

## SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

### Rule No.

32 Pick-Ups, Vans, and Similar Type Vehicles .....	23
33 Towing and Labor Cost .....	23
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
35 Accident Forgiveness .....	24
36 Snowplow Endorsement .....	24
37 Arbella Customer Care Package Endorsement .....	24A
38-A Pet Lover's Endorsement.....	24A
38-B Personal Property Package Endorsement .....	24A
38-C Auto Loan/Lease Gap.....	24A
38-D Disappearing Deductible Rewards Plus.....	25

## SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

### Rule No.

39 Motor Homes/Camper Bodies .....	25
40 Antique Motor Cars and Motorcycles.....	25A
41 Stated Amount Coverage .....	25A
42 Reserved for Future Use .....	26
43 Reserved for Future Use .....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	26
45 Agreed Amount Coverage - Comprehensive .....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Poor Payment History .....	27

## SECTION IV - NON-OWNED AUTOMOBILES

### Rule No.

49 Reserved for Future Use ... ..	28
50 Use of Other Automobiles .....	28
51-53 Reserved for Future Use.....	28

## SECTION V - SUPPLEMENTAL INFORMATION

### Rule No.

54 Anti-Theft Device Standards and Discounts .....	29
55 Pre-Insurance Inspection Program .....	34A
56 The Safe Driver Insurance Plan (SDIP) .....	36
Increased Limits Tables and Implicit Surcharge Exclusion Factors .....	39
57 Surety Bond Rules and Rates .....	40
58 Registry of Motor Vehicles Procedures.....	40
† 59 Book Transfer Transition Factor.....	40

## ADDITIONAL ITEMS

Private Passenger Endorsement Index .....	41
Personal Auto Forms Index.....	42

## 2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Broad Form Coverage Section of the Use of Other Automobiles Rule, the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

## B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

## **RULE 11. PREMIUM CALCULATION RULE**

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Determine the applicable Risk Factor ID according to Rule 26. Refer to the Manual Rate Pages for the appropriate Base Rate.
2. Apply the appropriate rating factor under Rule 29, to the manual rate for Parts 1,2,4,5 and 7, if applicable.
3. Apply the appropriate rating factor under Rule 24, to the rate for Parts 7 and 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 3. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) advanced driver training, (6) multi-vehicle policy, (7) loyalty, (8) account credit, (9) driver simulator, (10) military away or student away at school or good student, (11) hybrid or electric vehicle, (12) Arbella Advantage, (13) continuous coverage, (14) low frequency, (15) marketing partners. Not all discounts are available in all Risk Factor IDs. If a policy is not eligible for a particular discount, apply the next applicable discount in the order provided above. The discount shall be rounded to the nearest dollar after each application.

- † 5. Refer to Rule 59 for a definition and application of Book Transfer Transition Factor.
6. Apply the appropriate rating factor under Rule 48 to the rate for Parts 1 – 12, if applicable.
7. Refer to Rule 19 for a definition and application of Paid in Full Discount and apply discount.
8. Refer to Rule 26 for a definition and application of Risk Factor ID and apply factor.
9. Refer to Rule 19 for a definition and application of Class 15 and apply discount.
10. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed.

## **RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

## **RULE 57. SURETY BOND RULES AND RATES**

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

## **RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

### **Registration Requirements**

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

### **Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

### **Salvage Title**

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

## **† RULE 59. Book Transfer Transition Factor**

A factor may be applied to a new business policy that is part of a qualified book transfer in order to minimize possible rate disruption in placing the customer with Arbella. The factor level applied to the policy will decrease at each applicable renewal in compliance with the Miscellaneous Rating Factors pages.

Vehicles classified as antiques, motorcycles or policies receiving the Arbella Advantage discount are not eligible. Refer to Rule 11 for the application of the factor and refer to the Miscellaneous Rating Factors page for the applicable factor.

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

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

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

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

† SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

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

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

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

† SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

## † Arbella Advantage

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

This discount does not apply to business that is part of a book transfer unless by exception. Policies receiving the Book Transfer Transition Factor are not eligible for this discount.

