

MASSACHUSETTS 2014
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Arbella Mutual Insurance Company 2014 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 2014 and have confirmed their participation to them in writing:

A-C Motor Express LLC	Mattapoisett Lions Club
American Medical Response	Maybury Material Handling
Arbella Insurance Group Employees, Retirees & Subsidiaries	Methuen West Little League Association
Archdiocese of Boston	Metropolitan Credit Union
Avant Immunotherapeutics	Microwave Radio Communications
BCSB Prime Time Group	Middlesex Community College
Big Y Foods, Inc.	Milford-Whittensville Hospital
Bose Corporation	MPIUA
Boston Firefighters Credit Union	Mullen Advertising / Mullen Management Inc
Boston Symphony Orchestra	Murata Power Solutions
Bristol County Saving Bank	Mutual Bank
BSC Companies, Inc.	Nickerson Lumber Company d/b/a Mid Cape Home Centers
Cape Cod & Islands Self Reliance Corporation	Noble Hospital
Cape Cod Cooperative Bank	Northeast Regional Ambulance Service, Inc.
Cape Cod Lumber	Notre Dame Community Federal Credit Union
Cape Cod Young Professionals Inc	Onset Bay Association
Capen Hill Nature Sanctuary	Physicians Hospital Organization
Center for Human Development Inc	Prima Care P.C.
Cooley Dickinson Hospital	Prime Motor Group
Crescent Credit Union Employees	Puritan Clothing Company
Dante Club, Inc.	Quincy Public Schools
Design Communications	Reading Baseball Club
East Cambridge Savings Bank	Rehabilitation Hospital of the Cape & Islands
Eastern Bank - Select Banking Club	Rogers & Gray Insurance Agency
Eastern Insurance Group LLC	Service Point USA (Formerly Charette Photographics)
Eastern Ma Basketball Officials	Sharon High School Athletic Boosters
Elm Electrical	Shrewsbury Credit Union
Fall River Youth Soccer Association	SJB Credit Union
Friends of the Holliston Public Library	Smith College
Greater Lawrence Family Health Center	Somerville School Employees' Federal Credit Union
Greylock Federal Credit Union	South Shore Millwork Inc.
Halifax Historical Society	South Shore Young Professionals Inc
Historic Salem, Inc.	St. Anthony of Padua Credit Union
Instrumental Labs	St. Domenic's Federal Credit Union
Island Airlines	St. George Greek Orthodox Church
Janis Research Company	Steward Health Care (Formerly Caritas Christi)
Jeanne D'Arc Credit Union	Swansea Volunteer Firefighters
Lego Systems	Taunton Police & Fire Departments
Lynn School Administration Association	The Savings Bank
Lynnfield Little League	Toupin Rigging Company
MA Association of Registered Nurses	Town of Canton Employees
Masachusetts Nurses Association	Town of Sharon
Mass Mutual	Tri-County Medical
Massachusetts Association of Realtors	Triton Regional School District
Massasoit Community College Employees	Verdasys Inc.
MassNAHRO Insurance Group	Whalley Computer & Precision

