

MASSACHUSETTS 2013  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Arbella Mutual Insurance Company 2013 Group Marketing clients.

We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2013 and have confirmed their participation to them in writing:

A-C Motor Express, LLC	MassNAHRO Insurance Group
Alumni Association of Massasoit Community College	Maybury Material Handling
American Medical Response	Methuen West Little League association
Arbella Insurance Group Employees, Retirees & Subsidiaries	Metropolitan Credit Union
Archdiocese of Boston	Microwave Radio Communications
Avant Immunotherapeutics	Middlesex Community College
BCSB Prime Time Group	Milford-Whittensville Hospital
Bristol County Savings Bank	Mullen Advertising/Mullen Management Inc
Cape Cod & Islands Self Reliance Corporation	Nickerson Lumber Company d/b/a Mid Cape Home Centers
Cape Cod Cooperative Bank	Noble Hospital
Capen Hill Nature Sanctuary	Northeast Regional Ambulance Service, Inc.
Cooley Dickinson Hospital	Northern Essex Community College
Dante Club, Inc.	Onset Bay Association
Danvers Council on Aging	Physicians Hospital Organization
Doran Agency Charitable Foundation	Pioneer Packaging Inc.
Eastern Bank - Select Banking Club	Pioneer Valley Womens Running Club
Eastern Insurance Group LLC	Puritan Clothing Company
Eastern Ma Basketball Officials	Quincy Public Schools
Elm Electrical	Reading Baseball Club
Fitchburg State University	Rehabilitation Hospital of the Cape & Islands
Friends of the Holliston Public Library	Rogers & Gray Insurance Agency
Greater Easthampton Chamber of Commerce	Service Point USA (Formerly Charette Photographics)
Greater Lawrence Family Health Center	Sharon High School Athletic Boosters
Greylock Federal Credit Union	Steward Health Care (was Caritas Christi Health Care)
Halifax Historical Society	Shrewsbury Credit Union
Historic Salem, Inc.	St. Domenic's Federal Credit Union
Instrumental Labs	St. George Greek Orthodox Church
ITT Corporation	Swansea Volunteer Firefighters
Jeanne D'Arc Credit Union	Taunton Police & Fire Departments
Lego Systems	Toupin Rigging Company
Lynn School Administration Association	Town of Canton Employees
Lynnfield Little League	Town of Sharon
Ma Association of Registered Nurses	Tri-County Medical
Mass Mutual	Whalley Computer & Precision
Massachusetts Nurses Association	Worcester State University
Massasoit Community College Employees	

You may contact any of our clients to verify information and confirm participation.