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

### Driver Simulator Discount

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

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

### Marketing Partners Discount

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

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

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

### Paid In Full Discount

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

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

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

### Continuous Coverage

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

#### 1. Eligibility

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

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

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

## 2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Broad Form Coverage Section of the Use of Other Automobiles Rule, the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

## B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

## **RULE 11. PREMIUM CALCULATION RULE**

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Determine the applicable Risk Factor ID according to Rule 26. Refer to the Manual Rate Pages for the appropriate Base Rate.
2. Apply the appropriate rating factor under Rule 29, to the manual rate for Parts 1,2,4,5 and 7, if applicable.
3. Apply the appropriate rating factor under Rule 24, to the rate for Parts 7 and 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 3. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) advanced driver training, (6) multi-vehicle policy, (7) loyalty, (8) account credit, (9) driver simulator, (10) military away or student away at school or good student, (11) hybrid or electric vehicle, (12) Arbella Advantage, (13) continuous coverage, (14) low frequency, (15) marketing partners. Not all discounts are available in all Risk Factor IDs. If a policy is not eligible for a particular discount, apply the next applicable discount in the order provided above. The discount shall be rounded to the nearest dollar after each application.

[† 5. Refer to Rule 59 for a definition and application of Book Transfer Transition Factor.](#)

6. Apply the appropriate rating factor under Rule 48 to the rate for Parts 1 – 12, if applicable.
7. Refer to Rule 19 for a definition and application of Paid in Full Discount and apply discount.
8. Refer to Rule 26 for a definition and application of Risk Factor ID and apply factor.
9. Refer to Rule 19 for a definition and application of Class 15 and apply discount.
10. Apply the appropriate Safe Driver Insurance Plan adjustments to the premium developed.

## **RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

## **RULE 57. SURETY BOND RULES AND RATES**

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

## **RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

### **Registration Requirements**

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

### **Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

### **Salvage Title**

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

## **† RULE 59. Book Transfer Transition Factor**

[A factor may be applied to a new business policy that is part of a qualified book transfer in order to minimize possible rate disruption in placing the customer with Arbella. The factor level applied to the policy will decrease at each applicable renewal in compliance with the Miscellaneous Rating Factors pages.](#)

[Vehicles classified as antiques, motorcycles or policies receiving the Arbella Advantage discount are not eligible. Refer to Rule 11 for the application of the factor and refer to the Miscellaneous Rating Factors page for the applicable factor.](#)



## SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

### Rule No.

32 Pick-Ups, Vans, and Similar Type Vehicles .....	23
33 Towing and Labor Cost .....	23
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
35 Accident Forgiveness .....	24
36 Snowplow Endorsement .....	24
37 Arbella Customer Care Package Endorsement .....	24A
38-A Pet Lover's Endorsement.....	24A
38-B Personal Property Package Endorsement .....	24A
38-C Auto Loan/Lease Gap.....	24A
‡ 38-D Disappearing Deductible Rewards Plus.....	25

## SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

### Rule No.

39 Motor Homes/Camper Bodies .....	25
40 Antique Motor Cars and Motorcycles.....	25A
41 Stated Amount Coverage .....	25A
42 Reserved for Future Use .....	26
43 Reserved for Future Use .....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	26
45 Agreed Amount Coverage - Comprehensive .....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Poor Payment History .....	27

## SECTION IV - NON-OWNED AUTOMOBILES

### Rule No.

49 Reserved for Future Use ... ..	28
50 Use of Other Automobiles .....	28
51-53 Reserved for Future Use.....	28

## SECTION V - SUPPLEMENTAL INFORMATION

### Rule No.

54 Anti-Theft Device Standards and Discounts .....	29
55 Pre-Insurance Inspection Program .....	34A
56 The Safe Driver Insurance Plan (SDIP) .....	36
Increased Limits Tables and Implicit Surcharge Exclusion Factors .....	39
57 Surety Bond Rules and Rates .....	40
58 Registry of Motor Vehicles Procedures.....	40
† <a href="#">59 Book Transfer Transition Factor</a> .....	<a href="#">40</a>

## ADDITIONAL ITEMS

Private Passenger Endorsement Index .....	41
Personal Auto Forms Index.....	42

## † Arbella Advantage

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

This discount does not apply to business that is part of a book transfer unless by exception. [Policies receiving the Book Transfer Transition Factor are not eligible for this discount.](#)

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

### Driver Simulator Discount

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

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

### Marketing Partners Discount

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

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

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

### Paid In Full Discount

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

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

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

### Continuous Coverage

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

#### 1. Eligibility

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

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

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

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

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

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

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

†	<del>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</del>	<u>SNOWPLOW ENDORSEMENT (RULE 36)</u>	<u>\$2500 limit</u>	<u>\$5000 limit</u>
		<u>Coverage</u>	<u>\$30</u>	<u>\$60</u>
	Apply a rate of \$4 to each \$100 valuation. Rates reflect per vehicle charge.	<u>Comp Only</u>	<u>\$40</u>	<u>\$70</u>
		<u>Coll/LTD Coll Only</u>	<u>\$60</u>	<u>\$85</u>
		<u>Coll/LTD Coll &amp; Comp</u>		
		<u>Rates reflect per vehicle charge.</u>		

