ARBELLA™

PERSONAL AUTO COVERAGE AND DISCOUNT HIGHLIGHTS

3/2008

Discount/Coverage	Benefit	Eligibility Requirements
Arbella Customer Care Package Endorsement *(New 4/1/08)*	Applies to all auto policies at no cost: • New Vehicle Replacement Cost • Enhanced Substitute Transportation • Replacement Cost on Mechanical Parts • Trip Interruption • Enhanced Towing and Labor	• Eligible vehicles must carry the applicable coverage (Parts 7 - 11) to receive the enhanced coverage benefit. Please refer to endorsement 10AR1259 04 08 for the complete context of coverage provisions, limitations and exclusions **Note:** You can find all endorsements Arbella offers at www.arbella.com in the "Personal Lines Tools" section under "Forms Search"
Loyalty *(New 4/1/08)* **2%** of total policy premium	• Rewards customers who maintain their policy with Arbella	• Auto has been insured with the Arbella for at least 12 consecutive months* • Discount can be added only as of the policy effective date (cannot be added midterm) • Discount will be removed once a policy has no longer been in effect for 12 consecutive months • Does not apply to "Category 7" policies * Exceptions may apply for book transfers and accounts with more than one auto policy. Please contact your underwriter for details.
Multi-Vehicle *(New 4/1/08)* **2%** Parts 1,2,4,5,7,8 & 9	• Simplifies service and billing • Rewards eligible vehicle combinations • May be added at any time during the term	• Policy must cover two or more automobiles (includes antiques), motor homes, motorcycles, trailers or any eligible combinations • Discount will be removed once a policy no longer has multiple vehicles • Does not apply to "Category 7" policies

Account Credit *(New 4/1/08)* **5%** of total policy premium	• Rewards auto policyholders having one or more qualifying additional personal lines policies (other than auto)
	• May be added to a policy at any time during the term
		• Discount applies when an insured has either:
		    a) One or more additional personal lines policies (other than auto) insured with one of the companies within the Arbella Insurance Group, subject to agent verification, or
		    b) An HO-3, HO-4 or HO-6 policy with the Fair Plan or another company that does not write MA PPA policies. The HO policy must be written by the same agent who writes the auto.
		• Does not apply to "Category 7" policies

Advanced Driver Training Discount **5%** Parts 1,2,4,5 & 7	• Recognizes and rewards inexperienced drivers that successfully complete a RMV approved advanced driver training program	• Applicable to "Classes 25 and 26" operators who are rated drivers • Applicable to private passenger automobiles as defined in Rule 27 • Certificate of program completion (copy) must be kept on file with agent
Multi Car Discount **5%** Parts 1,2,4,5,7,8 & 9	• Rewards policyholders having multiple autos with Arbella even if insured on different policies	• Applicable to private passenger automobiles as defined in Rule 27 • An individual (or lawfully married individuals residing in the same household), who owns and insures two or more automobiles with Arbella
Class 15 **25%** Parts 1 - 12	• Rewards experienced operators	• Operator must be age 65 or older • Licensed six years or more • Vehicle is not used in the occupation, profession or business of the insured
Annual Mileage Discount **5%** - 0 to 5,000 miles **10%** - 5,001 to 7,500 miles Parts 1 - 8 & 12	• Rewards individuals that drive less • Two discount levels available	• Applicable to private passenger automobiles as defined in Rule 27 • Annualized miles may be subject to verification using RMV odometer records
Anti-Theft Device Discount **5% - 36%** Part 9	• Better anti-theft devices reduce the chance of theft loss and improve chances of recovery • New 20% discount for Chip Keys	• Applicable to private passenger automobiles as defined in Rule 27 • Applicable to commercial vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have gross weight of 8,000 pounds or under • Documents substantiating ATD Discounts in excess of 21% are to be maintained in agent files and are subject to audit
Passive Restraint Discount **25%** Parts 2,3,6 & 12	• Safety devices designed to protect vehicle occupants, save lives and money	• Automobiles equipped with automatic seat belts or airbags qualify
Public Transit **10%** (Maximum $75 per vehicle) Parts 4 and 7	• Pass holders of MBTA or other transit systems qualify for reduced rates	• Vehicle must be a private passenger vehicle as defined in Rule 27 • Classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year • Minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for missing passes or tickets **Note:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy instead of the expiring.
Key Auto Rating Elements:	Arbella provides a multi-tier approach to automobile rates in an effort to write a wide array of auto customers. While several factors influence the final premium, the following rating elements are **critical** to establish the proper tier and rate:	• Number of Operators* • Coverage Type and Level • Number of Vehicles on policy • Accidents/ Convictions*(6 year history) • Years with Arbella or prior carrier • Multi-Car Discount eligible • Years licensed* *Inclusive of Deferred Operators*