

MASSACHUSETTS 2016
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Arbella Mutual Insurance Company 2016 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 2016 and have confirmed their participation to them in writing:

Devaney Energy Inc.

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

<u>193R Application Spreadsheet</u>				
INSURANCE		STREET		
<u>COMPANY</u>	<u>GROUP NAME</u>	<u>ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>
Arbella Mutual Insurance Company	Devaney Energy Inc	177 Wells Ave	Newton	MA

PRODUCER OR	EXPERIENCE
MARKETING REPRESENTATIVE	SUBMITTED
<u>CONTACT INFORMATION</u>	<u>YES OR NO</u>
murphyinsgrp.com	No

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

Year Plan Will be Applied

2016

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	Devaney Energy Inc	35.3%	26.6%	Commission Reduction, Payroll Deduction, More EFT, Smaller rate of cancel/reinstate, Higher Retention and Smaller Claim Volume	5.0%

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

<insert year below>

2016

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>		
2013	2014	2015

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			
2013	2014	2015	2013	2014	2015	3 Yr. Total