

Arbella Insurance Group – TWUL021215

MASSACHUSETTS 2015
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Arbella Mutual Insurance Company 2015 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 2015 and have confirmed their participation to them in writing:

Transport Workers Union Local 507 Boston

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

A handwritten signature in cursive script that reads "Al DeAngelis".

Al DeAngelis
Underwriting Manager

Arbella Insurance Group - TWUL021215							
193R Application Spreadsheet							
							PROPOSED
<u>INSURANCE</u>		<u>STREET</u>				AUTO (A) or	RATE
<u>COMPANY</u>	<u>GROUP NAME</u>	<u>ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>HOME (H)</u>	<u>DEV. (0.0%)</u>
Arbella Mutual Insurance Company	Transport Workers Union Local 507	830 Saratoga Street	East Boston	MA	02128	(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	YES OR NO	
02/12/2015	U	154	144	0	02/11/2015	William Higgins Insurance	williamhigginsinsurance.com	N

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

Year Plan Will be Applied

2015

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	Transport Workers Union Local 507	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%

Arbella Insurance Group - TWUL021215

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

<insert year below>
2015

Year Plan Will be Applied

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>			
2011	2012	2013	2011	2012	2013	2011	2012	2013	3 Yr. Total