

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	133	241	151	451	238	408	213	130
2	146	263	170	490	270	443	242	141
3	154	278	182	532	288	479	260	150
4	166	308	187	591	335	531	301	160
5	170	305	213	622	358	560	321	168
6	184	338	211	665	411	599	368	179
7	186	328	233	707	417	636	375	181
8	199	365	239	743	448	668	404	196
9	230	392	272	770	468	694	419	220
10	232	458	304	818	540	735	486	235
11	224	496	301	806	542	725	487	253
12	248	475	330	808	582	726	525	241
13	281	516	354	809	586	727	528	276
14	315	540	396	795	606	716	544	308
15	375	600	416	791	653	713	589	359
16	313	612	542	776	632	698	569	323
17	239	462	291	788	466	707	418	239
18	243	603	332	809	582	727	525	278
19	296	591	393	773	591	696	531	331
20	276	602	369	801	608	722	546	303
21	336	608	500	777	639	700	576	466
22	332	608	489	779	628	701	566	451
23	252	561	392	788	580	708	522	255
24	253	499	323	790	520	711	469	258
25	252	566	338	792	598	713	540	277
26	310	613	432	775	639	697	575	300
27	116	219	130	406	202	365	181	119
40	291	546	360	801	570	722	516	308
41	302	543	398	806	603	725	543	310
42	371	600	428	798	652	719	587	378
43	334	592	418	795	652	718	587	360
44	302	624	547	788	641	708	577	308
45	346	581	415	796	650	718	582	359

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
1/1/2018 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	64	112	74	207	114	186	104	64
2	70	122	80	225	127	201	113	69
3	77	127	87	243	134	219	119	74
4	79	138	89	268	153	242	137	78
5	81	137	98	282	164	253	149	81
6	88	153	98	300	188	271	169	87
7	89	149	109	320	191	287	171	87
8	95	164	112	335	205	300	185	93
9	110	175	127	347	214	315	192	106
10	111	205	138	363	245	326	221	110
11	109	225	137	358	246	322	223	116
12	115	214	150	358	265	322	238	112
13	132	238	162	358	266	322	241	129
14	148	250	181	352	277	318	247	144
15	170	278	188	352	296	317	266	160
16	148	282	245	342	285	310	258	150
17	113	208	134	357	214	320	191	113
18	114	271	151	359	265	322	238	131
19	137	272	181	340	268	309	242	152
20	129	280	169	356	278	319	247	147
21	154	280	232	343	290	311	261	217
22	152	280	228	344	284	311	257	209
23	115	261	179	348	263	315	237	118
24	119	226	149	351	237	316	214	119
25	118	261	154	352	272	317	244	133
26	146	282	197	342	290	310	261	138
27	56	100	62	186	96	168	87	61
40	136	251	164	356	259	319	234	144
41	137	251	182	358	274	322	246	145
42	171	278	195	353	295	318	266	171
43	152	272	191	353	296	318	266	164
44	138	285	247	348	291	316	261	145
45	158	268	188	353	294	318	265	164

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Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	216	388	276	763	472	687	427	226
2	234	409	284	822	506	742	458	242
3	242	418	301	854	512	770	460	256
4	256	436	306	916	549	824	491	280
5	256	439	305	944	582	851	523	286
6	271	447	323	951	601	855	543	290
7	278	455	340	977	641	882	576	302
8	282	482	350	1011	643	910	578	316
9	290	490	348	1029	645	927	582	300
10	292	500	350	1036	652	933	586	301
11	289	528	357	1028	647	926	582	305
12	320	538	381	1054	692	947	625	327
13	334	537	380	1053	692	947	625	334
14	350	582	401	1057	717	950	644	359
15	376	640	428	1072	775	966	697	381
16	330	629	424	1048	695	943	626	339
17	302	582	362	1053	612	944	551	302
18	332	654	401	1074	697	968	628	327
19	346	644	414	1042	672	940	606	334
20	320	641	390	1067	681	960	612	336
21	378	708	455	1053	761	944	684	379
22	477	754	561	1047	817	943	734	468
23	289	657	424	1065	705	959	636	316
24	351	657	422	1071	678	965	608	345
25	333	714	418	1073	747	967	674	352
26	398	729	515	1047	799	942	718	395
27	211	369	247	723	421	652	378	211
40	309	578	382	1053	661	944	595	357
41	315	563	397	1053	701	944	632	333
42	316	608	432	1078	763	972	687	376
43	363	625	430	1076	775	968	697	369
44	289	613	416	1048	695	943	625	299
45	369	626	422	1076	770	971	690	377