Al DeAngelis  
Underwriting Manager

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE (CU, E, M, IN, GR)	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	ORIGINAL NUMBER INSURED	ORIGINAL DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
Arbella Mutual	A-C Motor Express LLC	339- C Bliss St	West Springfield	MA	01089	A	5%	4/1/2013	E	79	79	0	8/6/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Alumni Association of Massasoit Community College	900 Randolph Street	Canton	MA	02021	A	5%	4/1/2013	M	16000	16000	0	2/22/2012	Harrington Insurance	www.harringtonsaves.com	N
Arbella Mutual	American Medical Response	4 Tech Circle	Natick	MA	01760	A	5%	4/1/2013	E	769	550	51	7/11/2007	Allguard Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	1100 Crown Colony Drive,	Quincy	MA	02269	A	10%	4/1/2013	E	997	855	714	1/1/1991	Dowling Insurance	www.dowlingins.com	Y
Arbella Mutual	Archdiocese of Boston	127 Lake Street	Boston	MA	02135	A	5%	4/1/2013	E	1650	1545	416	1/1/1995	Charles Murphy Insurance	www.murphyvinsgroup.com	N
Arbella Mutual	Avant Immuntotherapeutics	119 Fourth St.	Needham	MA	02494	A	5%	4/1/2013	E	80	72	11	1/1/1996	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	BCSB Prime Time Group	35 Broadway	Taunton	MA	02780	A	4%	4/1/2013	E	5800	5800	21	11/1/2009	Farrell Backlund Insurance Agency	www.fbinsure.com	N
Arbella Mutual	Bristol County Saving Bank	29 Broadway	Taunton	MA	02780	A	5%	4/1/2013	E	186	67	27	7/1/2008	Farrell Backlund Insurance Agency	www.fbinsure.com	N
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	P. O. Box 3203	Waqoit	MA	02536-3203	A	5%	4/1/2013	M	3575	1198	1198	1/1/1997	Murray & MacDonald Insurance Service	www.mmsi.com	Y
Arbella Mutual	Cape Cod Cooperative Bank	211 Willow	Yarmouthport	MA	02675	A	5%	4/1/2013	E	139	138	13	2/8/2007	Rogers & Gray Insurance	www.rogersgray.com	N
Arbella Mutual	Capen Hill Nature Sanctuary	Capen Road	Charlton City	MA	01507	A	4%	4/1/2013	M	2764	2351	1516	1/1/1997	Eastern Insurance Group LLC	www.easterninsurance.com	Y
Arbella Mutual	Cooley Dickinson Hospital	30 Locust Street	Northampton	MA	01061	A	5%	4/1/2013	E	1707	1220	234	7/1/1991	Whalen Insurance Agency	www.wheleninsurance.com	N
Arbella Mutual	Dante Club, Inc.	1198 Memorial Avenue	West Springfield	MA	01089	A	4%	4/1/2013	M	601	310	22	10/1/1997	McClure Insurance Agency	www.mcclureins.com	N
Arbella Mutual	Doran Agency Charitable Foundation	33 Enterprise Place	Duxbury	MA	02331	A	3%	4/1/2013	M	250	250	32	1/1/2002	Francis R. Doran Insurance Agency	www.doraninsurance.com	N
Arbella Mutual	Eastern Bank - Select Banking Club	89 Willard Street	Quincy	MA	02269	A	5%	4/1/2013	M	50470	48451	1043	10/26/2000	Eastern Insurance Group LLC	www.easterninsurance.com	Y
Arbella Mutual	Eastern Insurance Group LLC	233 West Central Street	Natick	MA	01760	A	5%	4/1/2013	E	293	283	171	2/1/1995	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual	Eastern Ma Basketball Officials	157 Clear Pond Drive	Walpole	MA	02081	A	5%	4/1/2013	U	400	400	37	3/15/2001	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	Elm Electrical	68 Union St	Westfield	MA	01085	A	5%	4/1/2013	E	68	62	4	5/7/2007	Roger Butler Insurance	www.rogerbutlerinsurance.com	N
Arbella Mutual	Fitchburg State University	160 Pearl Street	Fitchburg	MA	01420	A	6%	4/1/2013	E	778	760	7	4/27/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Friends of the Holliston Public Library	P. O. Box 6657	Holliston	MA	01746	A	4%	4/1/2013	M	663	663	663	3/2/1998	Jensen-Sheehan Insurance Agency	www.jensensheehan.com	N
Arbella Mutual	Greater Easthampton Chamber of Commerce	33 Union St	Easthampton	MA	01027	A	5%	4/1/2013	M	280	280	25	8/6/2007	Finck & Perras Ins Agency Inc	www.finckandperras.com	N
Arbella Mutual	Greater Lawrence Family Health Center	84 Haverhill St	Lawrence	MA	01841	A	5%	4/1/2013	E	568	540	4	5/16/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Greylock Federal Credit Union	128 South Street	Pittsfield	MA	01202	A	3%	4/1/2013	CU	65000	6000	606	6/6/2011	Greylock Insurance	www.greylock.org	N
Arbella Mutual	Halifax Historical Society	c/o Ruth Perkins	Halifax	MA	02338	A	3%	4/1/2013	M	114	74	74	7/1/1997	William Borhek Insurance	www.borhekinsurance.com	N
Arbella Mutual	Historic Salem, Inc.	P. O. Box 865	Salem	MA	01970	A	5%	4/1/2013	M	468	377	168	7/1/1996	Soucy Insurance Agency	www.soucyinsurance.com	N
Arbella Mutual	Instrumental Labs	101 Hartwell Ave	Lexington	MA	01862	A	8%	4/1/2013	E	550	545	96	5/15/1995	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	ITT Corporation	11 Interstate Dr.	West Springfield	MA	01089	A	5%	4/1/2013	E	304	232	65	10/1/2007	First American Insurance Agency Inc	www.faiagency.com	N
Arbella Mutual	Jeanne D'Arc Credit Union	658 Merrimack Street	Lowell	MA	01854	A	5%	4/1/2013	CU	59109	42079	1065	4/26/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	Y
Arbella Mutual	Lego Systems	555 Taylor Road	Enfield	CT	06082	A	5%	4/1/2013	E	730	263	7	7/6/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Lynn School Administration Association	90 Commercial St	Lynn	MA	01905	A	5%	4/1/2013	M	102	102	0	12/20/2012	Prescott and Son Insurance	www.prescottandson.com	N
Arbella Mutual	Lynnfield Little League	P.O. Box 259	Lynnfield	MA	01940	A	4%	4/1/2013	M	1149	1149	1139	3/15/1998	Emery Insurance Agency	www.emeryins.com	Y
Arbella Mutual	Ma Association of Registered Nurses	PO Box 70668 Quinsigamond Vi	Worcester	MA	01607	A	5%	4/1/2013	M	1100	1100	20	1/1/2002	Nurses Insurance Agency	www.massnurses.org	N
Arbella Mutual	Mass Mutual	1095 State St	Springfield	MA	01103	A	4%	4/1/2013	E	8500	2500	197	12/15/2010	Axia Insurance Services	www.axiagroup.net	N
Arbella Mutual	Massachusetts Nurses Association	340 Turpike Street	Canton	MA	02021	A	5%	4/1/2013	M	22000	18050	526	3/1/2000	Nurses Insurance Agency	www.massnurses.org	N
Arbella Mutual	Massasoit Community College Employees	One Massasoit Blvd	Brockton	MA	02302	A	8%	4/1/2013	E	1553	1477	13	12/1/2010	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	MassNAHRO Insurance Group	PO Box 803	West Springfield	MA	01090-0803	A	5%	4/1/2013	M	2524	2510	35	6/1/2009	First American Insurance Agency	www.faiagency.com	N
Arbella Mutual	Maybury Material Handling	90 Denslow Road	East Longmeadow	MA	01028	A	7%	4/1/2013	E	71	57	7	12/7/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Methuen West Little League Association	290 Broadway, Suite 425	Methuen	MA	01844	A	5%	4/1/2013	M	392	392	392	3/1/2000	Advantage Insurance Agency	www.journeay.com	N
Arbella Mutual	Metropolitan Credit Union	P.O. Box 98	Chelsea	MA	02150	A	5%	4/1/2013	CU	108000	73000	1129	8/1/1997	A. David Risman	www.risman.com	Y
Arbella Mutual	Microwave Radio Communications	101 Billerica Ave	North Billerica	MA	01862	A	5%	4/1/2013	E	77	59	27	1/1/1996	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	Middlesex Community College	591 Springs Road	Bedford	MA	01730	A	7%	4/1/2013	E	1151	1151	8	4/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Milford-Whittensville Hospital	14 Prospect St.	Milford	MA	01757	A	3%	4/1/2013	E	1639	1225	51	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Mullen Advertising / Mullen Management Inc	36 Essex Street	Wenham	MA	01984	A	8%	4/1/2013	E	275	250	52	3/20/1996	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	Nickerson Lumber Company d/b/a Mid Cape Home Centers	P. O. Box 99	Orleans	MA	02653-0099	A	5%	4/1/2013	E	148	135	56	3/1/1995	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Noble Hospital	115 West Silver St.	Westfield	MA	01085	A	5%	4/1/2013	E	568	520	33	4/23/2007	Roger Butler Insurance	www.rogerbutlerinsurance.com	N
Arbella Mutual	Northeast Regional Ambulance Service, Inc.	3 Ajoitan Way, Unit D-2	Middleton	MA	01949	A	5%	4/1/2013	E	64	64	0	10/1/2012	Lennon Insurance Agency, Inc.	www.lennoninsurance.com	N
Arbella Mutual	Northern Essex Community College	100 Elliott Street	Haverhill	MA	01830	A	7%	4/1/2013	E	860	850	11	4/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Onset Bay Association	215 Onset Ave., Unit 1A	Onset	MA	02558	A	5%	4/1/2013	M	390	390	320	1/1/2000	Murray & MacDonald Insurance Service	www.mmsi.com	N
Arbella Mutual	Pioneer Packaging Inc.	220 Padgette St	Chicopee	MA	01022	A	5%	4/1/2013	E	55	55	1	5/16/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Pioneer Valley Womens Running Club	PO Box 875	Agawam	MA	01001	A	5%	4/1/2013	M	78	78	2	8/24/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Physicians Hospital Organization	30 Locust St	Northampton	MA	01060	A	5%	4/1/2013	E	625	600	23	1/1/2002	Whalen Insurance Agency	www.wheleninsurance.com	N
Arbella Mutual	Puritan Clothing Company	408 Main Street	Hyannis	MA	02601	A	3%	4/1/2013	E	40	33	14	1/1/1992	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Quincy Public Schools	159 Burgin Parkway	Quincy	MA	02169	A	5%	4/1/2013	E	1500	1500	3	8/24/2011	The Driscoll Agency	www.driscollagency.com	N
Arbella Mutual	Reading Baseball Club	75 Beaver Street	Reading	MA	01867	A	5%	4/1/2013	M	350	300	12	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Rehabilitation Hospital of the Cape & Islands	311 Service Road	East Sandwich	MA	02537	A	5%	4/1/2013	E	428	428	9	1/1/2002	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Rogers & Gray Insurance Agency	P. O. Box 1601	S. Dennis	MA	02860	A	5%	4/1/2013	E	114	114	71	12/1/1991	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Service Point USA (Formerly Charette Photographics)	31A Olympia Ave	Woburn	MA	01801	A	8%	4/1/2013	E	55	55	15	10/15/1994	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	Sharon High School Athletic Boosters	P.O. Box 77	Sharon	MA	01267	A	4%	4/1/2013	M	203	203	203	1/1/2001	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual	Steward Health Care (Formerly Caritas Christi)	77 Warren St	Brighton	MA	02135	A	3%	4/1/2013	E	15648	10738	168	8/1/2010	Rogers & Gray Insurance	www.rogersgray.com	N
Arbella Mutual	Shrewsbury Credit Union	11 Church Road	Shrewsbury	MA	01545	A	5%	4/1/2013	CU	750	310	324	12/1/1994	H. Alan Daniels Insurance Agency	www.danielsinsurance.com	N
Arbella Mutual	St. Dominic's Federal Credit Union	1241 G.A.R. Highway	Swansea	MA	02777	A	5%	4/1/2013	CU	2232	1791	269	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual	St. George Greek Orthodox Church	8 Plainfield Street	Springfield	MA	01104	A	5%	4/1/2013	M	529	489	223	1/1/2000	Carellas Insurance Agency	www.carellasinsurance.com	N
Arbella Mutual	Swansea Volunteer Firefighters	50 New Gardner Neck Road	Swansea	MA	02777	A	5%	4/1/2013	E	124	124	129	3/1/1996	Insurit Agency	www.insuritagency.net	N

