393	276	827	495	744	443	253
5	231	396	275	852	525	768	472	258
6	244	404	292	858	542	772	490	262
7	251	410	307	882	579	796	520	272
8	254	435	316	912	580	821	522	285
9	262	442	314	928	582	836	525	270
10	264	451	316	935	588	842	528	271
11	261	476	322	927	583	835	525	275
12	289	486	344	951	624	855	564	295
13	301	485	343	950	624	855	564	301
14	316	525	362	953	647	857	581	324
15	339	578	386	967	699	871	629	344
16	297	568	382	946	627	851	565	306
17	272	525	326	950	552	852	497	272
18	299	590	362	969	629	873	567	295
19	312	581	374	940	607	848	547	301
20	289	579	352	963	614	866	552	303
21	341	638	410	950	687	852	617	342
22	431	680	506	945	737	851	663	422
23	261	593	382	961	636	865	574	285
24	317	593	381	966	611	870	549	311
25	300	644	377	968	674	872	608	318
26	359	658	465	945	720	850	648	356
27	190	333	223	652	380	588	341	190
40	279	522	345	950	596	852	537	322
41	284	508	358	950	633	852	570	300
42	285	549	390	973	689	877	620	339
43	327	564	388	971	699	873	629	333
44	261	553	376	946	627	851	564	269
45	333	565	381	971	694	876	623	340

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.03

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	209	376	267	739	457	665	413	219
2	227	396	275	796	490	718	443	234
3	234	405	291	827	496	745	445	248
4	248	422	296	887	531	798	475	271
5	248	425	295	914	563	824	506	277
6	262	433	313	921	582	828	526	281
7	269	440	329	946	621	854	558	292
8	273	467	339	979	622	881	560	306
9	281	474	337	996	624	897	563	290
10	283	484	339	1003	631	903	567	291
11	280	511	346	995	626	896	563	295
12	310	521	369	1020	670	917	605	317
13	323	520	368	1019	670	917	605	323
14	339	563	388	1023	694	920	623	348
15	364	620	414	1038	750	935	675	369
16	319	609	410	1015	673	913	606	328
17	292	563	350	1019	592	914	533	292
18	321	633	388	1040	675	937	608	317
19	335	623	401	1009	651	910	587	323
20	310	621	378	1033	659	929	592	325
21	366	685	440	1019	737	914	662	367
22	462	730	543	1014	791	913	711	453
23	280	636	410	1031	682	928	616	306
24	340	636	409	1037	656	934	589	334
25	322	691	405	1039	723	936	652	341
26	385	706	499	1014	773	912	695	382
27	204	357	239	700	408	631	366	204
40	299	560	370	1019	640	914	576	346
41	305	545	384	1019	679	914	612	322
42	306	589	418	1044	739	941	665	364
43	351	605	416	1042	750	937	675	357
44	280	593	403	1015	673	913	605	289
45	357	606	409	1042	745	940	668	365

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.03

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	20	41	26	71	37	63	34	20
2	21	45	29	75	43	68	37	21
3	22	46	31	82	45	74	41	22
4	25	51	32	91	51	82	46	25
5	25	51	35	96	56	87	49	28
6	28	59	35	105	63	92	58	29
7	29	56	38	109	64	99	59	29
8	30	61	40	114	68	105	62	31
9	35	65	45	118	72	108	64	34
10	35	72	50	121	81	109	73	35
11	36	80	48	118	82	108	74	41
12	38	78	54	119	89	108	80	43
13	44	87	59	119	90	108	81	44
14	48	92	64	117	92	107	82	47
15	60	101	68	117	101	107	90	59
16	65	96	82	112	96	103	87	67
17	37	73	46	121	71	109	63	37
18	45	99	54	117	89	107	80	51
19	50	96	62	113	90	104	81	59
20	50	101	62	117	91	107	82	59
21	68	99	82	114	99	105	88	84
22	67	99	82	113	96	104	87	82
23	37	96	62	113	88	104	79	40
24	38	78	50	113	78	104	71	41
25	45	99	58	117	91	106	82	47
26	52	96	67	113	96	104	87	52
27	20	37	21	63	32	58	29	20
40	44	90	59	117	88	107	79	45
41	45	92	64	118	92	107	82	47
42	58	101	68	117	100	106	89	60
43	52	100	68	116	100	106	89	59
44	59	99	82	113	96	104	87	67
45	54	101	68	118	100	107	89	59

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.04

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	21	42	27	73	38	65	35	21
2	22	46	30	77	44	70	38	22
3	23	47	32	85	46	76	42	23
4	26	53	33	94	53	85	47	26
5	26	53	36	99	58	90	51	29
6	29	61	36	108	65	95	60	30
7	30	58	39	112	66	102	61	30
8	31	63	41	118	70	108	64	32
9	36	67	46	122	74	111	66	35
10	36	74	52	125	84	112	75	36
11	37	82	49	122	85	111	76	42
12	39	80	56	123	92	111	82	44
13	45	90	61	123	93	111	84	45
14	49	95	66	121	95	110	85	48
15	62	104	70	121	104	110	93	61
16	67	99	85	115	99	106	90	69
17	38	75	47	125	73	112	65	38
18	46	102	56	121	92	110	82	53
19	52	99	64	117	93	107	84	61
20	52	104	64	121	94	110	85	61
21	70	102	85	118	102	108	91	87
22	69	102	85	117	99	107	90	85
23	38	99	64	117	91	107	81	41
24	39	80	52	117	80	107	73	42
25	46	102	60	121	94	109	85	48
26	54	99	69	117	99	107	90	54
27	21	38	22	65	33	60	30	21
40	45	93	61	121	91	110	81	46
41	46	95	66	122	95	110	85	48
42	60	104	70	121	103	109	92	62
43	54	103	70	120	103	109	92	61
44	61	102	85	117	99	107	90	69
45	56	104	70	122	103	110	92	61