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

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	22	44	28	76	40	68	36	22
2	23	48	31	80	46	73	40	23
3	24	49	33	88	48	79	44	24
4	27	55	34	98	55	88	49	27
5	27	55	37	103	60	94	53	30
6	30	63	37	112	68	99	62	31
7	31	60	41	116	69	106	63	31
8	32	66	43	123	73	112	67	33
9	37	70	48	127	77	115	69	36
10	37	77	54	130	87	116	78	37
11	38	85	51	127	88	115	79	44
12	41	83	58	128	96	115	85	46
13	47	94	63	128	97	115	87	47
14	51	99	69	126	99	114	88	50
15	64	108	73	126	108	114	97	63
16	70	103	88	120	103	110	94	72
17	40	78	49	130	76	116	68	40
18	48	106	58	126	96	114	85	55
19	54	103	67	122	97	111	87	63
20	54	108	67	126	98	114	88	63
21	73	106	88	123	106	112	95	90
22	72	106	88	122	103	111	94	88
23	40	103	67	122	95	111	84	43
24	41	83	54	122	83	111	76	44
25	48	106	62	126	98	113	88	50
26	56	103	72	122	103	111	94	56
27	22	40	23	68	34	62	31	22
40	47	97	63	126	95	114	84	48
41	48	99	69	127	99	114	88	50
42	62	108	73	126	107	113	96	64
43	56	107	73	125	107	113	96	63
44	63	106	88	122	103	111	94	72
45	58	108	73	127	107	114	96	63

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
1/1/2018 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	261	572	345	1048	579	942	521	260
2	272	580	347	1094	568	986	511	270
3	275	609	371	1114	600	1002	541	274
4	288	633	375	1151	638	1036	573	286
5	292	637	385	1167	670	1050	604	290
6	309	681	409	1203	710	1083	638	307
7	328	698	441	1199	742	1079	669	323
8	336	690	462	1196	740	1078	664	333
9	336	688	438	1191	742	1072	666	333
10	327	704	440	1194	763	1075	685	330
11	354	788	481	1164	773	1047	696	352
12	392	810	506	1168	846	1050	760	391
13	394	734	537	1178	853	1060	768	390
14	437	814	584	1150	893	1035	803	434
15	522	853	631	1145	932	1033	839	510
16	462	827	569	1117	793	1006	714	444
17	368	776	484	1181	735	1064	662	367
18	449	858	571	1152	863	1037	776	439
19	467	874	651	1117	899	1006	808	465
20	497	871	633	1135	896	1022	806	483
21	518	889	727	1127	1018	1013	917	624
22	574	881	747	1116	983	1005	886	774
23	398	882	701	1148	930	1035	838	446
24	436	846	617	1145	867	1033	780	433
25	458	894	675	1165	933	1048	841	481
26	541	890	739	1117	971	1006	871	591
27	249	547	317	1013	537	913	483	248
40	400	769	546	1161	834	1042	751	406
41	372	791	571	1168	876	1051	788	387
42	431	847	651	1162	933	1044	841	419
43	463	842	631	1143	936	1029	843	451
44	420	846	555	1145	793	1033	714	404
45	481	831	634	1148	932	1034	840	469