†	<del>CUSTOMIZING EQUIPMENT – STATED AMOUNT COVERAGE (RULE 47)</del>	<u>PET LOVER'S (RULE 38-A)</u>
	<del>Refer to Rule 47. Per vehicle charge.</del>	<u>\$20 per policy charge.</u>

†	<del>SNOWPLOW ENDORSEMENT (RULE 36)</del>	<del>\$2500 limit</del>	<del>\$6000 limit</del>	<u>PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)</u>
		<del>\$30</del>	<del>\$60</del>	<u>\$25 per policy charge.</u>
		<del>\$40</del>	<del>\$70</del>	
		<del>\$60</del>	<del>\$85</del>	
		<del>Coll/LTD Coll &amp; Comp</del>		
	<u>Rates reflect per vehicle charge.</u>			

†	<del>PET LOVER'S (RULE 38-A)</del>	<u>AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)</u>
	<del>\$20 per policy charge.</del>	<u>\$30 per vehicle charge.</u>

†	<del>PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)</del>	<u>DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)</u>
	<del>\$25 per policy charge.</del>	<u>\$35 per policy charge.</u>

†	<del>AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)</del>	<u>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</u>
	<del>\$30 per vehicle charge.</del>	<u>Apply rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.</u>

†	<del>DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)</del>	<u>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</u>
	<del>\$35 per policy charge.</del>	<u>Refer to Rule 47. Per vehicle charge.</u>

†	<u>BOOK TRANSFER TRANSITION FACTOR (RULE 59)</u>	
	<u>Level</u>	<u>Factor</u>
	5	0.880
	4	0.904
	3	0.928
	2	0.952
	1	0.976
	<u>Subsequent years</u>	<u>1.00</u>

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

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

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

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

†	<del>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</del>	<u>SNOWPLOW ENDORSEMENT (RULE 36)</u>	<u>\$2500 limit</u>	<u>\$5000 limit</u>
		<u>Coverage</u>	<u>\$30</u>	<u>\$60</u>
	Apply a rate of \$4 to each \$100 valuation. Rates reflect per vehicle charge.	<u>Comp Only</u>	<u>\$40</u>	<u>\$70</u>
		<u>Coll/LTD Coll Only</u>	<u>\$60</u>	<u>\$85</u>
		<u>Coll/LTD Coll &amp; Comp</u>		
		<u>Rates reflect per vehicle charge.</u>		

†	<del>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</del>	<u>PET LOVER'S (RULE 38-A)</u>
	<del>Refer to Rule 47. Per vehicle charge.</del>	<u>\$20 per policy charge.</u>

†	<del>POOR PAYMENT HISTORY FACTOR (RULE 48)</del>	<u>PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)</u>
	<del>Apply a factor of 1.07. Per policy charge.</del>	<u>\$25 per policy charge.</u>

†	<del>SNOWPLOW ENDORSEMENT (RULE 36)</del>	<del>\$2500 limit</del>	<del>\$5000 limit</del>	<u>AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)</u>
	<del>Coverage</del>	<del>\$30</del>	<del>\$60</del>	
	<del>Comp Only</del>	<del>\$40</del>	<del>\$70</del>	<u>\$30 per vehicle charge.</u>
	<del>Coll/LTD Coll Only</del>	<del>\$60</del>	<del>\$85</del>	
	<del>Coll/LTD Coll &amp; Comp</del>			
	<del>Rates reflect per vehicle charge.</del>			

†	<del>PET LOVER'S (RULE 38-A)</del>	<u>DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)</u>
	<del>\$20 per policy charge.</del>	<u>\$35 per policy charge.</u>

†	<del>PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)</del>	<u>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</u>
	<del>\$25 per policy charge.</del>	<u>Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.</u>

†	<del>AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)</del>	<u>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</u>
	<del>\$30 per vehicle charge.</del>	<u>Refer to Rule 47. Per vehicle charge.</u>

†	<del>DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)</del>	<u>POOR PAYMENT HISTORY FACTOR (RULE 48)</u>
	<del>\$35 per policy charge.</del>	<u>Apply a factor of 1.07. Per policy charge.</u>

†	<u>BOOK TRANSFER TRANSITION FACTOR (RULE 59)</u>	
	<u>Level</u>	<u>Factor</u>
	5	0.880
	4	0.904
	3	0.928
	2	0.952
	1	0.976
	<u>Subsequent years</u>	<u>1.00</u>

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

‡ BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
<u>Level</u>	<u>Factor</u>
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
Rates reflect per vehicle charge.							