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.04

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	251	551	332	1009	557	907	501	250
2	262	558	334	1053	547	948	491	260
3	265	586	357	1072	577	964	520	264
4	277	609	361	1107	614	997	552	275
5	281	613	371	1123	645	1011	581	279
6	298	656	394	1158	683	1042	614	296
7	315	671	424	1154	714	1038	644	310
8	323	663	445	1151	712	1037	639	320
9	323	662	421	1146	714	1031	641	320
10	314	677	423	1149	734	1034	660	317
11	340	758	463	1120	744	1008	669	339
12	377	779	486	1124	814	1011	732	376
13	379	706	517	1133	821	1019	739	375
14	420	783	562	1106	859	996	772	417
15	502	821	607	1102	897	994	807	490
16	445	796	548	1075	763	968	687	427
17	354	747	466	1136	707	1023	637	353
18	432	826	550	1108	831	998	747	422
19	449	840	626	1075	865	968	777	447
20	479	839	609	1092	862	983	775	465
21	498	855	699	1085	980	975	882	600
22	553	847	719	1074	946	967	852	745
23	383	848	674	1105	895	996	806	429
24	419	814	593	1102	835	994	751	416
25	441	860	650	1121	898	1009	809	463
26	520	856	711	1075	934	968	839	569
27	239	526	305	975	517	878	465	238
40	385	740	525	1117	803	1003	723	391
41	358	761	550	1124	842	1012	758	373
42	414	815	626	1118	898	1005	809	403
43	446	810	607	1100	901	990	811	434
44	404	814	534	1102	763	994	687	389
45	463	800	610	1105	897	995	808	451

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.05

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	258	566	341	1037	573	932	515	257
2	269	574	343	1082	562	975	505	267
3	272	602	367	1102	593	991	535	271
4	285	626	371	1138	631	1025	567	283
5	289	630	381	1154	663	1039	597	287
6	306	674	405	1190	702	1071	631	304
7	324	690	436	1186	734	1067	662	319
8	332	682	457	1183	732	1066	657	329
9	332	681	433	1178	734	1060	659	329
10	323	696	435	1181	755	1063	678	326
11	350	779	476	1151	765	1036	688	348
12	388	801	500	1155	837	1039	752	387
13	390	726	531	1165	844	1048	760	386
14	432	805	578	1137	883	1024	794	429
15	516	844	624	1133	922	1022	830	504
16	457	818	563	1105	784	995	706	439
17	364	768	479	1168	727	1052	655	363
18	444	849	565	1139	854	1026	768	434
19	462	864	644	1105	889	995	799	460
20	492	862	626	1123	886	1011	797	478
21	512	879	719	1115	1007	1002	907	617
22	568	871	739	1104	972	994	876	766
23	394	872	693	1136	920	1024	829	441
24	431	837	610	1133	858	1022	772	428
25	453	884	668	1152	923	1037	832	476
26	535	880	731	1105	960	995	862	585
27	246	541	314	1002	531	903	478	245
40	396	761	540	1148	825	1031	743	402
41	368	782	565	1155	866	1040	779	383
42	426	838	644	1149	923	1033	832	414
43	458	833	624	1131	926	1018	834	446
44	415	837	549	1133	784	1022	706	400
45	476	822	627	1136	922	1023	831	464

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.05

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	105	105	105	105	105	105	105	105
2	107	107	107	107	107	107	107	107
3	111	111	111	111	111	111	111	111
4	109	109	109	109	109	109	109	109
5	113	113	113	113	113	113	113	113
6	118	118	118	118	118	118	118	118
7	123	123	123	123	123	123	123	123
8	125	125	125	125	125	125	125	125
9	125	125	125	125	125	125	125	125
10	132	132	132	132	132	132	132	132
11	142	142	142	142	142	142	142	142
12	146	146	146	146	146	146	146	146
13	164	164	164	164	164	164	164	164
14	172	172	172	172	172	172	172	172
15	212	212	212	212	212	212	212	212
16	343	343	343	343	343	343	343	343
17	123	123	123	123	123	123	123	123
18	249	249	249	249	249	249	249	249
19	274	274	274	274	274	274	274	274
20	248	248	248	248	248	248	248	248
21	338	338	338	338	338	338	338	338
22	380	380	380	380	380	380	380	380
23	229	229	229	229	229	229	229	229
24	172	172	172	172	172	172	172	172
25	260	260	260	260	260	260	260	260
26	309	309	309	309	309	309	309	309
27	101	101	101	101	101	101	101	101
40	158	158	158	158	158	158	158	158
41	159	159	159	159	159	159	159	159
42	193	193	193	193	193	193	193	193
43	202	202	202	202	202	202	202	202
44	331	331	331	331	331	331	331	331
45	214	214	214	214	214	214	214	214

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
10/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	107	107	107	107	107	107	107	107
2	109	109	109	109	109	109	109	109
3	113	113	113	113	113	113	113	113
4	111	111	111	111	111	111	111	111
5	115	115	115	115	115	115	115	115
6	120	120	120	120	120	120	120	120
7	125	125	125	125	125	125	125	125
8	127	127	127	127	127	127	127	127
9	127	127	127	127	127	127	127	127
10	135	135	135	135	135	135	135	135
11	145	145	145	145	145	145	145	145
12	149	149	149	149	149	149	149	149
13	167	167	167	167	167	167	167	167
14	175	175	175	175	175	175	175	175
15	216	216	216	216	216	216	216	216
16	350	350	350	350	350	350	350	350
17	125	125	125	125	125	125	125	125
18	254	254	254	254	254	254	254	254
19	279	279	279	279	279	279	279	279
20	253	253	253	253	253	253	253	253
21	344	344	344	344	344	344	344	344
22	387	387	387	387	387	387	387	387
23	233	233	233	233	233	233	233	233
24	175	175	175	175	175	175	175	175
25	265	265	265	265	265	265	265	265
26	315	315	315	315	315	315	315	315
27	103	103	103	103	103	103	103	103
40	161	161	161	161	161	161	161	161
41	162	162	162	162	162	162	162	162
42	197	197	197	197	197	197	197	197
43	206	206	206	206	206	206	206	206
44	337	337	337	337	337	337	337	337
45	218	218	218	218	218	218	218	218