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
1/1/2018 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	126	126	126	126	126	126	126	126
8	128	128	128	128	128	128	128	128
9	128	128	128	128	128	128	128	128
10	136	136	136	136	136	136	136	136
11	146	146	146	146	146	146	146	146
12	150	150	150	150	150	150	150	150
13	168	168	168	168	168	168	168	168
14	176	176	176	176	176	176	176	176
15	217	217	217	217	217	217	217	217
16	351	351	351	351	351	351	351	351
17	126	126	126	126	126	126	126	126
18	255	255	255	255	255	255	255	255
19	280	280	280	280	280	280	280	280
20	254	254	254	254	254	254	254	254
21	345	345	345	345	345	345	345	345
22	389	389	389	389	389	389	389	389
23	234	234	234	234	234	234	234	234
24	176	176	176	176	176	176	176	176
25	266	266	266	266	266	266	266	266
26	316	316	316	316	316	316	316	316
27	103	103	103	103	103	103	103	103
40	162	162	162	162	162	162	162	162
41	163	163	163	163	163	163	163	163
42	198	198	198	198	198	198	198	198
43	207	207	207	207	207	207	207	207
44	338	338	338	338	338	338	338	338
45	219	219	219	219	219	219	219	219

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	\$17	\$0
20/50	19	1
25/50	20	3
25/60	22	4
30/60	23	8
30/70	23	9
35/80	23	14
45/45	24	22
50/50	24	25
50/100	24	26
100/100	25	54
100/150	25	55
100/200	25	55
100/300	26	56
100/500	26	58
150/300	28	97
200/200	31	125
200/300	31	126
200/400	31	127
200/500	31	136
250/500	32	151
250/1000	33	164
300/300	34	209
300/500	34	214
500/500	47	392
500/1000	48	404

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 1-751	
	Part 6 (D)
Limit	Rate
5000	\$23
10000	31
15000	38
20000	41
25000	47
50000	53
100000	63

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

Arbella Mutual Insurance Company
2018 Massachusetts Private Passenger Automobile Insurance Rates - RFIDs 1-751
Model Year / Symbol Factors (Rule 20)
Part 9 \$500 Deductible (Comprehensive)

