

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	262	430	299	908	516	817	464	245
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	318	510	368	1089	689	980	620	299
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	369	796	496	1284	869	1156	782	407
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	388	711	471	1169	755	1052	680	407
18	442	952	599	1347	1015	1212	914	487
19	478	883	635	1224	921	1102	829	515
20	483	1031	652	1295	1030	1166	927	576
21	606	1099	883	1154	1097	1039	987	757
22	599	1099	795	1137	1023	1023	921	710
23	457	883	617	1342	915	1208	824	463
24	405	768	496	1146	780	1031	702	398
25	408	887	523	1175	852	1058	767	459
26	492	900	687	1079	979	971	881	460
27	183	305	202	614	305	553	275	187
40	471	818	598	1292	895	1163	806	459
41	437	717	574	1163	872	1047	785	449
42	606	978	699	1299	1062	1169	956	586
43	527	923	657	1207	993	1086	894	565
44	431	822	722	1089	884	980	796	424
45	628	1023	750	1201	1136	1081	1022	633

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
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	247	411	323	796	515	716	464	270
2	289	452	347	885	535	797	482	293
3	300	470	368	897	634	807	571	348
4	303	461	343	933	594	840	535	313
5	321	483	379	917	617	825	555	325
6	321	471	376	987	656	888	590	343
7	350	536	440	995	686	896	617	366
8	341	529	429	981	709	883	638	350
9	369	529	435	1059	711	953	640	383
10	333	523	426	1056	754	950	679	330
11	373	591	445	1095	719	986	647	371
12	385	594	435	1144	783	1030	705	447
13	383	563	438	1083	740	975	666	394
14	456	640	552	1287	861	1158	775	454
15	430	709	476	1212	818	1091	736	443
16	427	696	483	1208	769	1087	692	484
17	388	597	519	1206	738	1085	664	422
18	425	654	511	1264	841	1138	757	476
19	388	643	513	1136	795	1022	716	392
20	403	717	449	1213	879	1092	791	536
21	493	783	591	1346	942	1211	848	411
22	511	806	548	1344	917	1210	825	449
23	396	657	424	1235	712	1112	641	460
24	414	727	547	1239	812	1115	731	409
25	418	760	499	1237	885	1113	797	505
26	452	713	539	1252	862	1127	776	457
27	258	394	309	773	495	696	446	253
40	317	549	394	1044	657	940	591	338
41	315	534	388	996	666	896	599	411
42	347	604	443	1072	758	965	682	365
43	504	705	559	1248	917	1123	825	472
44	338	595	434	1067	780	960	702	340
45	460	677	516	1382	939	1244	845	494

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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	22	50	32	78	46	70	41	22
2	23	53	38	88	48	79	43	22
3	25	55	39	98	59	88	53	24
4	28	65	45	113	68	102	61	25
5	28	63	48	113	71	102	64	31
6	28	73	48	126	84	113	76	32
7	29	66	48	131	82	118	74	28
8	33	73	52	137	91	123	82	32
9	39	85	60	146	95	131	86	39
10	37	87	66	145	106	131	95	36
11	41	108	66	152	112	137	101	43
12	40	94	71	152	117	137	105	45
13	43	106	73	144	114	130	103	45
14	52	121	85	153	122	138	110	52
15	59	127	82	141	121	127	109	57
16	71	128	108	151	131	136	118	74
17	40	95	63	152	96	137	86	42
18	54	127	81	167	134	150	121	60
19	57	123	85	156	129	140	116	63
20	60	142	90	159	135	143	122	74
21	83	145	123	159	154	143	139	94
22	83	148	108	159	142	143	128	88
23	45	127	80	160	114	144	103	51
24	43	104	69	152	104	137	94	43
25	50	131	74	151	120	136	108	53
26	58	122	91	147	131	132	118	59
27	20	45	28	76	42	68	38	22
40	46	113	81	156	120	140	108	48
41	43	105	83	145	114	131	103	50
42	66	141	94	159	141	143	127	65
43	59	131	91	155	135	140	122	61
44	59	114	94	135	121	122	109	66
45	65	144	105	160	154	144	139	70

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
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	370	774	464	1413	782	1271	703	366
2	366	784	467	1474	738	1327	664	382
3	391	820	527	1503	807	1352	726	390
4	407	853	535	1552	832	1396	748	386
5	412	860	521	1520	903	1366	812	390
6	439	918	552	1565	923	1408	831	414
7	442	940	596	1617	999	1455	899	455
8	476	929	656	1557	997	1401	897	431
9	452	928	623	1606	999	1445	899	470
10	441	950	594	1611	1028	1449	925	429
11	501	1062	650	1568	1042	1410	938	458
12	556	1092	681	1577	1142	1418	1028	555
13	532	955	725	1587	1110	1429	999	508
14	590	1097	829	1551	1203	1394	1083	584
15	742	1211	849	1547	1257	1391	1131	664
16	623	1116	743	1507	1069	1356	962	630
17	495	1046	688	1536	992	1382	893	478
18	607	1159	772	1553	1123	1398	1011	624
19	629	1179	848	1507	1212	1356	1091	626
20	672	1178	853	1531	1207	1377	1087	653
21	699	1198	980	1601	1324	1440	1191	811
22	776	1187	972	1505	1326	1354	1194	1008
23	536	1147	912	1549	1211	1393	1090	602
24	585	1142	831	1547	1172	1391	1055	564
25	617	1204	910	1571	1259	1413	1132	627
26	767	1199	996	1507	1308	1356	1178	841
27	350	737	451	1320	725	1188	653	349
40	520	1037	736	1563	1124	1407	1012	531
41	484	1030	745	1521	1139	1367	1025	504
42	581	1102	848	1565	1214	1408	1093	596
43	624	1134	849	1543	1263	1386	1137	609
44	548	1101	747	1547	1069	1391	962	526
45	650	1120	855	1549	1257	1393	1131	665