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

**ARBELLA MUTUAL INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

CURRENT

RISK FACTOR IDs 1-751		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	3
25/60	20	4
30/60	21	8
30/70	21	9
35/80	21	13
45/45	22	20
50/50	22	23
50/100	22	24
100/100	23	50
100/150	23	51
100/200	23	51
100/300	24	52
100/500	24	54
150/300	26	90
200/200	29	116
200/300	29	117
200/400	29	118
200/500	29	127
250/500	30	141
250/1000	31	153
300/300	32	195
300/500	32	200
500/500	44	366
500/1000	45	376

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$21
10000	29
15000	36
20000	38
25000	44
50000	49
100000	59

R-2.13

**ARBELLA MUTUAL INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

PROPOSED

RISK FACTOR IDs 1-751		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$16	\$0
20/50	18	1
25/50	19	3
25/60	21	4
30/60	22	8
30/70	22	9
35/80	22	13
45/45	23	21
50/50	23	24
50/100	23	25
100/100	24	52
100/150	24	53
100/200	24	53
100/300	25	54
100/500	25	56
150/300	27	93
200/200	30	120
200/300	30	121
200/400	30	122
200/500	30	131
250/500	31	145
250/1000	32	158
300/300	33	201
300/500	33	206
500/500	45	377
500/1000	46	388

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$22
10000	30
15000	37
20000	39
25000	45
50000	51
100000	61

R-2.13

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$32	\$0
20/50	33	0
25/50	34	2
25/60	36	2
30/60	38	4
30/70	38	4
35/80	39	6
45/45	41	8
50/50	42	10
50/100	42	10
100/100	46	25
100/150	47	26
100/200	47	26
100/300	48	26
100/500	48	28
150/300	53	56
200/200	57	75
200/300	57	77
200/400	57	78
200/500	57	79
250/500	60	95
250/1000	61	102
300/300	67	128
300/500	68	134
500/500	90	242
500/1000	91	249

RISK FACTOR IDs 752-1002	
	Part 6 (D)
Limit	Rate
5000	\$58
10000	86
15000	114
20000	119
25000	135
50000	152
100000	188

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$32	\$0
20/50	33	0
25/50	34	2
25/60	36	2
30/60	38	4
30/70	38	4
35/80	39	6
45/45	41	8
50/50	42	10
50/100	42	10
100/100	46	25
100/150	47	26
100/200	47	26
100/300	48	26
100/500	48	28
150/300	53	56
200/200	57	75
200/300	57	77
200/400	57	78
200/500	57	79
250/500	60	95
250/1000	61	102
300/300	67	128
300/500	68	134
500/500	90	242
500/1000	91	249

RISK FACTOR IDs 752-1002	
	Part 6 (D)
Limit	Rate
5000	\$58
10000	86
15000	114
20000	119
25000	135
50000	152
100000	188

‡ INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables/Factors pages to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

Territory	10	17	18	20	21	25	26	30
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

Motorcycles.....All Territories 1.000

INCREASED LIMITS TABLES

<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.04	1.05	1.06	1.16	1.27	1.46
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.47	1.48	1.80	1.90	1.95	2.13	2.79
Limits:	500/1000						
Factor:	2.83						

Current

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 5 - Bodily Injury**

<u>Limits* Per Person/Accident</u>	<u>Bodily Injury Increased Limits RFIDs 1-751</u>	<u>Bodily Injury Increased Limits RFIDs 752-1002</u>
20/40	1.00	1.00
25/50	1.05	1.06
35/80	1.16	1.18
50/100	1.27	1.29
100/300	1.48	1.57
200/400	1.80	2.01
250/500	1.90	2.16

*Limits not shown - refer to company

Proposed

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 5 - Bodily Injury**

<u>Limits* Per Person/Accident</u>	<u>Bodily Injury Increased Limits RFIDs 1-751</u>	<u>Bodily Injury Increased Limits RFIDs 752-1002</u>
20/40	1.000	1.00
25/50	1.050	1.06
35/80	1.200	1.18
50/100	1.300	1.29
100/300	1.425	1.57
200/400	1.610	2.01
250/500	1.650	2.16

*Limits not shown - refer to company

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

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Deductibles:						
Collision:	Not Available	.12**	1.00	.68	.53	Not Applicable
Limited Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Comprehensive:	Not Available	.01**	1.00	.54	.48	0.86
Including Fire, Theft and Combined Additional Coverages						
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Max	\$30/Day \$900 Max	\$45/Day \$1350 Max	\$100/Day \$3000 Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car:				
Individual/Spouse	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	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	232	145	434	229	392	205	125
2	140	253	163	471	260	426	233	136
3	148	267	175	512	277	461	250	144
4	160	296	180	568	322	511	289	154
5	163	293	205	598	344	538	309	162
6	177	325	203	639	395	576	354	172
7	179	315	224	680	401	612	361	174
8	191	351	230	714	431	642	388	188
9	221	377	262	740	450	667	403	212
10	223	440	292	787	519	707	467	226
11	215	477	289	775	521	697	468	243
12	238	457	317	777	560	698	505	232
13	270	496	340	778	563	699	508	265
14	303	519	381	764	583	688	523	296
15	361	577	400	761	628	686	566	345
16	301	588	521	746	608	671	547	311
17	230	444	280	758	448	680	402	230
18	234	580	319	778	560	699	505	267
19	285	568	378	743	568	669	511	318
20	265	579	355	770	585	694	525	291
21	323	585	481	747	614	673	554	448
22	319	585	470	749	604	674	544	434
23	242	539	377	758	558	681	502	245
24	243	480	311	760	500	684	451	248
25	242	544	325	762	575	686	519	266
26	298	589	415	745	614	670	553	288
27	112	211	125	390	194	351	174	114
40	280	525	346	770	548	694	496	296
41	290	522	383	775	580	697	522	298
42	357	577	412	767	627	691	564	363
43	321	569	402	764	627	690	564	346
44	290	600	526	758	616	681	555	296
45	333	559	399	765	625	690	560	345