Model Year	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010 ⁽²⁾	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999 ⁽³⁾
1	0.590	0.585	0.580	0.575	0.570	0.565	0.561	0.557	0.552	0.590	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543
2	0.634	0.629	0.624	0.619	0.614	0.609	0.604	0.599	0.594	0.620	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571
3	0.665	0.660	0.655	0.650	0.645	0.640	0.635	0.630	0.625	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600
4	0.697	0.692	0.687	0.682	0.677	0.672	0.667	0.662	0.657	0.686	0.681	0.676	0.671	0.666	0.661	0.656	0.651	0.647	0.641	0.637	0.632
5	0.740	0.734	0.728	0.722	0.716	0.710	0.704	0.698	0.692	0.724	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665
6	0.777	0.771	0.765	0.759	0.753	0.747	0.741	0.735	0.729	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701
7	0.797	0.791	0.785	0.779	0.773	0.767	0.761	0.755	0.749	0.803	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739
8	0.816	0.810	0.804	0.798	0.792	0.786	0.780	0.774	0.768	0.849	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780
10	0.866	0.859	0.852	0.845	0.838	0.831	0.824	0.817	0.810	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823
11	0.911	0.904	0.897	0.890	0.883	0.876	0.869	0.862	0.855	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868
12	0.935	0.928	0.921	0.914	0.907	0.900	0.893	0.886	0.879	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916
13	0.963	0.955	0.947	0.939	0.932	0.925	0.918	0.911	0.903	1.055	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967
14	0.991	0.983	0.975	0.967	0.959	0.951	0.943	0.936	0.928	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023
15	1.017	1.009	1.001	0.993	0.985	0.977	0.969	0.961	0.954	1.180	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081
16	1.044	1.036	1.028	1.020	1.012	1.004	0.996	0.988	0.980	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142
17	1.071	1.063	1.055	1.047	1.039	1.031	1.023	1.015	1.007	1.321	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209
18	1.104	1.095	1.086	1.077	1.068	1.060	1.052	1.044	1.035	1.427	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326	1.315	1.306
19	1.136	1.127	1.118	1.109	1.100	1.091	1.082	1.073	1.064	1.519	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412	1.401	1.390
20	1.167	1.158	1.149	1.140	1.131	1.122	1.113	1.104	1.095	1.651	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.535	1.523	1.511
21	1.198	1.189	1.180	1.171	1.162	1.153	1.144	1.135	1.126	1.783	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.658	1.644	1.632
22	1.216	1.206	1.196	1.187	1.178	1.169	1.160	1.151	1.142	1.915	1.901	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.781	1.766	1.753
23	1.234	1.224	1.214	1.204	1.194	1.185	1.176	1.167	1.158	2.048	2.032	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.903	1.888	1.874
24	1.252	1.242	1.232	1.222	1.212	1.202	1.192	1.183	1.174	2.246	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.088	2.071	2.055
25	1.270	1.260	1.250	1.240	1.230	1.220	1.210	1.200	1.190	2.444	2.425	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.272	2.253	2.237
26	1.293	1.283	1.273	1.263	1.253	1.243	1.233	1.223	1.213	2.642	2.622	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456	2.436	2.418
27	1.316	1.306	1.296	1.286	1.276	1.266	1.256	1.246	1.236	2.840	2.819	2.797	2.774	2.750	2.728	2.707	2.685	2.662	2.640	2.619	2.599
28	1.341	1.330	1.319	1.309	1.299	1.289	1.279	1.269	1.259												
29	1.369	1.358	1.347	1.336	1.325	1.314	1.304	1.294	1.283												
30	1.395	1.384	1.373	1.362	1.351	1.340	1.329	1.318	1.308												
31	1.420	1.409	1.398	1.387	1.376	1.365	1.354	1.343	1.332												
32	1.447	1.436	1.425	1.414	1.403	1.392	1.381	1.370	1.359												
33	1.477	1.465	1.453	1.441	1.430	1.419	1.408	1.397	1.386												
34	1.506	1.494	1.482	1.470	1.458	1.446	1.435	1.424	1.412												
35	1.535	1.523	1.511	1.499	1.487	1.475	1.463	1.451	1.439												
36	1.582	1.570	1.558	1.546	1.534	1.522	1.510	1.498	1.486												
37	1.634	1.621	1.608	1.595	1.582	1.569	1.557	1.545	1.532												
38	1.669	1.656	1.643	1.630	1.617	1.604	1.591	1.578	1.566												
39	1.703	1.690	1.677	1.664	1.651	1.638	1.625	1.612	1.599												
40	1.739	1.725	1.711	1.697	1.684	1.671	1.658	1.645	1.632												
41	1.776	1.762	1.748	1.734	1.720	1.706	1.692	1.679	1.666												
42	1.822	1.808	1.794	1.780	1.766	1.752	1.738	1.724	1.710												
43	1.869	1.854	1.839	1.824	1.810	1.796	1.782	1.768	1.754												
44	1.918	1.903	1.888	1.873	1.858	1.843	1.828	1.813	1.799												
45	1.952	1.937	1.922	1.907	1.892	1.877	1.862	1.847	1.832												
46	1.988	1.972	1.956	1.940	1.925	1.910	1.895	1.880	1.865												
47	2.024	2.008	1.992	1.976	1.960	1.944	1.929	1.914	1.899												
48	2.060	2.044	2.028	2.012	1.996	1.980	1.964	1.948	1.932												
49	2.093	2.077	2.061	2.045	2.029	2.013	1.997	1.981	1.965												
50	2.131	2.114	2.097	2.080	2.063	2.047	2.031	2.015	1.999												
51	2.166	2.149	2.132	2.115	2.098	2.081	2.064	2.048	2.032												
52	2.201	2.184	2.167	2.150	2.133	2.116	2.099	2.082	2.065												
53	2.254	2.236	2.218	2.200	2.183	2.166	2.149	2.132	2.115												
54	2.308	2.290	2.272	2.254	2.236	2.218	2.200	2.183	2.165												
55	2.361	2.342	2.323	2.305	2.287	2.269	2.251	2.233	2.215												
56	2.414	2.395	2.376	2.357	2.338	2.319	2.301	2.283	2.265												
57	2.485	2.465	2.445	2.426	2.407	2.388	2.369	2.350	2.332												
58	2.556	2.536	2.516	2.496	2.476	2.456	2.437	2.418	2.398												
59	2.628	2.607	2.586	2.565	2.545	2.525	2.505	2.485	2.465												
60	2.735	2.713	2.691	2.670	2.649	2.628	2.607	2.586	2.565												
61	2.839	2.817	2.795	2.773	2.751	2.729	2.707	2.686	2.665												
62	2.880	2.857	2.834	2.812	2.790	2.768	2.746	2.724	2.702												
63	2.960	2.937	2.914	2.891	2.868	2.845	2.822	2.800	2.777												
64	3.040	3.016	2.992	2.968	2.944	2.921	2.898	2.875	2.852												
65	3.121	3.096	3.071	3.047	3.023	2.999	2.975	2.951	2.927												
66	3.254	3.228	3.202	3.177	3.152	3.127	3.102	3.077	3.052												
67	3.520	3.492	3.464	3.437	3.410	3.383	3.356	3.329	3.302												
68	3.787	3.757	3.727	3.697	3.668	3.639	3.610	3.581	3.552												
69	4.053	4.021	3.989	3.957	3.926																