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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	165	165	165	165	165	165	165	165
2	161	161	161	161	161	161	161	161
3	175	175	175	175	175	175	175	175
4	164	164	164	164	164	164	164	164
5	177	177	177	177	177	177	177	177
6	184	184	184	184	184	184	184	184
7	192	192	192	192	192	192	192	192
8	199	199	199	199	199	199	199	199
9	195	195	195	195	195	195	195	195
10	208	208	208	208	208	208	208	208
11	213	213	213	213	213	213	213	213
12	229	229	229	229	229	229	229	229
13	258	258	258	258	258	258	258	258
14	258	258	258	258	258	258	258	258
15	319	319	319	319	319	319	319	319
16	493	493	493	493	493	493	493	493
17	192	192	192	192	192	192	192	192
18	358	358	358	358	358	358	358	358
19	394	394	394	394	394	394	394	394
20	356	356	356	356	356	356	356	356
21	485	485	485	485	485	485	485	485
22	547	547	547	547	547	547	547	547
23	344	344	344	344	344	344	344	344
24	258	258	258	258	258	258	258	258
25	391	391	391	391	391	391	391	391
26	445	445	445	445	445	445	445	445
27	156	156	156	156	156	156	156	156
40	246	246	246	246	246	246	246	246
41	239	239	239	239	239	239	239	239
42	290	290	290	290	290	290	290	290
43	304	304	304	304	304	304	304	304
44	475	475	475	475	475	475	475	475
45	306	306	306	306	306	306	306	306

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)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
20/40	\$16	\$0	20/40	\$31	\$0
20/50	17	1	20/50	32	0
25/50	18	3	25/50	33	1
25/60	20	4	25/60	34	1
30/60	21	8	30/60	36	3
30/70	21	9	30/70	36	3
35/80	21	13	35/80	38	4
45/45	22	20	45/45	41	6
50/50	22	23	50/50	43	7
50/100	22	24	50/100	43	7
100/100	23	50	100/100	49	22
100/150	23	51	100/150	51	23
100/200	23	51	100/200	51	23
100/300	24	52	100/300	52	23
100/500	24	54	100/500	52	25
150/300	26	90	150/300	56	50
200/200	29	116	200/200	59	68
200/300	29	117	200/300	59	69
200/400	29	118	200/400	59	70
200/500	29	127	200/500	59	71
250/500	30	141	250/500	61	86
250/1000	31	153	250/1000	62	93
300/300	32	195	300/300	68	119
300/500	32	200	300/500	69	124
500/500	44	366	500/500	91	232
500/1000	45	376	500/1000	92	239

RISK FACTOR IDs 1-751		RISK FACTOR IDs 752-1002	
	Part 6 (D)		Part 6 (D)
<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
5000	\$21	5000	\$52
10000	29	10000	79
15000	36	15000	102
20000	38	20000	111
25000	44	25000	124
50000	49	50000	145
100000	59	100000	171

**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	1.19
50/100	1.300	1.31
100/300	1.425	1.63
200/400	1.610	2.06
250/500	1.650	2.20

*Limits not shown - refer to company

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 4 - Property Damage Liability**

<u>Limit*</u>	<u>Increased Limit Factors RFIDs 1-751</u>	<u>Increased Limit Factors RFIDs 752-1002</u>
5,000	1.000	1.000
10,000	1.204	1.297
15,000	1.220	1.312
25,000	1.242	1.331
35,000	1.254	1.348
50,000	1.265	1.369
100,000	1.280	1.379
150,000	1.292	1.387
200,000	1.303	1.395
250,000	1.309	1.398
300,000	1.314	1.402
400,000	1.323	1.408
500,000	1.329	1.412

*Limits not shown - refer to company

Massachusetts Private Passenger Automobile Insurance Rates
2016 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002
Model Year / Symbol Factors (Rule 20)
Part 7 \$500 Deductible (Collision)