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



Al DeAngelis
Underwriting Manager

Arbella Mutual Insur	Prima Care P.C.	187 Plymouth Ave PO Box 1070	Fall River	MA	02722	A	5%	4/1/2014	E	535	535	6	5/15/2013	Anthony F. Cordeiro Insurance Agency, LLC	www.cordeiroinsurance.com	N
Arbella Mutual Insur	Prime Motor Group	425 Providence Highway	Westwood	MA	02090	A	5%	4/1/2014	E	900	890	0	7/3/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Puritan Clothing Company	408 Main Street	Hyannis	MA	02601	A	3%	4/1/2014	E	42	30	12	1/1/1992	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Quincy Public Schools	159 Burgin Parkway	Quincy	MA	02169	A	5%	4/1/2014	E	1600	1600	3	8/24/2011	The Driscoll Agency	www.driscollagency.com	N
Arbella Mutual Insur	Reading Baseball Club	75 Beaver Street	Reading	MA	01867	A	5%	4/1/2014	M	350	300	18	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual Insur	Rehabilitation Hospital of the Cape & Islands	311 Service Road	East Sandwich	MA	02537	A	5%	4/1/2014	E	445	308	8	1/1/2002	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Rogers & Gray Insurance Agency	P. O. Box 1601	S. Dennis	MA	02660	A	5%	4/1/2014	E	122	112	72	12/1/1991	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Service Point USA (Formerly Charette Photographics)	31A Olympia Ave	Woburn	MA	01801	A	8%	4/1/2014	E	55	55	14	10/15/1994	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual Insur	Sharon High School Athletic Boosters	P.O. Box 77	Sharon	MA	01267	A	4%	4/1/2014	M	203	203	199	1/1/2001	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual Insur	Shrewsbury Credit Union	11 Church Road	Shrewsbury	MA	01545	A	5%	4/1/2014	CU	810	400	308	12/1/1994	H. Alan Daniels Insurance Agency	www.danielsinsurance.com	N
Arbella Mutual Insur	SJB Credit Union	1108 Stafford Rd	Fall River	MA	02721	A	5%	4/1/2014	CU	6000	4000	0	7/12/2013	Renee Raymondo Insurance Agency, Inc.	www.rarins.com	N
Arbella Mutual Insur	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	6%	4/1/2014	E	1300	1300	0	12/3/2013	Whalen Insurance Agency	www.whaleninsurance.com	N
Arbella Mutual Insur	Somerville School Employees' Federal Credit Union	100 Highland Ave	Somerville	MA	02144	A	5%	4/1/2014	CU	1882	1800	0	6/26/2013	Best Rate Insurance Agency, Inc.	www.bestrateinsurance.com/	N
Arbella Mutual Insur	South Shore Millwork Inc.	7 Maple Street	Norton	MA	02766	A	5%	4/1/2014	E	60	60	1	5/29/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	South Shore Young Professionals Inc	PO Box 318	Plymouth	MA	02360	A	6%	4/1/2014	M	135	135	0	3/1/2013	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	St. Anthony of Padua Credit Union	806 Bedford St	Fall River	MA	02720	A	5%	4/1/2014	CU	2700	2619	3	7/2/2013	Anthony F. Cordeiro Insurance Agency, LLC	www.cordeiroinsurance.com	N
Arbella Mutual Insur	St. Domenic's Federal Credit Union	1241 G.A.R. Highway	Swansea	MA	02777	A	5%	4/1/2014	CU	2248	1830	263	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual Insur	St. George Greek Orthodox Church	8 Plainfield Street	Springfield	MA	01104	A	5%	4/1/2014	M	600	580	214	1/1/2000	Carellas Insurance Agency	www.carellasinsurance.com	N
Arbella Mutual Insur	Steward Health Care (Formerly Caritas Christi)	77 Warren St	Brighton	MA	02135	A	3%	4/1/2014	E	15798	10573	59	8/1/2010	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Swansea Volunteer Firefighters	50 New Gardner Neck Road	Swansea	MA	02777	A	5%	4/1/2014	E	130	130	122	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual Insur	Taunton Police & Fire Departments	18 North Pleasant Street	Taunton	MA	02780	A	5%	4/1/2014	E	206	182	51	11/15/1995	J. R. Tallman & Company	www.jrtallman.com	N
Arbella Mutual Insur	The Savings Bank	357 Main Street	Wakefield	MA	01880	A	5%	4/1/2014	E	95	95	0	12/9/2013	TSB Insurance Services, Inc.	www.tsbawake24.com/home/insurance	N
Arbella Mutual Insur	Toupin Rigging Company	955 Broadway Road	Dracut	MA	01826	A	5%	4/1/2014	E	48	30	14	1/15/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	N
Arbella Mutual Insur	Town of Canton Employees	Washington Street	Canton	MA	02021	A	5%	4/1/2014	E	240	130	94	3/1/1996	McDaid Insurance Agency	www.mcdaidinsurance.com	N
Arbella Mutual Insur	Town of Sharon	South Main Street	Sharon	MA	02067	A	5%	4/1/2014	E	673	673	39	1/1/1996	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual Insur	Tri-County Medical	14 Prospect St.	Milford	MA	01757	A	3%	4/1/2014	E	380	355	7	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Triton Regional School District	112 Elm Street	Byfield	MA	01922	A	5%	4/1/2014	E	400	380	0	6/24/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Verdasys Inc.	860 Winter Street, Suite 3	Waltham	MA	02451	A	5%	4/1/2014	E	90	80	1	4/10/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Whalley Computer & Precision	549 College Hwy	Southwick	MA	01077	A	6%	4/1/2014	E	105	92	31	12/31/1995	Forrest Insurance Agency	www.forrestinsurance.com	N

