

Arbella Insurance Group - TSB120913

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

Arbella Insurance Group - TSB120913							
193R Application Spreadsheet							
							PROPOSED
INSURANCE		STREET				AUTO (A) or	RATE
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE	HOME (H)	DEV. (0.0%)
Arbella Mutual Insurance Company	The Savings Bank	357 Main Street	Wakefield	MA	01880	(A)	5%

PROPOSED	GROUP	TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR	EXPERIENCE	
EFFECTIVE	TYPE	NUMBER	NUMBER	OF CURRENT	PLAN	PRODUCER OR	SUBMITTED	
DATE	(CU, E, M, U	IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	
YES OR NO								
12/9/2013	E	95	95	0	12/9/2013	TSB Insurance Services, Inc.	www.tsbawake24.com/home/insurance	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 Insurance Company	The Savings Bank	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%