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	62	109	72	201	111	181	101	62
2	68	119	78	219	124	196	110	67
3	75	124	85	236	130	213	116	72
4	77	134	87	261	149	235	133	76
5	79	133	95	274	160	246	145	79
6	86	149	95	292	183	264	164	85
7	87	145	106	311	186	279	166	85
8	92	160	109	326	199	292	180	90
9	107	170	124	338	208	306	187	103
10	108	199	134	353	238	317	215	107
11	106	219	133	348	239	313	217	113
12	112	208	146	348	258	313	232	109
13	128	232	158	348	259	313	234	125
14	144	243	176	342	269	309	240	140
15	165	270	183	342	288	308	259	156
16	144	274	238	333	277	302	251	146
17	110	202	130	347	208	311	186	110
18	111	264	147	349	258	313	232	127
19	133	265	176	331	261	301	235	148
20	125	272	164	346	270	310	240	143
21	150	272	226	334	282	303	254	211
22	148	272	222	335	276	303	250	203
23	112	254	174	339	256	306	231	115
24	116	220	145	341	231	307	208	116
25	115	254	150	342	265	308	237	129
26	142	274	192	333	282	302	254	134
27	54	97	60	181	93	163	85	59
40	132	244	160	346	252	310	228	140
41	133	244	177	348	267	313	239	141
42	166	270	190	343	287	309	259	166
43	148	265	186	343	288	309	259	160
44	134	277	240	339	283	307	254	141
45	154	261	183	343	286	309	258	160

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	209	376	267	739	457	665	413	219
2	227	396	275	796	490	718	443	234
3	234	405	291	827	496	745	445	248
4	248	422	296	887	531	798	475	271
5	248	425	295	914	563	824	506	277
6	262	433	313	921	582	828	526	281
7	269	440	329	946	621	854	558	292
8	273	467	339	979	622	881	560	306
9	281	474	337	996	624	897	563	290
10	283	484	339	1003	631	903	567	291
11	280	511	346	995	626	896	563	295
12	310	521	369	1020	670	917	605	317
13	323	520	368	1019	670	917	605	323
14	339	563	388	1023	694	920	623	348
15	364	620	414	1038	750	935	675	369
16	319	609	410	1015	673	913	606	328
17	292	563	350	1019	592	914	533	292
18	321	633	388	1040	675	937	608	317
19	335	623	401	1009	651	910	587	323
20	310	621	378	1033	659	929	592	325
21	366	685	440	1019	737	914	662	367
22	462	730	543	1014	791	913	711	453
23	280	636	410	1031	682	928	616	306
24	340	636	409	1037	656	934	589	334
25	322	691	405	1039	723	936	652	341
26	385	706	499	1014	773	912	695	382
27	204	357	239	700	408	631	366	204
40	299	560	370	1019	640	914	576	346
41	305	545	384	1019	679	914	612	322
42	306	589	418	1044	739	941	665	364
43	351	605	416	1042	750	937	675	357
44	280	593	403	1015	673	913	605	289
45	357	606	409	1042	745	940	668	365

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	21	42	27	73	38	65	35	21
2	22	46	30	77	44	70	38	22
3	23	47	32	85	46	76	42	23
4	26	53	33	94	53	85	47	26
5	26	53	36	99	58	90	51	29
6	29	61	36	108	65	95	60	30
7	30	58	39	112	66	102	61	30
8	31	63	41	118	70	108	64	32
9	36	67	46	122	74	111	66	35
10	36	74	52	125	84	112	75	36
11	37	82	49	122	85	111	76	42
12	39	80	56	123	92	111	82	44
13	45	90	61	123	93	111	84	45
14	49	95	66	121	95	110	85	48
15	62	104	70	121	104	110	93	61
16	67	99	85	115	99	106	90	69
17	38	75	47	125	73	112	65	38
18	46	102	56	121	92	110	82	53
19	52	99	64	117	93	107	84	61
20	52	104	64	121	94	110	85	61
21	70	102	85	118	102	108	91	87
22	69	102	85	117	99	107	90	85
23	38	99	64	117	91	107	81	41
24	39	80	52	117	80	107	73	42
25	46	102	60	121	94	109	85	48
26	54	99	69	117	99	107	90	54
27	21	38	22	65	33	60	30	21
40	45	93	61	121	91	110	81	46
41	46	95	66	122	95	110	85	48
42	60	104	70	121	103	109	92	62
43	54	103	70	120	103	109	92	61
44	61	102	85	117	99	107	90	69
45	56	104	70	122	103	110	92	61

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	258	566	341	1037	573	932	515	257
2	269	574	343	1082	562	975	505	267
3	272	602	367	1102	593	991	535	271
4	285	626	371	1138	631	1025	567	283
5	289	630	381	1154	663	1039	597	287
6	306	674	405	1190	702	1071	631	304
7	324	690	436	1186	734	1067	662	319
8	332	682	457	1183	732	1066	657	329
9	332	681	433	1178	734	1060	659	329
10	323	696	435	1181	755	1063	678	326
11	350	779	476	1151	765	1036	688	348
12	388	801	500	1155	837	1039	752	387
13	390	726	531	1165	844	1048	760	386
14	432	805	578	1137	883	1024	794	429
15	516	844	624	1133	922	1022	830	504
16	457	818	563	1105	784	995	706	439
17	364	768	479	1168	727	1052	655	363
18	444	849	565	1139	854	1026	768	434
19	462	864	644	1105	889	995	799	460
20	492	862	626	1123	886	1011	797	478
21	512	879	719	1115	1007	1002	907	617
22	568	871	739	1104	972	994	876	766
23	394	872	693	1136	920	1024	829	441
24	431	837	610	1133	858	1022	772	428
25	453	884	668	1152	923	1037	832	476
26	535	880	731	1105	960	995	862	585
27	246	541	314	1002	531	903	478	245
40	396	761	540	1148	825	1031	743	402
41	368	782	565	1155	866	1040	779	383
42	426	838	644	1149	923	1033	832	414
43	458	833	624	1131	926	1018	834	446
44	415	837	549	1133	784	1022	706	400
45	476	822	627	1136	922	1023	831	464

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 is 75 percent of the Class 10 rate shown on this page.