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

Year Plan Will be Applied
 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.

2014

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed in Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expense Difference	(4) Requested Group Rate Deviation
Arbella Mutual Insurance Company	A-C Motor Express LLC	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	American Medical Response	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Arbella Insurance Group Employees, Retirees & Subsidiaries	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	10%
Arbella Mutual Insurance Company	Archdiocese of Boston	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Avant Immunotherapeutics	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	BCSB Prime Time Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Big Y Foods, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Bose Corporation	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Boston Firefighters Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Boston Symphony Orchestra	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Bristol County Saving Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	BSC Companies, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod & Islands Self Reliance Corporation	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Cooperative Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Lumber	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Young Professionals Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Capen Hill Nature Sanctuary	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Center for Human Development Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Coolley Dickinson Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Crescent Credit Union Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Dante Club, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Design Communications	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	East Cambridge Savings Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Bank - Select Banking Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Insurance Group LLC	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Ma Basketball Officials	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Elm Electrical	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Fall River Youth Soccer Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Friends of the Holliston Public Library	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Greater Lawrence Family Health Center	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Greylock Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Hallfax Historical Society	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Historic Salem, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Instrumental Labs	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Island Airlines	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Janis Research Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Jeanne D'Arc Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lego Systems	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lynn School Administration Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lynnfield Little League	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Ma Association of Registered Nurses	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Masachusetts Nurses Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mass Mutual	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Massachusetts Association of Realtors	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Massasoit Community College Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	MassNAHRO Insurance Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%

Arbella Mutual Insurance Company	Mattapoisett Lions Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Maybury Material Handling	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Methuen West Little League Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Metropolitan Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Microwave Radio Communications	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Middlesex Community College	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Milford-Whittensville Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	MPIJA	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mullen Advertising / Mullen Management Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Murata Power Solutions	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mutual Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Nickerson Lumber Company d/b/a Mid Cape Home Centers	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Noble Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Northeast Regional Ambulance Service, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Notre Dame Community Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Onset Bay Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Physicians Hospital Organization	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Prima Care P.C.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Prime Motor Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Puritan Clothing Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Quincy Public Schools	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Reading Baseball Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Rehabilitation Hospital of the Cape & Islands	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Rogers & Gray Insurance Agency	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Service Point USA (Formerly Charette Photographics)	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Sharon High School Athletic Boosters	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Shrewsbury Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	SJB Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Smith College	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Somerville School Employees' Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	South Shore Millwork Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	South Shore Young Professionals Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	St. Anthony of Padua Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	St. Domenic's Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	St. George Greek Orthodox Church	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Steward Health Care (Formerly Caritas Christi)	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Swansea Volunteer Firefighters	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Taunton Police & Fire Departments	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	The Savings Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Toupin Rigging Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Town of Canton Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Town of Sharon	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Tri-County Medical	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Triton Regional School District	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Verdasy's Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Whalley Computer & Precision	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%