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

R-2.13

Arbella Mutual Insurance Company - November 15, 2016

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	\$17	\$0
20/50	19	1
25/50	20	3
25/60	22	4
30/60	23	8
30/70	23	9
35/80	23	14
45/45	24	22
50/50	24	25
50/100	24	26
100/100	25	54
100/150	25	55
100/200	25	55
100/300	26	56
100/500	26	58
150/300	28	97
200/200	31	125
200/300	31	126
200/400	31	127
200/500	31	136
250/500	32	151
250/1000	33	164
300/300	34	209
300/500	34	214
500/500	47	392
500/1000	48	404

RISK FACTOR IDs 1-751	
	Part 6 (D)
Limit	Rate
5000	\$23
10000	31
15000	38
20000	41
25000	47
50000	53
100000	63

R-2.13

Arbella Mutual Insurance Company - January 1, 2018

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	
	Part 6 (D)
Limit	Rate
5000	\$52
10000	79
15000	102
20000	111
25000	124
50000	145
100000	171

Current

**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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	133	241	151	451	238	408	213	130
2	146	263	170	490	270	443	242	141
3	154	278	182	532	288	479	260	150
4	166	308	187	591	335	531	301	160
5	170	305	213	622	358	560	321	168
6	184	338	211	665	411	599	368	179
7	186	328	233	707	417	636	375	181
8	199	365	239	743	448	668	404	196
9	230	392	272	770	468	694	419	220
10	232	458	304	818	540	735	486	235
11	224	496	301	806	542	725	487	253
12	248	475	330	808	582	726	525	241
13	281	516	354	809	586	727	528	276
14	315	540	396	795	606	716	544	308
15	375	600	416	791	653	713	589	359
16	313	612	542	776	632	698	569	323
17	239	462	291	788	466	707	418	239
18	243	603	332	809	582	727	525	278
19	296	591	393	773	591	696	531	331
20	276	602	369	801	608	722	546	303
21	336	608	500	777	639	700	576	466
22	332	608	489	779	628	701	566	451
23	252	561	392	788	580	708	522	255
24	253	499	323	790	520	711	469	258
25	252	566	338	792	598	713	540	277
26	310	613	432	775	639	697	575	300
27	116	219	130	406	202	365	181	119
40	291	546	360	801	570	722	516	308
41	302	543	398	806	603	725	543	310
42	371	600	428	798	652	719	587	378
43	334	592	418	795	652	718	587	360
44	302	624	547	788	641	708	577	308
45	346	581	415	796	650	718	582	359

