

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

Year Plan Will be Applied <insert year below>  
 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</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>		
		2011	2012	2013	2011	2012	2013	2011	2012	2013

<b>Arbella Insurance Group - MSB040114</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	Monson Savings Bank	146 Main Street	Monson	MA	01057	(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>PRODUCER 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>YES OR NO</b>
4/1/2014	E	81	81	0	4/1/2014	Moulton Insurance Agency, Inc.	N

Arbella Insurance Group - MSB040114

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

Year Plan Will be Applied

2014

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</u> <u>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	Monson Savings Bank	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%