Model Year Symbol (1)	Model Year											Sym- bol*	1999 & Prior**										
	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008		2007	2006	2005	2004	2003	2002	2001	2000	& Prior**		
1	1.051	1.001	0.953	0.908	0.865	0.824	0.785	0.747	1	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392	0.332		
2	1.147	1.092	1.040	0.990	0.943	0.898	0.855	0.814	2	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415	0.349		
3	1.214	1.156	1.101	1.049	0.999	0.951	0.906	0.862	3	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441	0.370		
4	1.285	1.224	1.166	1.110	1.057	1.007	0.959	0.913	4	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468	0.393		
5	1.362	1.297	1.235	1.176	1.120	1.067	1.016	0.968	5	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497	0.417		
6	1.445	1.376	1.310	1.248	1.189	1.132	1.078	1.027	6	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528	0.443		
7	1.490	1.419	1.351	1.287	1.226	1.168	1.112	1.059	7	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560	0.469		
8	1.534	1.461	1.391	1.325	1.262	1.202	1.145	1.090	8	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595	0.499		
10	1.630	1.552	1.478	1.408	1.341	1.277	1.216	1.158	10	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632	0.529		
11	1.729	1.647	1.569	1.494	1.423	1.355	1.290	1.228	11	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673	0.562		
12	1.783	1.698	1.617	1.540	1.467	1.397	1.330	1.266	12	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715	0.596		
13	1.836	1.749	1.666	1.587	1.511	1.439	1.370	1.305	13	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761	0.634		
14	1.895	1.805	1.719	1.637	1.559	1.485	1.414	1.346	14	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810	0.674		
15	1.953	1.860	1.771	1.687	1.607	1.530	1.457	1.388	15	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863	0.717		
16	2.014	1.918	1.827	1.740	1.657	1.578	1.503	1.431	16	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918	0.762		
17	2.075	1.976	1.882	1.792	1.707	1.626	1.549	1.475	17	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978	0.812		
18	2.142	2.040	1.943	1.850	1.762	1.678	1.598	1.522	* For symbols 18 and higher, refer to Rule 22.														
19	2.206	2.101	2.001	1.906	1.815	1.729	1.647	1.569	** For model years 1989 and prior, refer to Rule 20.														
20	2.277	2.169	2.066	1.968	1.874	1.785	1.700	1.619	The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):														
21	2.351	2.239	2.132	2.030	1.933	1.841	1.753	1.669	1	0.29													
22	2.387	2.273	2.165	2.062	1.964	1.870	1.781	1.696	2	0.32													
23	2.424	2.309	2.199	2.094	1.994	1.899	1.809	1.723	3	0.36													
24	2.463	2.346	2.234	2.128	2.027	1.930	1.838	1.750	4	0.41													
25	2.500	2.381	2.268	2.160	2.057	1.959	1.866	1.777	5	0.46													
26	2.554	2.432	2.316	2.206	2.101	2.001	1.906	1.815	6	0.51													
27	2.607	2.483	2.365	2.252	2.145	2.043	1.946	1.853	7	0.57													
28	2.661	2.534	2.413	2.298	2.189	2.085	1.986	1.892	8	0.64													
29	2.718	2.589	2.466	2.349	2.237	2.130	2.029	1.932	9	0.71													
30	2.777	2.645	2.519	2.399	2.285	2.176	2.072	1.973	10	0.80													
31	2.835	2.700	2.571	2.449	2.332	2.221	2.115	2.014	11	1.12													
32	2.891	2.753	2.622	2.497	2.378	2.265	2.157	2.055	12	1.25													
33	2.948	2.808	2.674	2.547	2.426	2.310	2.200	2.095	13	1.40													
34	3.005	2.862	2.726	2.596	2.472	2.354	2.242	2.135	14	1.57													
35	3.061	2.915	2.776	2.644	2.518	2.398	2.284	2.175	15	1.75													
36	3.161	3.010	2.867	2.730	2.600	2.476	2.358	2.246	16	1.95													
37	3.260	3.105	2.957	2.816	2.682	2.554	2.432	2.316	17	2.17													
38	3.330	3.171	3.020	2.876	2.739	2.609	2.485	2.367															
39	3.401	3.239	3.085	2.938	2.798	2.665	2.538	2.417															
40	3.473	3.308	3.150	3.000	2.857	2.721	2.591	2.467															
41	3.544	3.375	3.214	3.061	2.915	2.776	2.644	2.518															
42	3.638	3.465	3.300	3.143	2.993	2.850	2.714	2.585															
43	3.732	3.554	3.385	3.224	3.070	2.924	2.785	2.652															
44	3.826	3.644	3.470	3.305	3.148	2.998	2.855	2.719															
45	3.897	3.711	3.534	3.366	3.206	3.053	2.908	2.770															
46	3.967	3.778	3.598	3.427	3.264	3.109	2.961	2.820															
47	4.038	3.846	3.663	3.489	3.323	3.165	3.014	2.870															
48	4.110	3.914	3.728	3.550	3.381	3.220	3.067	2.921															
49	4.182	3.983	3.793	3.612	3.440	3.276	3.120	2.971															
50	4.253	4.050	3.857	3.673	3.498	3.331	3.172	3.021															
51	4.322	4.116	3.920	3.733	3.555	3.386	3.225	3.072															
52	4.393	4.184	3.985	3.795	3.614	3.442	3.278	3.122															
53	4.499	4.285	4.081	3.887	3.702	3.526	3.358	3.198															
54	4.605	4.386	4.177	3.978	3.789	3.609	3.437	3.273															
55	4.713	4.489	4.275	4.071	3.877	3.692	3.516	3.349															
56	4.818	4.589	4.370	4.162	3.964	3.775	3.595	3.424															
57	4.959	4.723	4.498	4.284	4.080	3.886	3.701	3.525															
58	5.101	4.858	4.627	4.407	4.197	3.997	3.807	3.626															
59	5.245	4.995	4.757	4.530	4.314	4.109	3.913	3.726															
60	5.456	5.196	4.949	4.713	4.489	4.275	4.071	3.877															
61	5.669	5.399	5.142	4.897	4.664	4.442	4.230	4.029															
62	5.719	5.447	5.188	4.941	4.706	4.482	4.269	4.066															
63	5.826	5.549	5.285	5.033	4.793	4.565	4.348	4.141															
64	5.931	5.649	5.380	5.124	4.880	4.648	4.427	4.216															
65	6.039	5.751	5.477	5.216	4.968	4.731	4.506	4.291															
66	6.249	5.951	5.668	5.398	5.141	4.896	4.663	4.441															
67	6.601	6.287	5.988	5.703	5.431	5.172	4.926	4.691															
68	6.951	6.620	6.305	6.005	5.719	5.447	5.188	4.941															
69	7.306	6.958	6.627	6.311	6.010	5.724	5.451	5.191															
70	7.657	7.292	6.945	6.614	6.299	5.999	5.713	5.441															
71	8.149	7.761	7.391	7.039	6.704	6.385	6.081	5.791															
72	8.640	8.229	7.837	7.464	7.109	6.770	6.448	6.141															
73	9.135	8.700	8.286	7.891	7.515	7.157	6.816	6.491															
74	9.626	9.168	8.731	8.315	7.919	7.542	7.183	6.841															
75	10.119	9.637	9.178	8.741	8.325	7.929	7.551	7.191															