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

‡ <a href="#">BOOK TRANSFER TRANSITION FACTOR (RULE 59)</a>	
<u>Level</u>	<u>Factor</u>
<u>5</u>	<u>0.880</u>
<u>4</u>	<u>0.904</u>
<u>3</u>	<u>0.928</u>
<u>2</u>	<u>0.952</u>
<u>1</u>	<u>0.976</u>
<u>Subsequent years</u>	<u>1.00</u>

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00



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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

‡ BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
<u>Level</u>	<u>Factor</u>
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

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

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
Rates reflect per vehicle charge.							

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

‡ <a href="#">BOOK TRANSFER TRANSITION FACTOR (RULE 59)</a>	
<u>Level</u>	<u>Factor</u>
<a href="#">5</a>	<a href="#">0.880</a>
<a href="#">4</a>	<a href="#">0.904</a>
<a href="#">3</a>	<a href="#">0.928</a>
<a href="#">2</a>	<a href="#">0.952</a>
<a href="#">1</a>	<a href="#">0.976</a>
<a href="#">Subsequent years</a>	<a href="#">1.00</a>

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

† BOOK TRANSFER TRANSITION FACTOR (RULE 59)	
Level	Factor
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
Subsequent years	1.00

## SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

### Rule No.

32 Pick-Ups, Vans, and Similar Type Vehicles .....	23
33 Towing and Labor Cost .....	23
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
35 Accident Forgiveness .....	24
36 Snowplow Endorsement .....	24
37 Arbella Customer Care Package Endorsement .....	24A
38-A Pet Lover's Endorsement.....	24A
38-B Personal Property Package Endorsement .....	24A
38-C Auto Loan/Lease Gap.....	24A
38-D Disappearing Deductible Rewards Plus.....	25

## SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

### Rule No.

39 Motor Homes/Camper Bodies .....	25
40 Antique Motor Cars and Motorcycles.....	25A
41 Stated Amount Coverage .....	25A
42 Reserved for Future Use .....	26
43 Reserved for Future Use .....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	26
45 Agreed Amount Coverage - Comprehensive .....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Poor Payment History .....	27

## SECTION IV - NON-OWNED AUTOMOBILES

### Rule No.

49 Reserved for Future Use ... ..	28
50 Use of Other Automobiles .....	28
51-53 Reserved for Future Use.....	28

## SECTION V - SUPPLEMENTAL INFORMATION

### Rule No.

54 Anti-Theft Device Standards and Discounts .....	29
55 Pre-Insurance Inspection Program .....	34A
56 The Safe Driver Insurance Plan (SDIP) .....	36
Increased Limits Tables and Implicit Surcharge Exclusion Factors .....	39
57 Surety Bond Rules and Rates .....	40
58 Registry of Motor Vehicles Procedures.....	40
† <a href="#">59 Book Transfer Transition Factor</a> .....	<a href="#">40</a>

## ADDITIONAL ITEMS

Private Passenger Endorsement Index .....	41
Personal Auto Forms Index.....	42

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

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

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

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

† <a href="#">BOOK TRANSFER TRANSITION FACTOR (RULE 59)</a>	
<u>Level</u>	<u>Factor</u>
5	0.880
4	0.904
3	0.928
2	0.952
1	0.976
<u>Subsequent years</u>	1.00

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

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
Rates reflect per vehicle charge.							

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

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

SNOWPLOW ENDORSEMENT (RULE 36)	\$2500 limit	\$5000 limit
Coverage		
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

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

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

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

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

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

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

† <a href="#">BOOK TRANSFER TRANSITION FACTOR (RULE 59)</a>	
<u>Level</u>	<u>Factor</u>
<u>5</u>	<u>0.880</u>
<u>4</u>	<u>0.904</u>
<u>3</u>	<u>0.928</u>
<u>2</u>	<u>0.952</u>
<u>1</u>	<u>0.976</u>
<u>Subsequent years</u>	<u>1.00</u>