Arbella Mutual	Taunton Police & Fire Departments	18 North Pleasant Street	Taunton	MA	02780	A	5%	4/1/2013	E	202	166	52	11/15/1995	J. R. Tallman & Company	www.jrtallman.com	N
Arbella Mutual	Toupin Rigging Company	955 Broadway Road	Dracut	MA	01826	A	5%	4/1/2013	E	44	27	14	1/15/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	N
Arbella Mutual	Town of Canton Employees	Washington Street	Canton	MA	02021	A	5%	4/1/2013	E	252	135	95	3/1/1996	McDaid Insurance Agency	www.mcdaidinsurance.com	N
Arbella Mutual	Town of Sharon	South Main Street	Sharon	MA	02067	A	5%	4/1/2013	E	690	690	40	1/1/1996	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual	Tri-County Medical	14 Prospect St.	Milford	MA	01757	A	3%	4/1/2013	E	360	330	8	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Whalley Computer & Precision	549 College Hwy	Southwick	MA	01077	A	5%	4/1/2013	E	110	94	33	12/31/1995	Forrest Insurance Agency	www.forrestinsurance.com	N
Arbella Mutual	Worcester State University	486 Chandler St	Worcester	MA	01602	A	7%	4/1/2013	E	900	825	12	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N

**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied  
 Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

2013

<b>INSURANCE COMPANY</b>	<b>GROUPNAME</b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Arbella Mutual	A-C Motor Express LLC	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Alumni Association of Massasoit Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	American Medical Response	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	10%
Arbella Mutual	Archdiocese of Boston	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Avant Immunotherapeutics	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	BCSB Prime Time Group	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Bristol County Saving Bank	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Cape Cod Cooperative Bank	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Capen Hill Nature Sanctuary	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Cooley Dickinson Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Dante Club, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Doran Agency Charitable Foundation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Eastern Bank - Select Banking Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Eastern Insurance Group LLC	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Eastern Ma Basketball Officials	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Elm Electrical	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Fitchburg State University	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual	Friends of the Holliston Public Library	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Greater Easthampton Chamber of Commerce	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Greater Lawrence Family Health Center	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Greylock Federal Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Halifax Historical Society	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Historic Salem, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Instrumental Labs	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	ITT Corporation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Jeanne D'Arc Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lego Systems	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lynn School Administration Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lynnfield Little League	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Ma Association of Registered Nurses	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Mass Mutual	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Masachusetts Nurses Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%

Arbella Mutual	Massasoit Community College Employees	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	MassNAHRO Insurance Group	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Maybury Material Handling	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Methuen West Little League association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Metropolitan Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Microwave Radio Communications	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Milford-Whittensville Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Middlesex Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Mullen Advertising / Mullen Management Inc	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	Nickerson Lumber Company d/b/a Mid Cape Home Centers	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Noble Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Northeast Regional Ambulance Service, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Northern Essex Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Onset Bay Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Pioneer Packaging Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Pioneer Valley Womens Running Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Physicians Hospital Organization	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Puritan Clothing Company	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Quincy Public Schools	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Reading Baseball Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Rehabilitation Hospital of the Cape & Islands	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Rogers & Gray Insurance Agency	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Service Point USA (Formerly Charette Photographics)	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	Sharon High School Athletic Boosters	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Steward Health Care (Formerly Caritas Christi)	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Shrewsbury Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	St. Domenic's Federal Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	St. George Greek Orthodox Church	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Swansea Volunteer Firefighters	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Taunton Police & Fire Departments	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Toupin Rigging Company	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Town of Canton Employees	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Town of Sharon	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Tri-County Medical	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Whalley Computer & Precision	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Worcester State University	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

<insert year below>

2013

Year Plan Will be Applied  
 Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns

