

Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

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
03/01/2018 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	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

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
03/01/2018 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	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

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
03/01/2018 Base Rates - Risk Factor IDs 752-1002
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

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
03/01/2018 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	398	834	500	1522	842	1369	757	394
2	394	844	503	1587	795	1429	715	411
3	421	883	568	1619	869	1456	782	420
4	438	919	576	1672	896	1503	806	416
5	444	926	561	1637	973	1471	875	420
6	473	989	595	1686	994	1516	895	446
7	476	1012	642	1742	1076	1567	968	490
8	513	1001	707	1677	1074	1509	966	464
9	487	999	671	1730	1076	1556	968	506
10	475	1023	640	1735	1107	1561	996	462
11	540	1144	700	1689	1122	1519	1010	493
12	599	1176	733	1698	1230	1527	1107	598
13	573	1029	781	1709	1195	1539	1076	547
14	635	1181	893	1670	1296	1501	1166	629
15	799	1304	914	1666	1354	1498	1218	715
16	671	1202	800	1623	1151	1460	1036	679
17	533	1127	741	1654	1068	1488	962	515
18	654	1248	831	1673	1209	1506	1089	672
19	677	1270	913	1623	1305	1460	1175	674
20	724	1269	919	1649	1300	1483	1171	703
21	753	1290	1055	1724	1426	1551	1283	873
22	836	1278	1047	1621	1428	1458	1286	1086
23	577	1235	982	1668	1304	1500	1174	648
24	630	1230	895	1666	1262	1498	1136	607
25	665	1297	980	1692	1356	1522	1219	675
26	826	1291	1073	1623	1409	1460	1269	906
27	377	794	486	1422	781	1279	703	376
40	560	1117	793	1683	1211	1515	1090	572
41	521	1109	802	1638	1227	1472	1104	543
42	626	1187	913	1686	1307	1516	1177	642
43	672	1221	914	1662	1360	1493	1225	656
44	590	1186	805	1666	1151	1498	1036	567
45	700	1206	921	1668	1354	1500	1218	716

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
03/01/2018 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	142	142	142	142	142	142	142	142
2	138	138	138	138	138	138	138	138
3	151	151	151	151	151	151	151	151
4	141	141	141	141	141	141	141	141
5	152	152	152	152	152	152	152	152
6	158	158	158	158	158	158	158	158
7	165	165	165	165	165	165	165	165
8	171	171	171	171	171	171	171	171
9	168	168	168	168	168	168	168	168
10	179	179	179	179	179	179	179	179
11	183	183	183	183	183	183	183	183
12	197	197	197	197	197	197	197	197
13	222	222	222	222	222	222	222	222
14	222	222	222	222	222	222	222	222
15	274	274	274	274	274	274	274	274
16	424	424	424	424	424	424	424	424
17	165	165	165	165	165	165	165	165
18	308	308	308	308	308	308	308	308
19	339	339	339	339	339	339	339	339
20	306	306	306	306	306	306	306	306
21	417	417	417	417	417	417	417	417
22	470	470	470	470	470	470	470	470
23	296	296	296	296	296	296	296	296
24	222	222	222	222	222	222	222	222
25	336	336	336	336	336	336	336	336
26	383	383	383	383	383	383	383	383
27	134	134	134	134	134	134	134	134
40	212	212	212	212	212	212	212	212
41	206	206	206	206	206	206	206	206
42	249	249	249	249	249	249	249	249
43	261	261	261	261	261	261	261	261
44	409	409	409	409	409	409	409	409
45	263	263	263	263	263	263	263	263

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	\$17	\$0	20/40	\$29	\$0
20/50	19	1	20/50	30	0
25/50	20	3	25/50	31	1
25/60	22	4	25/60	32	1
30/60	23	8	30/60	34	3
30/70	23	9	30/70	34	3
35/80	23	14	35/80	36	4
45/45	24	22	45/45	38	6
50/50	24	25	50/50	40	7
50/100	24	26	50/100	40	7
100/100	25	54	100/100	46	21
100/150	25	55	100/150	48	22
100/200	25	55	100/200	48	22
100/300	26	56	100/300	49	22
100/500	26	58	100/500	49	24
150/300	28	97	150/300	52	47
200/200	31	125	200/200	55	64
200/300	31	126	200/300	55	65
200/400	31	127	200/400	55	66
200/500	31	136	200/500	55	67
250/500	32	151	250/500	57	81
250/1000	33	164	250/1000	58	88
300/300	34	209	300/300	63	112
300/500	34	214	300/500	64	117
500/500	47	392	500/500	85	219
500/1000	48	404	500/1000	86	225

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	\$23	5000	\$57
10000	31	10000	87
15000	38	15000	111
20000	41	20000	122
25000	47	25000	135
50000	53	50000	159
100000	63	100000	188

Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number

Central Mass Safety Council, West Boylston	(60055)
Motorcycle Safe Riding Project , Beverly	(60050)
	(Formerly listed as Cycles 128)
Angel Motorcycle School, Fitchburg	(200185)
Big Boar Inc., Dartmouth	(135959)
Boston Harley Davidson, Revere	(200508)
Massachusetts Motorcycle School, Tyngsboro	(200315)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Rider Skills of New England, Southbridge	(200207)
Sheldon's Harley-Davidson/Buell, Auburn	(111478)
Streetwise Cycle School, Boston	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