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	107	107	107	107	107	107	107	107
2	109	109	109	109	109	109	109	109
3	113	113	113	113	113	113	113	113
4	111	111	111	111	111	111	111	111
5	115	115	115	115	115	115	115	115
6	120	120	120	120	120	120	120	120
7	125	125	125	125	125	125	125	125
8	127	127	127	127	127	127	127	127
9	127	127	127	127	127	127	127	127
10	135	135	135	135	135	135	135	135
11	145	145	145	145	145	145	145	145
12	149	149	149	149	149	149	149	149
13	167	167	167	167	167	167	167	167
14	175	175	175	175	175	175	175	175
15	216	216	216	216	216	216	216	216
16	350	350	350	350	350	350	350	350
17	125	125	125	125	125	125	125	125
18	254	254	254	254	254	254	254	254
19	279	279	279	279	279	279	279	279
20	253	253	253	253	253	253	253	253
21	344	344	344	344	344	344	344	344
22	387	387	387	387	387	387	387	387
23	233	233	233	233	233	233	233	233
24	175	175	175	175	175	175	175	175
25	265	265	265	265	265	265	265	265
26	315	315	315	315	315	315	315	315
27	103	103	103	103	103	103	103	103
40	161	161	161	161	161	161	161	161
41	162	162	162	162	162	162	162	162
42	197	197	197	197	197	197	197	197
43	206	206	206	206	206	206	206	206
44	337	337	337	337	337	337	337	337
45	218	218	218	218	218	218	218	218

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

**ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

RISK FACTOR IDs 1-751		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$16	\$0
20/50	18	1
25/50	19	3
25/60	21	4
30/60	22	8
30/70	22	9
35/80	22	13
45/45	23	21
50/50	23	24
50/100	23	25
100/100	24	52
100/150	24	53
100/200	24	53
100/300	25	54
100/500	25	56
150/300	27	93
200/200	30	120
200/300	30	121
200/400	30	122
200/500	30	131
250/500	31	145
250/1000	32	158
300/300	33	201
300/500	33	206
500/500	45	377
500/1000	46	388

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$32	\$0
20/50	33	0
25/50	34	2
25/60	36	2
30/60	38	4
30/70	38	4
35/80	39	6
45/45	41	8
50/50	42	10
50/100	42	10
100/100	46	25
100/150	47	26
100/200	47	26
100/300	48	26
100/500	48	28
150/300	53	56
200/200	57	75
200/300	57	77
200/400	57	78
200/500	57	79
250/500	60	95
250/1000	61	102
300/300	67	128
300/500	68	134
500/500	90	242
500/1000	91	249

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$22
10000	30
15000	37
20000	39
25000	45
50000	51
100000	61

RISK FACTOR IDs 752-1002	
	Part 6 (D)
Limit	Rate
5000	\$58
10000	86
15000	114
20000	119
25000	135
50000	152
100000	188

† Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com. This discount will apply at new business and then continue on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

This discount does not apply to business that is part of a book transfer unless by exception.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Driver Simulator Discount

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

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

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

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy if all rated vehicles are in Risk Factor IDs 752-1002.

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

Continuous Coverage

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

1. Eligibility

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

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

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

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

Rates reflect per vehicle charge.

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

Rates reflect per vehicle charge.

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

Rates Reflect per vehicle charge.

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

† POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.07. Per policy charge.

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

Rates reflect per vehicle charge.

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

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

Rates reflect per vehicle charge.

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

Rates reflect per vehicle charge.

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

Rates Reflect per vehicle charge.

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

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

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

± POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.051.07. Per policy charge.

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

Rates reflect per vehicle charge.

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

‡ DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

† Arbella Advantage

A discount will be applied to the total policy premium of a new business policy submitted through Arbella.com. This discount will apply at new business and then continue ~~to apply upon the first~~ on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

This discount does not apply to business that is part of a book transfer unless by exception.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

Driver Simulator Discount

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

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

Marketing Partners Discount

A discount will be applied to the policy when an insured has a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

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

Paid In Full Discount

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

Policies with finance company payments do not qualify for the discount. This discount will not apply to a policy if all rated vehicles are in Risk Factor IDs 752-1002.

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

Continuous Coverage

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

1. Eligibility

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

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

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

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	124	225	141	421	222	380	199	121
2	136	245	158	457	252	413	226	132
3	144	259	170	497	269	447	242	140
4	155	287	175	551	312	496	280	149
5	158	284	199	580	334	522	300	157
6	172	315	197	620	383	559	343	167
7	174	306	217	660	389	594	350	169
8	185	340	223	693	418	623	376	182
9	214	366	254	718	436	647	391	206
10	216	427	283	763	503	686	453	219
11	209	463	280	752	505	676	454	236
12	231	443	307	754	543	677	490	225
13	262	481	330	755	546	678	493	257
14	294	503	370	741	565	667	507	287
15	350	560	388	738	609	665	549	335
16	292	570	505	724	590	651	531	302
17	223	431	272	735	435	660	390	223
18	227	563	309	755	543	678	490	259
19	276	551	367	721	551	649	496	308
20	257	562	344	747	567	673	509	282
21	313	567	467	725	596	653	537	435
22	309	567	456	726	586	654	528	421
23	235	523	366	735	541	661	487	238
24	236	466	302	737	485	663	437	241
25	235	528	315	739	558	665	503	258
26	289	571	403	723	596	650	536	279
27	109	205	121	378	188	340	169	111
40	272	509	336	747	532	673	481	287
41	281	506	371	752	563	676	506	289
42	346	560	400	744	608	670	547	352
43	311	552	390	741	608	669	547	336
44	281	582	510	735	597	661	538	287
45	323	542	387	742	606	669	543	335

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.01

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	232	145	434	229	392	205	125
2	140	253	163	471	260	426	233	136
3	148	267	175	512	277	461	250	144
4	160	296	180	568	322	511	289	154
5	163	293	205	598	344	538	309	162
6	177	325	203	639	395	576	354	172
7	179	315	224	680	401	612	361	174
8	191	351	230	714	431	642	388	188
9	221	377	262	740	450	667	403	212
10	223	440	292	787	519	707	467	226
11	215	477	289	775	521	697	468	243
12	238	457	317	777	560	698	505	232
13	270	496	340	778	563	699	508	265
14	303	519	381	764	583	688	523	296
15	361	577	400	761	628	686	566	345
16	301	588	521	746	608	671	547	311
17	230	444	280	758	448	680	402	230
18	234	580	319	778	560	699	505	267
19	285	568	378	743	568	669	511	318
20	265	579	355	770	585	694	525	291
21	323	585	481	747	614	673	554	448
22	319	585	470	749	604	674	544	434
23	242	539	377	758	558	681	502	245
24	243	480	311	760	500	684	451	248
25	242	544	325	762	575	686	519	266
26	298	589	415	745	614	670	553	288
27	112	211	125	390	194	351	174	114
40	280	525	346	770	548	694	496	296
41	290	522	383	775	580	697	522	298
42	357	577	412	767	627	691	564	363
43	321	569	402	764	627	690	564	346
44	290	600	526	758	616	681	555	296
45	333	559	399	765	625	690	560	345