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

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	258	424	295	895	508	806	457	241
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	313	502	363	1073	679	966	611	295
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	348	751	468	1211	820	1090	738	384
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	375	687	455	1129	729	1016	656	393
18	417	898	565	1271	958	1144	862	459
19	462	853	614	1183	890	1065	801	498
20	456	973	615	1222	972	1100	875	543
21	572	1037	833	1089	1035	980	932	714
22	565	1037	750	1073	965	966	869	670
23	431	833	582	1266	863	1139	777	437
24	399	757	489	1129	768	1016	691	392
25	394	857	505	1135	823	1022	741	443
26	485	887	677	1063	965	957	869	453
27	183	305	202	614	305	553	275	187
40	455	790	578	1248	865	1123	779	443
41	437	717	574	1163	872	1047	785	449
42	597	964	689	1280	1046	1152	941	577
43	509	892	635	1166	959	1049	863	546
44	431	822	722	1089	884	980	796	424
45	592	965	708	1133	1072	1020	965	597

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-2.07

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	262	430	299	908	516	817	464	245
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	318	510	368	1089	689	980	620	299
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	369	796	496	1284	869	1156	782	407
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	388	711	471	1169	755	1052	680	407
18	442	952	599	1347	1015	1212	914	487
19	478	883	635	1224	921	1102	829	515
20	483	1031	652	1295	1030	1166	927	576
21	606	1099	883	1154	1097	1039	987	757
22	599	1099	795	1137	1023	1023	921	710
23	457	883	617	1342	915	1208	824	463
24	405	768	496	1146	780	1031	702	398
25	408	887	523	1175	852	1058	767	459
26	492	900	687	1079	979	971	881	460
27	183	305	202	614	305	553	275	187
40	471	818	598	1292	895	1163	806	459
41	437	717	574	1163	872	1047	785	449
42	606	978	699	1299	1062	1169	956	586
43	527	923	657	1207	993	1086	894	565
44	431	822	722	1089	884	980	796	424
45	628	1023	750	1201	1136	1081	1022	633

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-2.07

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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-2.08

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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-2.08

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	233	388	305	751	486	676	437	255
2	273	426	327	835	505	752	455	276
3	283	443	347	846	598	761	538	328
4	286	435	324	880	560	792	504	295
5	303	456	358	865	582	779	524	307
6	303	444	355	931	619	838	557	324
7	338	518	425	961	663	865	597	354
8	322	499	405	925	669	833	602	330
9	348	499	410	999	671	899	604	361
10	314	493	402	996	711	896	640	311
11	352	558	420	1033	678	930	610	350
12	363	560	410	1079	739	971	665	422
13	370	544	423	1046	715	941	644	381
14	430	604	521	1214	812	1093	731	428
15	406	669	449	1143	772	1029	695	418
16	403	657	456	1140	725	1026	653	457
17	366	563	490	1138	696	1024	626	398
18	401	617	482	1192	793	1073	714	449
19	366	607	484	1072	750	965	675	370
20	380	676	424	1144	829	1030	746	506
21	476	757	571	1300	910	1170	819	397
22	503	794	540	1324	903	1192	813	442
23	374	620	400	1165	672	1049	605	434
24	391	686	516	1169	766	1052	689	386
25	394	717	471	1167	835	1050	752	476
26	437	689	521	1210	833	1089	750	442
27	249	381	299	747	478	672	430	244
40	306	530	381	1009	635	908	572	327
41	304	516	375	962	643	866	579	397
42	335	584	428	1036	732	932	659	353
43	475	665	527	1177	865	1059	779	445
44	319	561	409	1007	736	906	662	321
45	434	639	487	1304	886	1174	797	466