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

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

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

RISK FACTOR IDs 752-1002		
	Part 3 (U-1)	Part 12 (U-2)
Limit	Rate	Rate
20/40	\$29	\$0
20/50	30	0
25/50	31	1
25/60	32	1
30/60	34	3
30/70	34	3
35/80	36	4
45/45	38	6
50/50	40	7
50/100	40	7
100/100	46	21
100/150	48	22
100/200	48	22
100/300	49	22
100/500	49	24
150/300	52	47
200/200	55	64
200/300	55	65
200/400	55	66
200/500	55	67
250/500	57	81
250/1000	58	88
300/300	63	112
300/500	64	117
500/500	85	219
500/1000	86	225

RISK FACTOR IDs 752-1002	
Limit	Part 6 (D) Rate
5000	\$57
10000	87
15000	111
20000	122
25000	135
50000	159
100000	188

Current

**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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

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
11/15/2016 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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

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
11/15/2016 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

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
03/01/2018 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	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

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
11/15/2016 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

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

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
11/15/2016 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.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	398	834	500	1522	842	1369	757	394
2	394	844	503	1587	795	1429	715	411
3	421	883	568	1619	869	1456	782	420
4	438	919	576	1672	896	1503	806	416
5	444	926	561	1637	973	1471	875	420
6	473	989	595	1686	994	1516	895	446
7	476	1012	642	1742	1076	1567	968	490
8	513	1001	707	1677	1074	1509	966	464
9	487	999	671	1730	1076	1556	968	506
10	475	1023	640	1735	1107	1561	996	462
11	540	1144	700	1689	1122	1519	1010	493
12	599	1176	733	1698	1230	1527	1107	598
13	573	1029	781	1709	1195	1539	1076	547
14	635	1181	893	1670	1296	1501	1166	629
15	799	1304	914	1666	1354	1498	1218	715
16	671	1202	800	1623	1151	1460	1036	679
17	533	1127	741	1654	1068	1488	962	515
18	654	1248	831	1673	1209	1506	1089	672
19	677	1270	913	1623	1305	1460	1175	674
20	724	1269	919	1649	1300	1483	1171	703
21	753	1290	1055	1724	1426	1551	1283	873
22	836	1278	1047	1621	1428	1458	1286	1086
23	577	1235	982	1668	1304	1500	1174	648
24	630	1230	895	1666	1262	1498	1136	607
25	665	1297	980	1692	1356	1522	1219	675
26	826	1291	1073	1623	1409	1460	1269	906
27	377	794	486	1422	781	1279	703	376
40	560	1117	793	1683	1211	1515	1090	572
41	521	1109	802	1638	1227	1472	1104	543
42	626	1187	913	1686	1307	1516	1177	642
43	672	1221	914	1662	1360	1493	1225	656
44	590	1186	805	1666	1151	1498	1036	567
45	700	1206	921	1668	1354	1500	1218	716

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
11/15/2016 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.

Proposed

**Arbella Mutual Insurance Company
Massachusetts Private Passenger Automobile Insurance Manual
03/01/2018 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	142	142	142	142	142	142	142	142
2	138	138	138	138	138	138	138	138
3	151	151	151	151	151	151	151	151
4	141	141	141	141	141	141	141	141
5	152	152	152	152	152	152	152	152
6	158	158	158	158	158	158	158	158
7	165	165	165	165	165	165	165	165
8	171	171	171	171	171	171	171	171
9	168	168	168	168	168	168	168	168
10	179	179	179	179	179	179	179	179
11	183	183	183	183	183	183	183	183
12	197	197	197	197	197	197	197	197
13	222	222	222	222	222	222	222	222
14	222	222	222	222	222	222	222	222
15	274	274	274	274	274	274	274	274
16	424	424	424	424	424	424	424	424
17	165	165	165	165	165	165	165	165
18	308	308	308	308	308	308	308	308
19	339	339	339	339	339	339	339	339
20	306	306	306	306	306	306	306	306
21	417	417	417	417	417	417	417	417
22	470	470	470	470	470	470	470	470
23	296	296	296	296	296	296	296	296
24	222	222	222	222	222	222	222	222
25	336	336	336	336	336	336	336	336
26	383	383	383	383	383	383	383	383
27	134	134	134	134	134	134	134	134
40	212	212	212	212	212	212	212	212
41	206	206	206	206	206	206	206	206
42	249	249	249	249	249	249	249	249
43	261	261	261	261	261	261	261	261
44	409	409	409	409	409	409	409	409
45	263	263	263	263	263	263	263	263

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

Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61144)
Motorcycle Safe Riding Project , Beverly	(60050)
	(Formerly listed as Cycles 128)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)
Angel Motorcycle School, Fitchburg	(200185)
Big Boar Inc., Dartmouth	(135959)
Boston Harley Davidson, Revere	(200508)
Massachusetts Motorcycle School, Tyngsboro	(200315)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Rider Skills of New England, Southbridge	(200207)
Sheldon's Harley-Davidson/Buell, Auburn	(111478)
Streetwise Cycle School, Boston	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.