





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

Year Plan Will be Applied

2017

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 <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Arbella Mutual Insurance Company	South Shore Realtors Inc.	35.5%	26.6%	Commission Reduction, Payroll	5.0%

Year Plan Will be Applied

<insert year below>

2017

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>		
2014	2015	2016

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			3 Yr. Total
2014	2015	2016	2014	2015	2016	

Arbella Insurance Group – SOUTHSHOREREALTORS01092018

MASSACHUSETTS 2018  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Arbella Mutual Insurance Company 2018 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 2018 and have confirmed their participation to them in writing:

South Shore Realtors 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