INSURANCE COMPANY	GROUPNAME	Earned Premium as of 9/30/2012				Incurred Loss Incl. IBNR as of 9/30/2012				Incurred Loss Ratio as of 9/30/2012				3.75 Yr. Total
		2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	806,733	795,259	846,690	666,701	479,584	726,874	553,865	\$359,048	59.4%	91.4%	65.4%	53.9%	68.0%
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	958,092	953,651	1,081,172	981,628	476,391	701,023	776,883	\$797,052	49.7%	73.5%	71.9%	81.2%	69.2%
Arbella Mutual	Cape Hill Nature Sanctuary	2,168,643	2,090,195	2,091,519	1,560,224	1,580,427	2,140,711	1,284,211	\$1,359,346	72.9%	102.4%	61.4%	87.1%	80.5%
Arbella Mutual	Eastern Bank - Select Banking Club	1,294,790	1,329,878	1,373,348	1,033,271	727,120	896,693	815,583	\$643,852	56.2%	67.4%	59.4%	62.3%	61.3%
Arbella Mutual	Jeanne D'Arc Credit Union	1,048,206	1,236,454	1,335,648	1,034,016	469,302	653,910	696,406	\$559,976	44.8%	52.9%	52.1%	54.2%	51.1%
Arbella Mutual	Lynnfield Little League	1,502,141	1,642,618	1,623,399	1,176,839	1,377,379	1,040,299	886,042	\$869,541	91.7%	63.3%	54.6%	73.9%	70.2%
Arbella Mutual	Metropolitan Credit Union	1,562,262	1,501,806	1,522,066	1,158,529	670,736	876,930	1,166,222	\$768,542	42.9%	58.4%	76.6%	66.3%	60.6%

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

<insert year below>

2013

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INSURANCE COMPANY	GROUPNAME	Earned Premium as of 9/30/2012				Incurred Loss Incl. IBNR as of 9/30/2012				Incurred Loss Ratio as of 9/30/2012				3.75 Yr. Total
		2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	806,733	795,259	846,690	666,701	479,584	726,874	553,865	\$359,048	59.4%	91.4%	65.4%	53.9%	68.0%
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	958,092	953,651	1,081,172	981,628	476,391	701,023	776,883	\$797,052	49.7%	73.5%	71.9%	81.2%	69.2%
Arbella Mutual	Cape Hill Nature Sanctuary	2,168,643	2,090,195	2,091,519	1,560,224	1,580,427	2,140,711	1,284,211	\$1,359,346	72.9%	102.4%	61.4%	87.1%	80.5%
Arbella Mutual	Danvers Council on Aging	1,173,104	1,177,448	1,251,423	992,295	576,478	768,996	865,449	\$629,770	49.1%	65.3%	69.2%	63.5%	61.8%
Arbella Mutual	Eastern Bank - Select Banking Club	1,294,790	1,329,878	1,373,348	1,033,271	727,120	896,693	815,583	\$643,852	56.2%	67.4%	59.4%	62.3%	61.3%
Arbella Mutual	Jeanne D'Arc Credit Union	1,048,206	1,236,454	1,335,648	1,034,016	469,302	653,910	696,406	\$559,976	44.8%	52.9%	52.1%	54.2%	51.1%
Arbella Mutual	Lynnfield Little League	1,502,141	1,642,618	1,623,399	1,176,839	1,377,379	1,040,299	886,042	\$869,541	91.7%	63.3%	54.6%	73.9%	70.2%
Arbella Mutual	Metropolitan Credit Union	1,562,262	1,501,806	1,522,066	1,158,529	670,736	876,930	1,166,222	\$768,542	42.9%	58.4%	76.6%	66.3%	60.6%

