

Arbella Insurance Group - JRC120913

**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 - JRC120913</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	Janis Research Company	225 Wildwood Ave	Woburn	MA	01801	(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 OR</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>YES OR NO</b>	
12/9/2013	E	75	75	0	12/9/2013	Eastern Insurance Group LLC	www.easterninsurance.com	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	Janis Research Company	37.3%	29.2%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%