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-2.09

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	247	411	323	796	515	716	464	270
2	289	452	347	885	535	797	482	293
3	300	470	368	897	634	807	571	348
4	303	461	343	933	594	840	535	313
5	321	483	379	917	617	825	555	325
6	321	471	376	987	656	888	590	343
7	350	536	440	995	686	896	617	366
8	341	529	429	981	709	883	638	350
9	369	529	435	1059	711	953	640	383
10	333	523	426	1056	754	950	679	330
11	373	591	445	1095	719	986	647	371
12	385	594	435	1144	783	1030	705	447
13	383	563	438	1083	740	975	666	394
14	456	640	552	1287	861	1158	775	454
15	430	709	476	1212	818	1091	736	443
16	427	696	483	1208	769	1087	692	484
17	388	597	519	1206	738	1085	664	422
18	425	654	511	1264	841	1138	757	476
19	388	643	513	1136	795	1022	716	392
20	403	717	449	1213	879	1092	791	536
21	493	783	591	1346	942	1211	848	411
22	511	806	548	1344	917	1210	825	449
23	396	657	424	1235	712	1112	641	460
24	414	727	547	1239	812	1115	731	409
25	418	760	499	1237	885	1113	797	505
26	452	713	539	1252	862	1127	776	457
27	258	394	309	773	495	696	446	253
40	317	549	394	1044	657	940	591	338
41	315	534	388	996	666	896	599	411
42	347	604	443	1072	758	965	682	365
43	504	705	559	1248	917	1123	825	472
44	338	595	434	1067	780	960	702	340
45	460	677	516	1382	939	1244	845	494

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-2.09

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
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	47	30	74	43	67	39	21
2	22	50	36	83	45	75	41	21
3	24	52	37	92	56	83	50	23
4	26	61	42	107	64	96	58	24
5	26	59	45	107	67	96	60	29
6	26	69	45	119	79	107	71	30
7	27	62	45	124	77	112	69	26
8	31	69	49	129	86	116	77	30
9	37	80	57	138	90	124	81	37
10	35	82	62	137	100	123	90	34
11	39	102	62	143	106	129	95	41
12	38	89	67	143	110	129	99	42
13	41	100	69	136	108	122	97	42
14	49	114	80	144	115	130	104	49
15	56	120	77	133	114	120	103	54
16	67	121	102	142	124	128	112	70
17	38	90	59	143	91	129	82	40
18	51	120	76	158	126	142	113	57
19	54	116	80	147	122	132	110	59
20	57	134	85	150	127	135	114	70
21	78	137	116	150	145	135	131	89
22	78	140	102	150	134	135	121	83
23	42	120	75	151	108	136	97	48
24	41	98	65	143	98	129	88	41
25	47	124	70	142	113	128	102	50
26	55	115	86	139	124	125	112	56
27	19	42	26	72	40	65	36	21
40	43	107	76	147	113	132	102	45
41	41	99	78	137	108	123	97	47
42	62	133	89	150	133	135	120	61
43	56	124	86	146	127	131	114	58
44	56	108	89	127	114	114	103	62
45	61	136	99	151	145	136	131	66

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-2.10

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	22	50	32	78	46	70	41	22
2	23	53	38	88	48	79	43	22
3	25	55	39	98	59	88	53	24
4	28	65	45	113	68	102	61	25
5	28	63	48	113	71	102	64	31
6	28	73	48	126	84	113	76	32
7	29	66	48	131	82	118	74	28
8	33	73	52	137	91	123	82	32
9	39	85	60	146	95	131	86	39
10	37	87	66	145	106	131	95	36
11	41	108	66	152	112	137	101	43
12	40	94	71	152	117	137	105	45
13	43	106	73	144	114	130	103	45
14	52	121	85	153	122	138	110	52
15	59	127	82	141	121	127	109	57
16	71	128	108	151	131	136	118	74
17	40	95	63	152	96	137	86	42
18	54	127	81	167	134	150	121	60
19	57	123	85	156	129	140	116	63
20	60	142	90	159	135	143	122	74
21	83	145	123	159	154	143	139	94
22	83	148	108	159	142	143	128	88
23	45	127	80	160	114	144	103	51
24	43	104	69	152	104	137	94	43
25	50	131	74	151	120	136	108	53
26	58	122	91	147	131	132	118	59
27	20	45	28	76	42	68	38	22
40	46	113	81	156	120	140	108	48
41	43	105	83	145	114	131	103	50
42	66	141	94	159	141	143	127	65
43	59	131	91	155	135	140	122	61
44	59	114	94	135	121	122	109	66
45	65	144	105	160	154	144	139	70