Arbella Mutual Insurance - ARBPPAGROUP040113

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE (CU, E, M, IN, GROUP)	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER OF CURRIPLAN NUMBER INSURED	ORIGINAL DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO	
Arbella Mutual	A-C Motor Express LLC	339- C Bliss St	West Springfield	MA	01089	A	5%	4/1/2013	E	79	79	0	8/6/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Alumni Association of Massasoit Community College	900 Randolph Street	Canton	MA	02021	A	5%	4/1/2013	M	16000	16000	0	2/22/2012	Harrington Insurance	www.harringtonsaves.com	N
Arbella Mutual	American Medical Response	4 Tech Circle	Natick	MA	01760	A	5%	4/1/2013	E	769	550	51	7/11/2007	Allguard Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	1100 Crown Colony Drive,	Quincy	MA	02269	A	10%	4/1/2013	E	997	855	714	1/1/1991	Dowling Insurance	www.dowlingins.com	Y
Arbella Mutual	Archdiocese of Boston	127 Lake Street	Boston	MA	02135	A	5%	4/1/2013	E	1650	1545	416	1/1/1995	Charles Murphy Insurance	www.murphyvinsgroup.com	N
Arbella Mutual	Avant Immuntotherapeutics	119 Fourth St.	Needham	MA	02494	A	5%	4/1/2013	E	80	72	11	1/1/1996	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	BCSB Prime Time Group	35 Broadway	Taunton	MA	02780	A	4%	4/1/2013	E	5800	5800	21	11/1/2009	Farrell Backlund Insurance Agency	www.fbinsure.com	N
Arbella Mutual	Bristol County Saving Bank	29 Broadway	Taunton	MA	02780	A	5%	4/1/2013	E	186	67	27	7/1/2008	Farrell Backlund Insurance Agency	www.fbinsure.com	N
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	P. O. Box 3203	Waqoit	MA	02536-3203	A	5%	4/1/2013	M	3575	1198	1198	1/1/1997	Murray & MacDonald Insurance Service	www.mmsi.com	Y
Arbella Mutual	Cape Cod Cooperative Bank	211 Willow	Yarmouthport	MA	02675	A	5%	4/1/2013	E	139	138	13	2/8/2007	Rogers & Gray Insurance	www.rogersgray.com	N
Arbella Mutual	Capen Hill Nature Sanctuary	Capen Road	Charlton City	MA	01507	A	4%	4/1/2013	M	2764	2351	1516	1/1/1997	Eastern Insurance Group LLC	www.easterninsurance.com	Y
Arbella Mutual	Cooley Dickinson Hospital	30 Locust Street	Northampton	MA	01061	A	5%	4/1/2013	E	1707	1220	234	7/1/1991	Whalen Insurance Agency	www.whaleninsurance.com	N
Arbella Mutual	Dante Club, Inc.	1198 Memorial Avenue	West Springfield	MA	01089	A	4%	4/1/2013	M	601	310	22	10/1/1997	McClure Insurance Agency	www.mcclureins.com	N
Arbella Mutual	Danvers Council on Aging	Stone Street	Danvers	MA	01923	A	2%	4/1/2013	M	3500	3500	987	4/1/2000	Phil Richards & Associates	www.philrichardsinsurance.com	Y
Arbella Mutual	Doran Agency Charitable Foundation	33 Enterprise Place	Duxbury	MA	02331	A	3%	4/1/2013	M	250	250	32	1/1/2002	Francis R. Doran Insurance Agency	www.doraninsurance.com	N
Arbella Mutual	Eastern Bank - Select Banking Club	89 Willard Street	Quincy	MA	02269	A	5%	4/1/2013	M	50470	48451	1043	10/26/2000	Eastern Insurance Group LLC	www.easterninsurance.com	Y
Arbella Mutual	Eastern Insurance Group LLC	233 West Central Street	Natick	MA	01760	A	5%	4/1/2013	E	293	283	171	2/1/1995	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual	Eastern Ma Basketball Officials	157 Clear Pond Drive	Walpole	MA	02081	A	5%	4/1/2013	U	400	400	37	3/15/2001	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	Elm Electrical	68 Union St	Westfield	MA	01085	A	5%	4/1/2013	E	68	62	4	5/7/2007	Roger Butler Insurance	www.rogerbutlerinsurance.com	N
Arbella Mutual	Fitchburg State University	160 Pearl Street	Fitchburg	MA	01420	A	6%	4/1/2013	E	778	760	7	4/27/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Friends of the Holliston Public Library	P.O. Box 6657	Holliston	MA	01746	A	4%	4/1/2013	M	663	663	663	3/2/1998	Jensen-Sheehan Insurance Agency	www.jensenseehan.com	N
Arbella Mutual	Greater Easthampton Chamber of Commerce	33 Union St	Easthampton	MA	01027	A	5%	4/1/2013	M	280	280	25	8/6/2007	Finck & Perras Ins Agency Inc	www.finckandperras.com	N
Arbella Mutual	Greater Lawrence Family Health Center	84 Haverhill St	Lawrence	MA	01841	A	5%	4/1/2013	E	568	540	4	5/16/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Greylock Federal Credit Union	1122 South Street	Pittsfield	MA	01208	A	3%	4/1/2013	CU	65000	6000	606	6/6/2011	Greylock Insurance	www.greylock.org	N
Arbella Mutual	Halifax Historical Society	c/o Ruth Perkins	Halifax	MA	02338	A	3%	4/1/2013	M	114	74	74	7/1/1997	William Borhek Insurance	www.borhekinsurance.com	N
Arbella Mutual	Historic Salem, Inc.	P. O. Box 865	Salem	MA	01970	A	5%	4/1/2013	M	468	377	168	7/11/1996	Soucy Insurance Agency	www.soucyinsurance.com	N
Arbella Mutual	Instrumental Labs	101 Hartwell Ave	Lexington	MA	01862	A	8%	4/1/2013	E	550	545	96	5/15/1995	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	ITT Corporation	11 Interstate Dr.	West Springfield	MA	01089	A	5%	4/1/2013	E	304	232	65	10/1/2007	First American Insurance Agency Inc	www.faiagency.com	N
Arbella Mutual	Jeanne D'Arc Credit Union	658 Merrimack Street	Lowell	MA	01854	A	5%	4/1/2013	CU	59109	42079	1065	4/26/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	Y
Arbella Mutual	Lego Systems	555 Taylor Road	Enfield	CT	06082	A	5%	4/1/2013	E	730	263	7	7/6/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Lynn School Administration Association	90 Commercial St	Lynn	MA	01905	A	5%	4/1/2013	M	102	102	0	12/20/2012	Prescott and Son Insurance	www.prescottandson.com	N