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.01

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	59	103	68	190	105	171	95	59
2	64	112	74	207	117	185	104	63
3	71	117	80	223	123	201	110	68
4	73	127	82	246	141	222	126	72
5	75	126	90	259	151	232	137	75
6	81	141	90	276	173	249	155	80
7	82	137	100	294	176	263	157	80
8	87	151	103	308	188	276	170	85
9	101	161	117	319	196	289	177	97
10	102	188	127	333	225	299	203	101
11	100	207	126	329	226	296	205	107
12	106	196	138	329	244	296	219	103
13	121	219	149	329	245	296	221	118
14	136	229	166	323	254	292	227	132
15	156	255	173	323	272	291	245	147
16	136	259	225	314	262	285	237	138
17	104	191	123	328	196	294	176	104
18	105	249	139	330	244	296	219	120
19	126	250	166	313	246	284	222	140
20	118	257	155	327	255	293	227	135
21	142	257	213	315	266	286	240	199
22	140	257	210	316	261	286	236	192
23	106	240	164	320	242	289	218	109
24	110	208	137	322	218	290	196	110
25	109	240	142	323	250	291	224	122
26	134	259	181	314	266	285	240	127
27	51	92	57	171	88	154	80	56
40	125	230	151	327	238	293	215	132
41	126	230	167	329	252	296	226	133
42	157	255	179	324	271	292	245	157
43	140	250	176	324	272	292	245	151
44	127	262	227	320	267	290	240	133
45	145	246	173	324	270	292	244	151

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.02

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	62	109	72	201	111	181	101	62
2	68	119	78	219	124	196	110	67
3	75	124	85	236	130	213	116	72
4	77	134	87	261	149	235	133	76
5	79	133	95	274	160	246	145	79
6	86	149	95	292	183	264	164	85
7	87	145	106	311	186	279	166	85
8	92	160	109	326	199	292	180	90
9	107	170	124	338	208	306	187	103
10	108	199	134	353	238	317	215	107
11	106	219	133	348	239	313	217	113
12	112	208	146	348	258	313	232	109
13	128	232	158	348	259	313	234	125
14	144	243	176	342	269	309	240	140
15	165	270	183	342	288	308	259	156
16	144	274	238	333	277	302	251	146
17	110	202	130	347	208	311	186	110
18	111	264	147	349	258	313	232	127
19	133	265	176	331	261	301	235	148
20	125	272	164	346	270	310	240	143
21	150	272	226	334	282	303	254	211
22	148	272	222	335	276	303	250	203
23	112	254	174	339	256	306	231	115
24	116	220	145	341	231	307	208	116
25	115	254	150	342	265	308	237	129
26	142	274	192	333	282	302	254	134
27	54	97	60	181	93	163	85	59
40	132	244	160	346	252	310	228	140
41	133	244	177	348	267	313	239	141
42	166	270	190	343	287	309	259	166
43	148	265	186	343	288	309	259	160
44	134	277	240	339	283	307	254	141
45	154	261	183	343	286	309	258	160

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.02

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	195	350	249	689	426	620	385	204
2	212	369	256	742	457	669	413	218
3	218	377	271	771	462	694	415	231
4	231	393	276	827	495	744	443	253
5	231	396	275	852	525	768	472	258
6	244	404	292	858	542	772	490	262
7	251	410	307	882	579	796	520	272
8	254	435	316	912	580	821	522	285
9	262	442	314	928	582	836	525	270
10	264	451	316	935	588	842	528	271
11	261	476	322	927	583	835	525	275
12	289	486	344	951	624	855	564	295
13	301	485	343	950	624	855	564	301
14	316	525	362	953	647	857	581	324
15	339	578	386	967	699	871	629	344
16	297	568	382	946	627	851	565	306
17	272	525	326	950	552	852	497	272
18	299	590	362	969	629	873	567	295
19	312	581	374	940	607	848	547	301
20	289	579	352	963	614	866	552	303
21	341	638	410	950	687	852	617	342
22	431	680	506	945	737	851	663	422
23	261	593	382	961	636	865	574	285
24	317	593	381	966	611	870	549	311
25	300	644	377	968	674	872	608	318
26	359	658	465	945	720	850	648	356
27	190	333	223	652	380	588	341	190
40	279	522	345	950	596	852	537	322
41	284	508	358	950	633	852	570	300
42	285	549	390	973	689	877	620	339
43	327	564	388	971	699	873	629	333
44	261	553	376	946	627	851	564	269
45	333	565	381	971	694	876	623	340

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.03

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	209	376	267	739	457	665	413	219
2	227	396	275	796	490	718	443	234
3	234	405	291	827	496	745	445	248
4	248	422	296	887	531	798	475	271
5	248	425	295	914	563	824	506	277
6	262	433	313	921	582	828	526	281
7	269	440	329	946	621	854	558	292
8	273	467	339	979	622	881	560	306
9	281	474	337	996	624	897	563	290
10	283	484	339	1003	631	903	567	291
11	280	511	346	995	626	896	563	295
12	310	521	369	1020	670	917	605	317
13	323	520	368	1019	670	917	605	323
14	339	563	388	1023	694	920	623	348
15	364	620	414	1038	750	935	675	369
16	319	609	410	1015	673	913	606	328
17	292	563	350	1019	592	914	533	292
18	321	633	388	1040	675	937	608	317
19	335	623	401	1009	651	910	587	323
20	310	621	378	1033	659	929	592	325
21	366	685	440	1019	737	914	662	367
22	462	730	543	1014	791	913	711	453
23	280	636	410	1031	682	928	616	306
24	340	636	409	1037	656	934	589	334
25	322	691	405	1039	723	936	652	341
26	385	706	499	1014	773	912	695	382
27	204	357	239	700	408	631	366	204
40	299	560	370	1019	640	914	576	346
41	305	545	384	1019	679	914	612	322
42	306	589	418	1044	739	941	665	364
43	351	605	416	1042	750	937	675	357
44	280	593	403	1015	673	913	605	289
45	357	606	409	1042	745	940	668	365