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-2.10

Current

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
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	370	773	464	1412	781	1270	702	366
2	366	783	467	1473	737	1326	663	382
3	391	819	526	1501	806	1351	725	390
4	407	852	534	1550	831	1395	747	386
5	412	859	520	1518	902	1365	811	390
6	439	917	551	1563	922	1407	830	414
7	442	939	595	1615	998	1454	898	455
8	476	928	655	1555	996	1400	896	431
9	452	927	622	1604	998	1444	898	470
10	441	949	593	1609	1027	1448	924	429
11	500	1061	649	1566	1041	1409	937	458
12	555	1091	680	1575	1141	1417	1027	554
13	531	954	724	1585	1109	1428	998	507
14	589	1096	828	1549	1202	1393	1082	583
15	741	1210	848	1545	1256	1390	1130	663
16	622	1115	742	1505	1068	1355	961	629
17	495	1045	687	1534	991	1381	892	478
18	606	1158	771	1551	1122	1397	1010	623
19	628	1178	847	1505	1211	1355	1090	625
20	671	1177	852	1529	1206	1376	1086	652
21	698	1197	979	1599	1323	1439	1190	810
22	775	1186	971	1503	1325	1353	1193	1007
23	535	1146	911	1547	1210	1392	1089	601
24	584	1141	830	1545	1171	1390	1054	563
25	616	1203	909	1569	1258	1412	1131	626
26	766	1198	995	1505	1307	1355	1177	840
27	350	736	451	1319	724	1187	652	349
40	519	1036	735	1561	1123	1406	1011	530
41	484	1029	744	1519	1138	1366	1024	503
42	580	1101	847	1563	1213	1407	1092	595
43	623	1133	848	1541	1262	1385	1136	608
44	547	1100	746	1545	1068	1390	961	525
45	649	1119	854	1547	1256	1392	1130	664

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.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/15/2016 Base Rates - Risk Factor IDs 752-1002
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	370	774	464	1413	782	1271	703	366
2	366	784	467	1474	738	1327	664	382
3	391	820	527	1503	807	1352	726	390
4	407	853	535	1552	832	1396	748	386
5	412	860	521	1520	903	1366	812	390
6	439	918	552	1565	923	1408	831	414
7	442	940	596	1617	999	1455	899	455
8	476	929	656	1557	997	1401	897	431
9	452	928	623	1606	999	1445	899	470
10	441	950	594	1611	1028	1449	925	429
11	501	1062	650	1568	1042	1410	938	458
12	556	1092	681	1577	1142	1418	1028	555
13	532	955	725	1587	1110	1429	999	508
14	590	1097	829	1551	1203	1394	1083	584
15	742	1211	849	1547	1257	1391	1131	664
16	623	1116	743	1507	1069	1356	962	630
17	495	1046	688	1536	992	1382	893	478
18	607	1159	772	1553	1123	1398	1011	624
19	629	1179	848	1507	1212	1356	1091	626
20	672	1178	853	1531	1207	1377	1087	653
21	699	1198	980	1601	1324	1440	1191	811
22	776	1187	972	1505	1326	1354	1194	1008
23	536	1147	912	1549	1211	1393	1090	602
24	585	1142	831	1547	1172	1391	1055	564
25	617	1204	910	1571	1259	1413	1132	627
26	767	1199	996	1507	1308	1356	1178	841
27	350	737	451	1320	725	1188	653	349
40	520	1037	736	1563	1124	1407	1012	531
41	484	1030	745	1521	1139	1367	1025	504
42	581	1102	848	1565	1214	1408	1093	596
43	624	1134	849	1543	1263	1386	1137	609
44	548	1101	747	1547	1069	1391	962	526
45	650	1120	855	1549	1257	1393	1131	665

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.

Current

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
11/01/2014 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	165	165	165	165	165	165	165	165
2	161	161	161	161	161	161	161	161
3	175	175	175	175	175	175	175	175
4	164	164	164	164	164	164	164	164
5	177	177	177	177	177	177	177	177
6	184	184	184	184	184	184	184	184
7	192	192	192	192	192	192	192	192
8	199	199	199	199	199	199	199	199
9	195	195	195	195	195	195	195	195
10	208	208	208	208	208	208	208	208
11	213	213	213	213	213	213	213	213
12	229	229	229	229	229	229	229	229
13	258	258	258	258	258	258	258	258
14	258	258	258	258	258	258	258	258
15	319	319	319	319	319	319	319	319
16	493	493	493	493	493	493	493	493
17	192	192	192	192	192	192	192	192
18	358	358	358	358	358	358	358	358
19	394	394	394	394	394	394	394	394
20	356	356	356	356	356	356	356	356
21	485	485	485	485	485	485	485	485
22	547	547	547	547	547	547	547	547
23	344	344	344	344	344	344	344	344
24	258	258	258	258	258	258	258	258
25	391	391	391	391	391	391	391	391
26	445	445	445	445	445	445	445	445
27	156	156	156	156	156	156	156	156
40	246	246	246	246	246	246	246	246
41	239	239	239	239	239	239	239	239
42	290	290	290	290	290	290	290	290
43	304	304	304	304	304	304	304	304
44	475	475	475	475	475	475	475	475
45	306	306	306	306	306	306	306	306