Arbella Mutual	Lynnfield Little League	P.O. Box 259	Lynnfield	MA	01940	A	4%	4/1/2013	M	1149	1149	1139	3/15/1998	Emery Insurance Agency	www.emeryins.com	Y
Arbella Mutual	Ma Association of Registered Nurses	PO Box 70668 Quinsigamond V	Worcester	MA	01607	A	5%	4/1/2013	M	1100	1100	20	1/1/2002	Nurses Insurance Agency	www.massnurses.org	N
Arbella Mutual	Mass Mutual	1095 State St	Springfield	MA	01103	A	4%	4/1/2013	E	8500	2500	197	12/15/2010	Axia Insurance Services	www.axiagroup.net	N
Arbella Mutual	Massachusetts Nurses Association	340 Turnpike Street	Canton	MA	02021	A	5%	4/1/2013	M	22000	18050	526	3/1/2000	Nurses Insurance Agency	www.massnurses.org	N
Arbella Mutual	Massasoit Community College Employees	One Massasoit Blvd	Brockton	MA	02302	A	8%	4/1/2013	E	1553	1477	13	12/1/2010	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	MassNAHRO Insurance Group	PO Box 803	West Springfield	MA	01090-0803	A	5%	4/1/2013	M	2524	2510	35	6/1/2009	First American Insurance Agency	www.faiagency.com	N
Arbella Mutual	Maybury Material Handling	90 Denslow Road	East Longmeadow	MA	01028	A	7%	4/1/2013	E	71	57	7	12/7/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Methuen West Little League Association	290 Broadway, Suite 425	Methuen	MA	01844	A	5%	4/1/2013	M	392	392	392	3/1/2000	Advantage Insurance Agency	www.journeay.com	N
Arbella Mutual	Metropolitan Credit Union	P.O. Box 98	Chelsea	MA	02150	A	5%	4/1/2013	CU	108000	73000	1129	8/1/1997	A. David Risman	www.risman.com	Y
Arbella Mutual	Microwave Radio Communications	101 Billerica Ave	North Billerica	MA	01862	A	5%	4/1/2013	E	77	59	27	1/1/1996	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	Middlesex Community College	591 Springs Road	Bedford	MA	01730	A	7%	4/1/2013	E	1151	1151	8	4/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Millford-Whittensville Hospital	14 Prospect St.	Millford	MA	01757	A	3%	4/1/2013	E	1639	1225	51	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Mullen Advertising / Mullen Management Inc	36 Essex Street	Wenham	MA	01984	A	8%	4/1/2013	E	275	250	52	3/20/1996	Emery Insurance Agency	www.emeryins.com	N
Arbella Mutual	Nickerson Lumber Company d/b/a Mid Cape Home Centers	P. O. Box 99	Orleans	MA	02653-0099	A	5%	4/1/2013	E	148	135	56	3/1/1995	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Noble Hospital	115 West Silver St.	Westfield	MA	01085	A	5%	4/1/2013	E	568	520	33	4/23/2007	Roger Butler Insurance	www.rogerbutlerinsurance.com	N
Arbella Mutual	Northeast Regional Ambulance Service, Inc.	3 Ajoitan Way, Unit D-2	Middleton	MA	01949	A	5%	4/1/2013	E	64	64	0	10/1/2012	Lennon Insurance Agency, Inc.	www.lennoninsurance.com	N
Arbella Mutual	Northern Essex Community College	100 Elliott Street	Haverhill	MA	01830	A	7%	4/1/2013	E	860	850	11	4/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Onset Bay Association	215 Onset Ave., Unit 1A	Onset	MA	02558	A	5%	4/1/2013	M	390	390	320	1/1/2000	Murray & MacDonald Insurance Service	www.mmsi.com	N
Arbella Mutual	Pioneer Packaging Inc.	220 Padgette St	Chicopee	MA	01022	A	5%	4/1/2013	E	55	55	1	5/16/2012	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Pioneer Valley Womens Running Club	PO Box 875	Agawam	MA	01001	A	5%	4/1/2013	M	78	78	2	8/24/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Physicians Hospital Organization	30 Locust St	Northampton	MA	01060	A	5%	4/1/2013	E	625	600	23	1/1/2002	Whalen Insurance Agency	www.whaleninsurance.com	N
Arbella Mutual	Puritan Clothing Company	408 Main Street	Hyannis	MA	02601	A	3%	4/1/2013	E	40	33	14	1/1/1992	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Quincy Public Schools	159 Burgin Parkway	Quincy	MA	02169	A	5%	4/1/2013	E	1500	1500	3	8/24/2011	The Driscoll Agency	www.driscollagency.com	N
Arbella Mutual	Reading Baseball Club	75 Beaver Street	Reading	MA	01867	A	5%	4/1/2013	M	350	300	12	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual	Rehabilitation Hospital of the Cape & Islands	311 Service Road	East Sandwich	MA	02537	A	5%	4/1/2013	E	428	428	9	1/1/2002	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Rogers & Gray Insurance Agency	P. O. Box 1601	S. Dennis	MA	02660	A	5%	4/1/2013	E	114	114	71	12/1/1991	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Service Point USA (Formerly Charette Photographics)	31A Olympia Ave	Woburn	MA	01801	A	8%	4/1/2013	E	55	55	15	10/15/1994	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual	Sharon High School Athletic Boosters	P.O. Box 77	Sharon	MA	01267	A	4%	4/1/2013	M	203	203	203	1/1/2001	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual	Steward Health Care (Formerly Caritas Christi)	77 Warren St	Brighton	MA	02135	A	3%	4/1/2013	E	15648	10738	168	8/1/2010	Rogers & Gray Insurance	www.rogersgray.com	N
Arbella Mutual	Shrewsbury Credit Union	11 Church Road	Shrewsbury	MA	01545	A	5%	4/1/2013	CU	750	310	324	12/1/1994	H. Alan Daniels Insurance Agency	www.danielsinsurance.com	N
Arbella Mutual	St. Domenic's Federal Credit Union	1241 G.A.R. Highway	Swansea	MA	02777	A	5%	4/1/2013	CU	2232	1791	269	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual	St. George Greek Orthodox Church	8 Plainfield Street	Springfield	MA	01104	A	5%	4/1/2013	M	529	489	223	1/1/2000	Carellas Insurance Agency	www.carellasinsurance.com	N