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

2014

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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium (as of 9/30/2013)</u>				<u>Incurred Loss Incl. IBNR (as of 9/30/2013)</u>				<u>Incurred Loss Ratio (as of 9/30/2013)</u>				
		2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	Total 3.75 Yr.
Arbella Mutual Insurance Company	Arbella Insurance Group Employees, Retirees & Subsidiaries	795,259	846,690	892,072	687,156	721,464	532,395	617,611	657,624	90.7%	62.9%	69.2%	95.7%	78.5%
Arbella Mutual Insurance Company	Cape Cod & Islands Self Reliance Corporation	953,651	1,081,172	1,347,870	1,201,677	669,732	754,188	933,858	958,590	70.2%	69.8%	69.3%	79.8%	72.3%
Arbella Mutual Insurance Company	Capen Hill Nature Sanctuary	2,090,195	2,091,519	2,051,604	1,307,047	2,116,870	1,263,923	1,680,680	821,157	101.3%	60.4%	81.9%	62.8%	78.0%
Arbella Mutual Insurance Company	Eastern Bank - Select Banking Club	1,329,878	1,373,348	1,373,826	1,002,562	923,889	762,865	856,908	498,476	69.5%	55.5%	62.4%	49.7%	59.9%
Arbella Mutual Insurance Company	Jeanne D'Arc Credit Union	1,236,454	1,335,648	1,394,635	1,091,100	644,801	726,955	706,709	425,047	52.1%	54.4%	50.7%	39.0%	49.5%
Arbella Mutual Insurance Company	Lynnfield Little League	1,642,618	1,623,399	1,564,167	1,124,643	974,637	813,722	971,029	761,742	59.3%	50.1%	62.1%	67.7%	59.1%
Arbella Mutual Insurance Company	Metropolitan Credit Union	1,501,806	1,522,066	1,551,399	1,151,921	850,423	1,150,094	1,062,550	807,654	56.6%	75.6%	68.5%	70.1%	67.6%