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
11/15/2016 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	165	165	165	165	165	165	165	165
2	161	161	161	161	161	161	161	161
3	175	175	175	175	175	175	175	175
4	164	164	164	164	164	164	164	164
5	177	177	177	177	177	177	177	177
6	184	184	184	184	184	184	184	184
7	192	192	192	192	192	192	192	192
8	199	199	199	199	199	199	199	199
9	195	195	195	195	195	195	195	195
10	208	208	208	208	208	208	208	208
11	213	213	213	213	213	213	213	213
12	229	229	229	229	229	229	229	229
13	258	258	258	258	258	258	258	258
14	258	258	258	258	258	258	258	258
15	319	319	319	319	319	319	319	319
16	493	493	493	493	493	493	493	493
17	192	192	192	192	192	192	192	192
18	358	358	358	358	358	358	358	358
19	394	394	394	394	394	394	394	394
20	356	356	356	356	356	356	356	356
21	485	485	485	485	485	485	485	485
22	547	547	547	547	547	547	547	547
23	344	344	344	344	344	344	344	344
24	258	258	258	258	258	258	258	258
25	391	391	391	391	391	391	391	391
26	445	445	445	445	445	445	445	445
27	156	156	156	156	156	156	156	156
40	246	246	246	246	246	246	246	246
41	239	239	239	239	239	239	239	239
42	290	290	290	290	290	290	290	290
43	304	304	304	304	304	304	304	304
44	475	475	475	475	475	475	475	475
45	306	306	306	306	306	306	306	306

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	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	
Limit	Part 6 (D) Rate
5000	\$22
10000	30
15000	37
20000	39
25000	45
50000	51
100000	61

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	
Limit	Part 6 (D) 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	
Limit	Part 6 (D) 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	\$31	\$0
20/50	32	0
25/50	33	1
25/60	34	1
30/60	36	3
30/70	36	3
35/80	38	4
45/45	41	6
50/50	43	7
50/100	43	7
100/100	49	22
100/150	51	23
100/200	51	23
100/300	52	23
100/500	52	25
150/300	56	50
200/200	59	68
200/300	59	69
200/400	59	70
200/500	59	71
250/500	61	86
250/1000	62	93
300/300	68	119
300/500	69	124
500/500	91	232
500/1000	92	239

RISK FACTOR IDs 752-1002	
Limit	Part 6 (D) Rate
5000	\$52
10000	79
15000	102
20000	111
25000	124
50000	145
100000	171

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	1.000	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

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	1.19
50/100	1.300	1.31
100/300	1.425	1.63
200/400	1.610	2.06
250/500	1.650	2.20

*Limits not shown - refer to company

Current

ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Arbella Mutual Massachusetts Private Passenger Automobile
Increased Limits Factors - Other than Motorcycles
Part 4 - Property Damage Liability**

<u>Limit*</u>	<u>Increased Limit Factors RFIDs 1-751</u>	<u>Increased Limit Factors RFIDs 752-1002</u>
5000	1.000	1.000
10000	1.204	1.240
15000	1.220	1.254
25000	1.242	1.268
35000	1.254	1.279
50000	1.265	1.290
100000	1.280	1.300
150000	1.292	1.308
200000	1.303	1.316
250000	1.309	1.319
300000	1.314	1.323
400000	1.323	1.329
500000	1.329	1.333

*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 4 - Property Damage Liability**

<u>Limit*</u>	<u>Increased Limit Factors RFIDs 1-751</u>	<u>Increased Limit Factors RFIDs 752-1002</u>
5000	1.000	1.000
10000	1.204	1.297
15000	1.220	1.312
25000	1.242	1.331
35000	1.254	1.348
50000	1.265	1.369
100000	1.280	1.379
150000	1.292	1.387
200000	1.303	1.395
250000	1.309	1.398
300000	1.314	1.402
400000	1.323	1.408
500000	1.329	1.412

*Limits not shown - refer to company

Massachusetts Private Passenger Automobile Insurance Rates
2015/2016 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 752-1002
Model Year / Symbol Factors (Rule 20)
Part 7 \$500 Deductible (Collision)