Arbella Mutual	Swansea Volunteer Firefighters	50 New Gardner Neck Road	Swansea	MA	02777	A	5%	4/1/2013	E	124	124	129	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual	Taunton Police & Fire Departments	18 North Pleasant Street	Taunton	MA	02780	A	5%	4/1/2013	E	202	166	52	11/15/1995	J. R. Tallman & Company	www.jrtallman.com	N
Arbella Mutual	Toupin Rigging Company	955 Broadway Road	Dracut	MA	01826	A	5%	4/1/2013	E	44	27	14	1/15/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	N
Arbella Mutual	Town of Canton Employees	Washington Street	Canton	MA	02021	A	5%	4/1/2013	E	252	135	95	3/1/1996	McDaid Insurance Agency	www.mcdaidinsurance.com	N
Arbella Mutual	Town of Sharon	South Main Street	Sharon	MA	02067	A	5%	4/1/2013	E	690	690	40	1/1/1996	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual	Tri-County Medical	14 Prospect St.	Milford	MA	01757	A	3%	4/1/2013	E	360	330	8	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual	Whalley Computer & Precision	549 College Hwy	Southwick	MA	01077	A	5%	4/1/2013	E	110	94	33	12/31/1995	Forrest Insurance Agency	www.forrestinsurance.com	N
Arbella Mutual	Worcester State University	486 Chandler St	Worcester	MA	01602	A	7%	4/1/2013	E	900	825	12	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N