Arbella Mutual Insur	Prima Care P.C.	187 Plymouth Ave PO Box 1070	Fall River	MA	02722	A	5%	4/1/2014	E	535	535	6	5/15/2013	Anthony F. Cordeiro Insurance Agency, LLC	www.cordeiroinsurance.com	N
Arbella Mutual Insur	Prime Motor Group	425 Providence Highway	Westwood	MA	02090	A	5%	4/1/2014	E	900	890	0	7/3/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Puritan Clothing Company	408 Main Street	Hyannis	MA	02601	A	3%	4/1/2014	E	42	30	12	1/1/1992	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Quincy Public Schools	159 Burgin Parkway	Quincy	MA	02169	A	5%	4/1/2014	E	1600	1600	3	8/24/2011	The Driscoll Agency	www.driscollagency.com	N
Arbella Mutual Insur	Reading Baseball Club	75 Beaver Street	Reading	MA	01867	A	5%	4/1/2014	M	350	300	18	3/1/2011	Harrington Insurance Agency	www.harringtonsaves.com	N
Arbella Mutual Insur	Rehabilitation Hospital of the Cape & Islands	311 Service Road	East Sandwich	MA	02537	A	5%	4/1/2014	E	445	308	8	1/1/2002	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Rogers & Gray Insurance Agency	P. O. Box 1601	S. Dennis	MA	02660	A	5%	4/1/2014	E	122	112	72	12/1/1991	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Service Point USA (Formerly Charette Photographics)	31A Olympia Ave	Woburn	MA	01801	A	8%	4/1/2014	E	55	55	14	10/15/1994	Allguard Insurance	www.harringtonsaves.com	N
Arbella Mutual Insur	Sharon High School Athletic Boosters	P.O. Box 77	Sharon	MA	01267	A	4%	4/1/2014	M	203	203	199	1/1/2001	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual Insur	Shrewsbury Credit Union	11 Church Road	Shrewsbury	MA	01545	A	5%	4/1/2014	CU	810	400	308	12/1/1994	H. Alan Daniels Insurance Agency	www.danielsinsurance.com	N
Arbella Mutual Insur	SJB Credit Union	1108 Stafford Rd	Fall River	MA	02721	A	5%	4/1/2014	CU	6000	4000	0	7/12/2013	Renee Raymondo Insurance Agency, Inc.	www.rarins.com	N
Arbella Mutual Insur	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	6%	4/1/2014	E	1300	1300	0	12/3/2013	Whalen Insurance Agency	www.whaleninsurance.com	N
Arbella Mutual Insur	Somerville School Employees' Federal Credit Union	100 Highland Ave	Somerville	MA	02144	A	5%	4/1/2014	CU	1882	1800	0	6/26/2013	Best Rate Insurance Agency, Inc.	www.bestrateinsurance.com/	N
Arbella Mutual Insur	South Shore Millwork Inc.	7 Maple Street	Norton	MA	02766	A	5%	4/1/2014	E	60	60	1	5/29/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	South Shore Young Professionals Inc	PO Box 318	Plymouth	MA	02360	A	6%	4/1/2014	M	135	135	0	2/21/2013	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	St. Anthony of Padua Credit Union	806 Bedford St	Fall River	MA	02720	A	5%	4/1/2014	CU	2700	2619	3	7/2/2013	Anthony F. Cordeiro Insurance Agency, LLC	www.cordeiroinsurance.com	N
Arbella Mutual Insur	St. Domenic's Federal Credit Union	1241 G.A.R. Highway	Swansea	MA	02777	A	5%	4/1/2014	CU	2248	1830	263	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual Insur	St. George Greek Orthodox Church	8 Plainfield Street	Springfield	MA	01104	A	5%	4/1/2014	M	600	580	214	1/1/2000	Carellas Insurance Agency	www.carellasinsurance.com	N
Arbella Mutual Insur	Steward Health Care (Formerly Caritas Christi)	77 Warren St	Brighton	MA	02135	A	3%	4/1/2014	E	15798	10573	59	8/1/2010	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Swansea Volunteer Firefighters	50 New Gardner Neck Road	Swansea	MA	02777	A	5%	4/1/2014	E	130	130	122	3/1/1996	Insurit Agency	www.insuritagency.net	N
Arbella Mutual Insur	Taunton Police & Fire Departments	18 North Pleasant Street	Taunton	MA	02780	A	5%	4/1/2014	E	206	182	51	11/15/1995	J. R. Tallman & Company	www.jrtallman.com	N
Arbella Mutual Insur	The Savings Bank	357 Main Street	Wakefield	MA	01880	A	5%	4/1/2014	E	95	95	0	12/9/2013	TSB Insurance Services, Inc.	www.tsbawake24.com/home/insurance	N
Arbella Mutual Insur	Toupin Rigging Company	955 Broadway Road	Dracut	MA	01826	A	5%	4/1/2014	E	48	30	14	1/15/1996	James L. Cooney Insurance Agency	www.cooneyagency.com	N
Arbella Mutual Insur	Town of Canton Employees	Washington Street	Canton	MA	02021	A	5%	4/1/2014	E	240	130	94	3/1/1996	McDaid Insurance Agency	www.mcdaidinsurance.com	N
Arbella Mutual Insur	Town of Sharon	South Main Street	Sharon	MA	02067	A	5%	4/1/2014	E	673	673	39	1/1/1996	Shuffain Insurance Agency	www.shuffaininsurance.com	N
Arbella Mutual Insur	Tri-County Medical	14 Prospect St.	Milford	MA	01757	A	3%	4/1/2014	E	380	355	7	1/1/2004	Rogers & Gray Insurance Agency	www.rogersgray.com	N
Arbella Mutual Insur	Triton Regional School District	112 Elm Street	Byfield	MA	01922	A	5%	4/1/2014	E	400	380	0	6/24/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Verdasys Inc.	860 Winter Street, Suite 3	Waltham	MA	02451	A	5%	4/1/2014	E	90	80	1	4/10/2013	Eastern Insurance Group LLC	www.easterninsurance.com	N
Arbella Mutual Insur	Whalley Computer & Precision	549 College Hwy	Southwick	MA	01077	A	6%	4/1/2014	E	105	92	31	12/31/1995	Forrest Insurance Agency	www.forrestinsurance.com	N

