

Arbella Insurance Group - CCUE10152013

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

<insert year below>

Year Plan Will be Applied

2013

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

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**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	Crescent Credit Union Employees	1300 Belmont St	Brockton	MA	02301	(A)	5%

<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (C, U, E, M, IN GROUP)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRI INSURED</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
10/15/2013	E	130	130	0	10/15/2013	Harrington Insurance	www.harringtonsaves.com	N

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**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.

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUPNAME</u></b>	<b>(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u></b>	<b>(2) Expenses Associated With Group Marketing <u>Plan</u></b>	<b>(3) Reasons for Expensed <u>Difference</u></b>	<b>(4) Requested Group Rate <u>Deviation</u></b>
Arbella Mutual	Crescent Credit Union Employees	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%