

Arbella Insurance Group - DC120913

**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

<b>Arbella Insurance Group - DC120913</b>									
<b>193R Application Spreadsheet</b>									
									<b>PROPOSED</b>
<b>INSURANCE</b>		<b>STREET</b>					<b>AUTO (A) or</b>	<b>RATE</b>	
<b>COMPANY</b>	<b>GROUP NAME</b>	<b>ADDRESS</b>	<b>CITY/TOWN</b>	<b>STATE</b>	<b>ZIP CODE</b>		<b>HOME (H)</b>	<b>DEV. (0.0%)</b>	
Arbella Mutual Insurance Company	Design Communications	27 Dry Dock Avenue	Boston	MA	02210		(A)	5%	

<b>PROPOSED</b>	<b>GROUP</b>	<b>TOTAL</b>	<b>ELIGIBLE</b>	<b>NUMBER</b>	<b>ORIGINAL</b>	<b>PRODUCER OR</b>	<b>EXPERIENCE</b>	
<b>EFFECTIVE</b>	<b>TYPE</b>	<b>NUMBER</b>	<b>NUMBER</b>	<b>OF CURRENT</b>	<b>PLAN</b>	<b>MARKETING REPRESENTATIVE</b>	<b>SUBMITTED</b>	
<b>DATE</b>	<b>(CU, E, M, U</b>	<b>IN GROUP</b>	<b>IN GROUP</b>	<b>INSUREDS</b>	<b>DATE</b>	<b>MARKETING REPRESENTATIVE</b>	<b>CONTACT INFORMATION</b>	
<b>DATE</b>	<b>(CU, E, M, U</b>	<b>IN GROUP</b>	<b>IN GROUP</b>	<b>INSUREDS</b>	<b>DATE</b>	<b>MARKETING REPRESENTATIVE</b>	<b>CONTACT INFORMATION</b>	
12/9/2013	E	104	104	0	12/9/2013	Northbridge Insurance	<a href="http://northbridgeins.com/">http://northbridgeins.com/</a>	N

**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	Design Communications	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%