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.03

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	20	41	26	71	37	63	34	20
2	21	45	29	75	43	68	37	21
3	22	46	31	82	45	74	41	22
4	25	51	32	91	51	82	46	25
5	25	51	35	96	56	87	49	28
6	28	59	35	105	63	92	58	29
7	29	56	38	109	64	99	59	29
8	30	61	40	114	68	105	62	31
9	35	65	45	118	72	108	64	34
10	35	72	50	121	81	109	73	35
11	36	80	48	118	82	108	74	41
12	38	78	54	119	89	108	80	43
13	44	87	59	119	90	108	81	44
14	48	92	64	117	92	107	82	47
15	60	101	68	117	101	107	90	59
16	65	96	82	112	96	103	87	67
17	37	73	46	121	71	109	63	37
18	45	99	54	117	89	107	80	51
19	50	96	62	113	90	104	81	59
20	50	101	62	117	91	107	82	59
21	68	99	82	114	99	105	88	84
22	67	99	82	113	96	104	87	82
23	37	96	62	113	88	104	79	40
24	38	78	50	113	78	104	71	41
25	45	99	58	117	91	106	82	47
26	52	96	67	113	96	104	87	52
27	20	37	21	63	32	58	29	20
40	44	90	59	117	88	107	79	45
41	45	92	64	118	92	107	82	47
42	58	101	68	117	100	106	89	60
43	52	100	68	116	100	106	89	59
44	59	99	82	113	96	104	87	67
45	54	101	68	118	100	107	89	59

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.04

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	21	42	27	73	38	65	35	21
2	22	46	30	77	44	70	38	22
3	23	47	32	85	46	76	42	23
4	26	53	33	94	53	85	47	26
5	26	53	36	99	58	90	51	29
6	29	61	36	108	65	95	60	30
7	30	58	39	112	66	102	61	30
8	31	63	41	118	70	108	64	32
9	36	67	46	122	74	111	66	35
10	36	74	52	125	84	112	75	36
11	37	82	49	122	85	111	76	42
12	39	80	56	123	92	111	82	44
13	45	90	61	123	93	111	84	45
14	49	95	66	121	95	110	85	48
15	62	104	70	121	104	110	93	61
16	67	99	85	115	99	106	90	69
17	38	75	47	125	73	112	65	38
18	46	102	56	121	92	110	82	53
19	52	99	64	117	93	107	84	61
20	52	104	64	121	94	110	85	61
21	70	102	85	118	102	108	91	87
22	69	102	85	117	99	107	90	85
23	38	99	64	117	91	107	81	41
24	39	80	52	117	80	107	73	42
25	46	102	60	121	94	109	85	48
26	54	99	69	117	99	107	90	54
27	21	38	22	65	33	60	30	21
40	45	93	61	121	91	110	81	46
41	46	95	66	122	95	110	85	48
42	60	104	70	121	103	109	92	62
43	54	103	70	120	103	109	92	61
44	61	102	85	117	99	107	90	69
45	56	104	70	122	103	110	92	61

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.04

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	251	551	332	1009	557	907	501	250
2	262	558	334	1053	547	948	491	260
3	265	586	357	1072	577	964	520	264
4	277	609	361	1107	614	997	552	275
5	281	613	371	1123	645	1011	581	279
6	298	656	394	1158	683	1042	614	296
7	315	671	424	1154	714	1038	644	310
8	323	663	445	1151	712	1037	639	320
9	323	662	421	1146	714	1031	641	320
10	314	677	423	1149	734	1034	660	317
11	340	758	463	1120	744	1008	669	339
12	377	779	486	1124	814	1011	732	376
13	379	706	517	1133	821	1019	739	375
14	420	783	562	1106	859	996	772	417
15	502	821	607	1102	897	994	807	490
16	445	796	548	1075	763	968	687	427
17	354	747	466	1136	707	1023	637	353
18	432	826	550	1108	831	998	747	422
19	449	840	626	1075	865	968	777	447
20	479	839	609	1092	862	983	775	465
21	498	855	699	1085	980	975	882	600
22	553	847	719	1074	946	967	852	745
23	383	848	674	1105	895	996	806	429
24	419	814	593	1102	835	994	751	416
25	441	860	650	1121	898	1009	809	463
26	520	856	711	1075	934	968	839	569
27	239	526	305	975	517	878	465	238
40	385	740	525	1117	803	1003	723	391
41	358	761	550	1124	842	1012	758	373
42	414	815	626	1118	898	1005	809	403
43	446	810	607	1100	901	990	811	434
44	404	814	534	1102	763	994	687	389
45	463	800	610	1105	897	995	808	451

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.05

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	258	566	341	1037	573	932	515	257
2	269	574	343	1082	562	975	505	267
3	272	602	367	1102	593	991	535	271
4	285	626	371	1138	631	1025	567	283
5	289	630	381	1154	663	1039	597	287
6	306	674	405	1190	702	1071	631	304
7	324	690	436	1186	734	1067	662	319
8	332	682	457	1183	732	1066	657	329
9	332	681	433	1178	734	1060	659	329
10	323	696	435	1181	755	1063	678	326
11	350	779	476	1151	765	1036	688	348
12	388	801	500	1155	837	1039	752	387
13	390	726	531	1165	844	1048	760	386
14	432	805	578	1137	883	1024	794	429
15	516	844	624	1133	922	1022	830	504
16	457	818	563	1105	784	995	706	439
17	364	768	479	1168	727	1052	655	363
18	444	849	565	1139	854	1026	768	434
19	462	864	644	1105	889	995	799	460
20	492	862	626	1123	886	1011	797	478
21	512	879	719	1115	1007	1002	907	617
22	568	871	739	1104	972	994	876	766
23	394	872	693	1136	920	1024	829	441
24	431	837	610	1133	858	1022	772	428
25	453	884	668	1152	923	1037	832	476
26	535	880	731	1105	960	995	862	585
27	246	541	314	1002	531	903	478	245
40	396	761	540	1148	825	1031	743	402
41	368	782	565	1155	866	1040	779	383
42	426	838	644	1149	923	1033	832	414
43	458	833	624	1131	926	1018	834	446
44	415	837	549	1133	784	1022	706	400
45	476	822	627	1136	922	1023	831	464

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 is 75 percent of the Class 10 rate shown on this page.