**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied  
 Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

2013

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Arbella Mutual	A-C Motor Express LLC	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Alumni Association of Massasoit Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	American Medical Response	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Arbella Insurance Group Employees, Retirees & Subsidiaries	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	10%
Arbella Mutual	Archdiocese of Boston	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Avant Immunotherapeutics	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	BCSB Prime Time Group	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Bristol County Saving Bank	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Cape Cod & Islands Self Reliance Corporation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Cape Cod Cooperative Bank	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Capen Hill Nature Sanctuary	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Cooley Dickinson Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Dante Club, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Danvers Council on Aging	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	2%
Arbella Mutual	Doran Agency Charitable Foundation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Eastern Bank - Select Banking Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Eastern Insurance Group LLC	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Eastern Ma Basketball Officials	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Elm Electrical	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Fitchburg State University	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual	Friends of the Holliston Public Library	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Greater Easthampton Chamber of Commerce	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Greater Lawrence Family Health Center	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Greylock Federal Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Halifax Historical Society	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Historic Salem, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Instrumental Labs	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	ITT Corporation	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Jeanne D'Arc Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lego Systems	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lynn School Administration Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Lynnfield Little League	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Ma Association of Registered Nurses	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Mass Mutual	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%

Arbella Mutual	Masachusetts Nurses Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Massasoit Community College Employees	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	MassNAHRO Insurance Group	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Maybury Material Handling	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Methuen West Little League association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Metropolitan Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Microwave Radio Communications	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Milford-Whittensville Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Middlesex Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Mullen Advertising / Mullen Management Inc	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	Nickerson Lumber Company d/b/a Mid Cape Home Centers	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Noble Hospital	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Northeast Regional Ambulance Service, Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Northern Essex Community College	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual	Onset Bay Association	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Pioneer Packaging Inc.	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Pioneer Valley Womens Running Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Physicians Hospital Organization	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Puritan Clothing Company	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Quincy Public Schools	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Reading Baseball Club	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Rehabilitation Hospital of the Cape & Islands	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Rogers & Gray Insurance Agency	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Service Point USA (Formerly Charette Photographics)	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual	Sharon High School Athletic Boosters	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual	Steward Health Care (Formerly Caritas Christi)	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Shrewsbury Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	St. Domenic's Federal Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	St. George Greek Orthodox Church	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Swansea Volunteer Firefighters	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Taunton Police & Fire Departments	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Toupin Rigging Company	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Town of Canton Employees	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Town of Sharon	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Tri-County Medical	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual	Whalley Computer & Precision	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual	Worcester State University	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%