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

Year Plan Will be Applied
 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.

2014

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed in Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expense Difference	(4) Requested Group Rate Deviation
Arbella Mutual Insurance Company	A-C Motor Express LLC	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	American Medical Response	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Arbella Insurance Group Employees, Retirees & Subsidiaries	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	10%
Arbella Mutual Insurance Company	Archdiocese of Boston	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Avant Immunotherapeutics	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	BCSB Prime Time Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Big Y Foods, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Bose Corporation	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Boston Firefighters Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Boston Symphony Orchestra	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Bristol County Saving Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	BSC Companies, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod & Islands Self Reliance Corporation	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Cooperative Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Lumber	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Cape Cod Young Professionals Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Capen Hill Nature Sanctuary	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Center for Human Development Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Coolley Dickinson Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Crescent Credit Union Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Dante Club, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Design Communications	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	East Cambridge Savings Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Bank - Select Banking Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Insurance Group LLC	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Eastern Ma Basketball Officials	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Elm Electrical	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Fall River Youth Soccer Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Friends of the Holliston Public Library	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Greater Lawrence Family Health Center	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Greylock Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Hallfax Historical Society	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Historic Salem, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Instrumental Labs	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Island Airlines	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Janis Research Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Jeanne D'Arc Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lego Systems	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lynn School Administration Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Lynnfield Little League	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Ma Association of Registered Nurses	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Masachusetts Nurses Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mass Mutual	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Massachusetts Association of Realtors	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Massasoit Community College Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	MassNAHRO Insurance Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%

Arbella Mutual Insurance Company	Mattapoisett Lions Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Maybury Material Handling	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Methuen West Little League Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Metropolitan Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Microwave Radio Communications	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Middlesex Community College	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	7%
Arbella Mutual Insurance Company	Milford-Whittensville Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	MPIJA	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mullen Advertising / Mullen Management Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Murata Power Solutions	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Mutual Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Nickerson Lumber Company d/b/a Mid Cape Home Centers	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Noble Hospital	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Northeast Regional Ambulance Service, Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Notre Dame Community Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Onset Bay Association	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Physicians Hospital Organization	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Prima Care P.C.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Prime Motor Group	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Puritan Clothing Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Quincy Public Schools	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Reading Baseball Club	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Rehabilitation Hospital of the Cape & Islands	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Rogers & Gray Insurance Agency	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Service Point USA (Formerly Charette Photographics)	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	8%
Arbella Mutual Insurance Company	Sharon High School Athletic Boosters	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	4%
Arbella Mutual Insurance Company	Shrewsbury Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	SJB Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Smith College	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	Somerville School Employees' Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	South Shore Millwork Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	South Shore Young Professionals Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	6%
Arbella Mutual Insurance Company	St. Anthony of Padua Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	St. Domenic's Federal Credit Union	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	St. George Greek Orthodox Church	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Steward Health Care (Formerly Caritas Christi)	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Swansea Volunteer Firefighters	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Taunton Police & Fire Departments	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	The Savings Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Toupin Rigging Company	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Town of Canton Employees	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Town of Sharon	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Tri-County Medical	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	3%
Arbella Mutual Insurance Company	Triton Regional School District	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Verdasy's Inc.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%
Arbella Mutual Insurance Company	Whalley Computer & Precision	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%