R-2.05

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/1/2015 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	105	105	105	105	105	105	105	105
2	107	107	107	107	107	107	107	107
3	111	111	111	111	111	111	111	111
4	109	109	109	109	109	109	109	109
5	113	113	113	113	113	113	113	113
6	118	118	118	118	118	118	118	118
7	123	123	123	123	123	123	123	123
8	125	125	125	125	125	125	125	125
9	125	125	125	125	125	125	125	125
10	132	132	132	132	132	132	132	132
11	142	142	142	142	142	142	142	142
12	146	146	146	146	146	146	146	146
13	164	164	164	164	164	164	164	164
14	172	172	172	172	172	172	172	172
15	212	212	212	212	212	212	212	212
16	343	343	343	343	343	343	343	343
17	123	123	123	123	123	123	123	123
18	249	249	249	249	249	249	249	249
19	274	274	274	274	274	274	274	274
20	248	248	248	248	248	248	248	248
21	338	338	338	338	338	338	338	338
22	380	380	380	380	380	380	380	380
23	229	229	229	229	229	229	229	229
24	172	172	172	172	172	172	172	172
25	260	260	260	260	260	260	260	260
26	309	309	309	309	309	309	309	309
27	101	101	101	101	101	101	101	101
40	158	158	158	158	158	158	158	158
41	159	159	159	159	159	159	159	159
42	193	193	193	193	193	193	193	193
43	202	202	202	202	202	202	202	202
44	331	331	331	331	331	331	331	331
45	214	214	214	214	214	214	214	214

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
7/1/2016 Base Rates - Risk Factor IDs 1-751
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	107	107	107	107	107	107	107	107
2	109	109	109	109	109	109	109	109
3	113	113	113	113	113	113	113	113
4	111	111	111	111	111	111	111	111
5	115	115	115	115	115	115	115	115
6	120	120	120	120	120	120	120	120
7	125	125	125	125	125	125	125	125
8	127	127	127	127	127	127	127	127
9	127	127	127	127	127	127	127	127
10	135	135	135	135	135	135	135	135
11	145	145	145	145	145	145	145	145
12	149	149	149	149	149	149	149	149
13	167	167	167	167	167	167	167	167
14	175	175	175	175	175	175	175	175
15	216	216	216	216	216	216	216	216
16	350	350	350	350	350	350	350	350
17	125	125	125	125	125	125	125	125
18	254	254	254	254	254	254	254	254
19	279	279	279	279	279	279	279	279
20	253	253	253	253	253	253	253	253
21	344	344	344	344	344	344	344	344
22	387	387	387	387	387	387	387	387
23	233	233	233	233	233	233	233	233
24	175	175	175	175	175	175	175	175
25	265	265	265	265	265	265	265	265
26	315	315	315	315	315	315	315	315
27	103	103	103	103	103	103	103	103
40	161	161	161	161	161	161	161	161
41	162	162	162	162	162	162	162	162
42	197	197	197	197	197	197	197	197
43	206	206	206	206	206	206	206	206
44	337	337	337	337	337	337	337	337
45	218	218	218	218	218	218	218	218

Note: Class 15 is 75 percent of the Class 10 rate shown on this page.

**ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

CURRENT

RISK FACTOR IDs 1-751		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$16	\$0
20/50	17	1
25/50	18	3
25/60	20	4
30/60	21	8
30/70	21	9
35/80	21	13
45/45	22	20
50/50	22	23
50/100	22	24
100/100	23	50
100/150	23	51
100/200	23	51
100/300	24	52
100/500	24	54
150/300	26	90
200/200	29	116
200/300	29	117
200/400	29	118
200/500	29	127
250/500	30	141
250/1000	31	153
300/300	32	195
300/500	32	200
500/500	44	366
500/1000	45	376

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$21
10000	29
15000	36
20000	38
25000	44
50000	49
100000	59

R-2.13

**ARBELLA MUTUAL INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER INSURANCE MANUAL
 PART 3 (U-1), PART 12 (U-2), AND PART 6 (D) BASE RATES**

PROPOSED

RISK FACTOR IDs 1-751		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$16	\$0
20/50	18	1
25/50	19	3
25/60	21	4
30/60	22	8
30/70	22	9
35/80	22	13
45/45	23	21
50/50	23	24
50/100	23	25
100/100	24	52
100/150	24	53
100/200	24	53
100/300	25	54
100/500	25	56
150/300	27	93
200/200	30	120
200/300	30	121
200/400	30	122
200/500	30	131
250/500	31	145
250/1000	32	158
300/300	33	201
300/500	33	206
500/500	45	377
500/1000	46	388

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$22
10000	30
15000	37
20000	39
25000	45
50000	51
100000	61

R-2.13

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$32	\$0
20/50	33	0
25/50	34	2
25/60	36	2
30/60	38	4
30/70	38	4
35/80	39	6
45/45	41	8
50/50	42	10
50/100	42	10
100/100	46	25
100/150	47	26
100/200	47	26
100/300	48	26
100/500	48	28
150/300	53	56
200/200	57	75
200/300	57	77
200/400	57	78
200/500	57	79
250/500	60	95
250/1000	61	102
300/300	67	128
300/500	68	134
500/500	90	242
500/1000	91	249

RISK FACTOR IDs 752-1002	
	Part 6 (D)
Limit	Rate
5000	\$58
10000	86
15000	114
20000	119
25000	135
50000	152
100000	188