

Arbella Insurance Group – ODPC112515

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:

O'Connor & Drew, P.C.

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 - ODPC112515						
193R Application Spreadsheet						
<u>INSURANCE</u>		<u>STREET</u>				AUTO (A) or
<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>
Arbella Mutual Insurance Company	O'Connor & Drew, P.C.	25 Braintree Hill Office Park, Suite 102	Braintree	MA	2184	(A)

PROPOSED	PROPOSED	GROUP	TOTAL	ELIGIBLE	NUMBER	ORIGINAL		PRODUCER OR	EXPERIENCE
RATE	EFFECTIVE	TYPE	NUMBER	NUMBER	OF CURRENT	PLAN	PRODUCER OR	MARKETING REPRESENTATIVE	SUBMITTED
DEV. (0.0%)	DATE	(CU, E, M, U	IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	YES OR NO
5%	11/24/2015	E	90	90	0	11/24/2015	Murphy Insurance Group	www.murphyinsgrp.com	N

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	O'Connor & Drew, P.C.	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5%

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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>			
2012	2013	2014	2012	2013	2014	2012	2013	2014	3 Yr. Total

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Arbella Mutual Insurance Company	O'Connor & Drew, P.C.	25 Braintree Hill Office Park, Suite 102	Braintree	MA	2184	(A)

<u>PROPOSED RATE</u>	<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (CU, E, M, U)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRENT INSUREDS</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
5%	11/25/2015	E	90	90	0	11/25/2015	Murphy Insurance Group	www.murphyinsgrp.com	N