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
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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	64	112	74	207	114	186	104	64
2	70	122	80	225	127	201	113	69
3	77	127	87	243	134	219	119	74
4	79	138	89	268	153	242	137	78
5	81	137	98	282	164	253	149	81
6	88	153	98	300	188	271	169	87
7	89	149	109	320	191	287	171	87
8	95	164	112	335	205	300	185	93
9	110	175	127	347	214	315	192	106
10	111	205	138	363	245	326	221	110
11	109	225	137	358	246	322	223	116
12	115	214	150	358	265	322	238	112
13	132	238	162	358	266	322	241	129
14	148	250	181	352	277	318	247	144
15	170	278	188	352	296	317	266	160
16	148	282	245	342	285	310	258	150
17	113	208	134	357	214	320	191	113
18	114	271	151	359	265	322	238	131
19	137	272	181	340	268	309	242	152
20	129	280	169	356	278	319	247	147
21	154	280	232	343	290	311	261	217
22	152	280	228	344	284	311	257	209
23	115	261	179	348	263	315	237	118
24	119	226	149	351	237	316	214	119
25	118	261	154	352	272	317	244	133
26	146	282	197	342	290	310	261	138
27	56	100	62	186	96	168	87	61
40	136	251	164	356	259	319	234	144
41	137	251	182	358	274	322	246	145
42	171	278	195	353	295	318	266	171
43	152	272	191	353	296	318	266	164
44	138	285	247	348	291	316	261	145
45	158	268	188	353	294	318	265	164

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
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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	216	388	276	763	472	687	427	226
2	234	409	284	822	506	742	458	242
3	242	418	301	854	512	770	460	256
4	256	436	306	916	549	824	491	280
5	256	439	305	944	582	851	523	286
6	271	447	323	951	601	855	543	290
7	278	455	340	977	641	882	576	302
8	282	482	350	1011	643	910	578	316
9	290	490	348	1029	645	927	582	300
10	292	500	350	1036	652	933	586	301
11	289	528	357	1028	647	926	582	305
12	320	538	381	1054	692	947	625	327
13	334	537	380	1053	692	947	625	334
14	350	582	401	1057	717	950	644	359
15	376	640	428	1072	775	966	697	381
16	330	629	424	1048	695	943	626	339
17	302	582	362	1053	612	944	551	302
18	332	654	401	1074	697	968	628	327
19	346	644	414	1042	672	940	606	334
20	320	641	390	1067	681	960	612	336
21	378	708	455	1053	761	944	684	379
22	477	754	561	1047	817	943	734	468
23	289	657	424	1065	705	959	636	316
24	351	657	422	1071	678	965	608	345
25	333	714	418	1073	747	967	674	352
26	398	729	515	1047	799	942	718	395
27	211	369	247	723	421	652	378	211
40	309	578	382	1053	661	944	595	357
41	315	563	397	1053	701	944	632	333
42	316	608	432	1078	763	972	687	376
43	363	625	430	1076	775	968	697	369
44	289	613	416	1048	695	943	625	299
45	369	626	422	1076	770	971	690	377

