

Arbella Insurance Group – SJBCU07122013

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:

SJB Credit Union

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

A handwritten signature in cursive script that reads "Al DeAngelis".

Al DeAngelis  
Underwriting Manager

Arbella Insurance Group - SJBCU07122013

**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

<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			
2010	2011	2012	2010	2011	2012	2010	2011	2012	3 Yr. Total

Arbella Insurance Group - SJBCU07122013

**193R Application Spreadsheet**

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUP NAME</u></b>	<b><u>STREET ADDRESS</u></b>	<b><u>CITY/TOWN</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>	<b><u>AUTO (A) or HOME (H)</u></b>	<b><u>PROPOSED RATE DEV. (0.0%)</u></b>
Arbella Mutual Insurance Company	SJB Credit Union	1108 Stafford Rd	Fall River	MA	02721	(A)	5%

<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (CU, E, M, IN GROUP)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRI PLAN INSURED</u>	<u>ORIGINAL DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
7/12/2013	CU	6000	4000	0	7/12/2013	Renee Raymondo Insurance	www.rarins.com	N

Arbella Insurance Group - SJBCU07122013

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

Year Plan Will be Applied

2013

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.

<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	SJB Credit Union	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%