Model Year	2018	2017	2016	2015	2014	2013	2012	2011	Sym- bol*	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999 & Prior**
1	1.051	1.001	0.953	0.908	0.865	0.824	0.785	0.747	1	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392	0.332
2	1.147	1.092	1.040	0.990	0.943	0.898	0.855	0.814	2	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415	0.349
3	1.214	1.156	1.101	1.049	0.999	0.951	0.906	0.862	3	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441	0.370
4	1.285	1.224	1.166	1.110	1.057	1.007	0.959	0.913	4	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468	0.393
5	1.362	1.297	1.235	1.176	1.120	1.067	1.016	0.968	5	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497	0.417
6	1.445	1.376	1.310	1.248	1.189	1.132	1.078	1.027	6	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528	0.443
7	1.490	1.419	1.351	1.287	1.226	1.168	1.112	1.059	7	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560	0.469
8	1.534	1.461	1.391	1.325	1.262	1.202	1.145	1.090	8	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595	0.499
10	1.630	1.552	1.478	1.408	1.341	1.277	1.216	1.158													
11	1.729	1.647	1.569	1.494	1.423	1.355	1.290	1.228	10	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632	0.529
12	1.783	1.698	1.617	1.540	1.467	1.397	1.330	1.266	11	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673	0.562
13	1.836	1.749	1.666	1.587	1.511	1.439	1.370	1.305	12	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715	0.596
14	1.895	1.805	1.719	1.637	1.559	1.485	1.414	1.346	13	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761	0.634
15	1.953	1.860	1.771	1.687	1.607	1.530	1.457	1.388	14	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810	0.674
16	2.014	1.918	1.827	1.740	1.657	1.578	1.503	1.431	15	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863	0.717
17	2.075	1.976	1.882	1.792	1.707	1.626	1.549	1.475	16	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918	0.762
18	2.142	2.040	1.943	1.850	1.762	1.678	1.598	1.522	17	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978	0.812
19	2.206	2.101	2.001	1.906	1.815	1.729	1.647	1.569													
20	2.277	2.169	2.066	1.968	1.874	1.785	1.700	1.619													
21	2.351	2.239	2.132	2.030	1.933	1.841	1.753	1.669													
22	2.387	2.273	2.165	2.062	1.964	1.870	1.781	1.696													
23	2.424	2.309	2.199	2.094	1.994	1.899	1.809	1.723													
24	2.463	2.346	2.234	2.128	2.027	1.930	1.838	1.750													
25	2.500	2.381	2.268	2.160	2.057	1.959	1.866	1.777													
26	2.554	2.432	2.316	2.206	2.101	2.001	1.906	1.815													
27	2.607	2.483	2.365	2.252	2.145	2.043	1.946	1.853													
28	2.661	2.534	2.413	2.298	2.189	2.085	1.986	1.892													
29	2.718	2.589	2.466	2.349	2.237	2.130	2.029	1.932													
30	2.777	2.645	2.519	2.399	2.285	2.176	2.072	1.973													
31	2.835	2.700	2.571	2.449	2.332	2.221	2.115	2.014													
32	2.891	2.753	2.622	2.497	2.378	2.265	2.157	2.055													
33	2.948	2.808	2.674	2.547	2.426	2.310	2.200	2.095													
34	3.005	2.862	2.726	2.596	2.472	2.354	2.242	2.135													
35	3.061	2.915	2.776	2.644	2.518	2.398	2.284	2.175													
36	3.116	3.010	2.867	2.730	2.600	2.476	2.358	2.246													
37	3.260	3.105	2.957	2.816	2.682	2.554	2.432	2.316													
38	3.330	3.171	3.020	2.876	2.739	2.609	2.485	2.367													
39	3.401	3.239	3.085	2.938	2.798	2.665	2.538	2.417													
40	3.473	3.308	3.150	3.000	2.857	2.721	2.591	2.467													
41	3.544	3.375	3.214	3.061	2.915	2.776	2.644	2.518													
42	3.638	3.465	3.300	3.143	2.993	2.850	2.714	2.585													
43	3.732	3.554	3.385	3.224	3.070	2.924	2.785	2.652													
44	3.826	3.644	3.470	3.305	3.148	2.998	2.855	2.719													
45	3.897	3.711	3.534	3.366	3.206	3.053	2.908	2.770													
46	3.967	3.778	3.598	3.427	3.264	3.109	2.961	2.820													
47	4.038	3.846	3.663	3.489	3.323	3.165	3.014	2.870													
48	4.110	3.914	3.728	3.550	3.381	3.220	3.067	2.921													
49	4.182	3.983	3.793	3.612	3.440	3.276	3.120	2.971													
50	4.253	4.050	3.857	3.673	3.498	3.331	3.172	3.021													
51	4.322	4.116	3.920	3.733	3.555	3.386	3.225	3.072													
52	4.393	4.184	3.985	3.795	3.614	3.442	3.278	3.122													
53	4.499	4.285	4.081	3.887	3.702	3.526	3.358	3.198													
54	4.605	4.386	4.177	3.978	3.789	3.609	3.437	3.273													
55	4.713	4.489	4.275	4.071	3.877	3.692	3.516	3.349													
56	4.818	4.589	4.370	4.162	3.964	3.775	3.595	3.424													
57	4.959	4.723	4.498	4.284	4.080	3.886	3.701	3.525													
58	5.101	4.858	4.627	4.407	4.197	3.997	3.807	3.626													
59	5.245	4.995	4.757	4.530	4.314	4.109	3.913	3.726													
60	5.456	5.196	4.949	4.713	4.489	4.275	4.071	3.877													
61	5.669	5.399	5.142	4.897	4.664	4.442	4.230	4.029													
62	5.719	5.447	5.188	4.941	4.706	4.482	4.269	4.066													
63	5.826	5.549	5.285	5.033	4.793	4.565	4.348	4.141													
64	5.931	5.649	5.380	5.124	4.880	4.648	4.427	4.216													
65	6.039	5.751	5.477	5.216	4.968	4.731	4.506	4.291													
66	6.249	5.951	5.668	5.398	5.141	4.896	4.663	4.441													
67	6.601	6.287	5.988	5.703	5.431	5.172	4.926	4.691													
68	6.951	6.620	6.305	6.005	5.719	5.447	5.188	4.941													
69	7.306	6.958	6.627	6.311	6.010	5.724	5.451	5.191													
70	7.657	7.292	6.945	6.614	6.299	5.999	5.713	5.441													
71	8.149	7.761	7.391	7.039	6.704	6.385	6.081	5.791													
72	8.640	8.229	7.837	7.464	7.109	6.770	6.448	6.141													
73	9.135	8.700	8.286	7.891	7.515	7.157	6.816	6.491													
74	9.626	9.168	8.731	8.315	7.919	7.542	7.183	6.841													
75	10.119	9.637	9.178	8.741	8.325	7.929	7.551	7.191													

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

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