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
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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	22	44	28	76	40	68	36	22
2	23	48	31	80	46	73	40	23
3	24	49	33	88	48	79	44	24
4	27	55	34	98	55	88	49	27
5	27	55	37	103	60	94	53	30
6	30	63	37	112	68	99	62	31
7	31	60	41	116	69	106	63	31
8	32	66	43	123	73	112	67	33
9	37	70	48	127	77	115	69	36
10	37	77	54	130	87	116	78	37
11	38	85	51	127	88	115	79	44
12	41	83	58	128	96	115	85	46
13	47	94	63	128	97	115	87	47
14	51	99	69	126	99	114	88	50
15	64	108	73	126	108	114	97	63
16	70	103	88	120	103	110	94	72
17	40	78	49	130	76	116	68	40
18	48	106	58	126	96	114	85	55
19	54	103	67	122	97	111	87	63
20	54	108	67	126	98	114	88	63
21	73	106	88	123	106	112	95	90
22	72	106	88	122	103	111	94	88
23	40	103	67	122	95	111	84	43
24	41	83	54	122	83	111	76	44
25	48	106	62	126	98	113	88	50
26	56	103	72	122	103	111	94	56
27	22	40	23	68	34	62	31	22
40	47	97	63	126	95	114	84	48
41	48	99	69	127	99	114	88	50
42	62	108	73	126	107	113	96	64
43	56	107	73	125	107	113	96	63
44	63	106	88	122	103	111	94	72
45	58	108	73	127	107	114	96	63

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
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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	261	572	345	1048	579	942	521	260
2	272	580	347	1094	568	986	511	270
3	275	609	371	1114	600	1002	541	274
4	288	633	375	1151	638	1036	573	286
5	292	637	385	1167	670	1050	604	290
6	309	681	409	1203	710	1083	638	307
7	328	698	441	1199	742	1079	669	323
8	336	690	462	1196	740	1078	664	333
9	336	688	438	1191	742	1072	666	333
10	327	704	440	1194	763	1075	685	330
11	354	788	481	1164	773	1047	696	352
12	392	810	506	1168	846	1050	760	391
13	394	734	537	1178	853	1060	768	390
14	437	814	584	1150	893	1035	803	434
15	522	853	631	1145	932	1033	839	510
16	462	827	569	1117	793	1006	714	444
17	368	776	484	1181	735	1064	662	367
18	449	858	571	1152	863	1037	776	439
19	467	874	651	1117	899	1006	808	465
20	497	871	633	1135	896	1022	806	483
21	518	889	727	1127	1018	1013	917	624
22	574	881	747	1116	983	1005	886	774
23	398	882	701	1148	930	1035	838	446
24	436	846	617	1145	867	1033	780	433
25	458	894	675	1165	933	1048	841	481
26	541	890	739	1117	971	1006	871	591
27	249	547	317	1013	537	913	483	248
40	400	769	546	1161	834	1042	751	406
41	372	791	571	1168	876	1051	788	387
42	431	847	651	1162	933	1044	841	419
43	463	842	631	1143	936	1029	843	451
44	420	846	555	1145	793	1033	714	404
45	481	831	634	1148	932	1034	840	469

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
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.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
1/1/2018 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	126	126	126	126	126	126	126	126
8	128	128	128	128	128	128	128	128
9	128	128	128	128	128	128	128	128
10	136	136	136	136	136	136	136	136
11	146	146	146	146	146	146	146	146
12	150	150	150	150	150	150	150	150
13	168	168	168	168	168	168	168	168
14	176	176	176	176	176	176	176	176
15	217	217	217	217	217	217	217	217
16	351	351	351	351	351	351	351	351
17	126	126	126	126	126	126	126	126
18	255	255	255	255	255	255	255	255
19	280	280	280	280	280	280	280	280
20	254	254	254	254	254	254	254	254
21	345	345	345	345	345	345	345	345
22	389	389	389	389	389	389	389	389
23	234	234	234	234	234	234	234	234
24	176	176	176	176	176	176	176	176
25	266	266	266	266	266	266	266	266
26	316	316	316	316	316	316	316	316
27	103	103	103	103	103	103	103	103
40	162	162	162	162	162	162	162	162
41	163	163	163	163	163	163	163	163
42	198	198	198	198	198	198	198	198
43	207	207	207	207	207	207	207	207
44	338	338	338	338	338	338	338	338
45	219	219	219	219	219	219	219	219

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