



Arbella's newly expanded and more competitive home and condo insurance pricing is now available for June 1 policy effective dates.

New business HO-3 and HO-6 policies will be automatically placed in one of three companies:

- Arbella Indemnity—new lower prices for excellent insurance scores
- Arbella Mutual—for existing customers and new customers with good insurance scores
- Arbella Protection—new opportunities for customers with a few insurance score blemishes

| Example 1  | HO-3 Arbella Mutual<br>Preferred Tier | HO-3<br>Company 1 | Auto  | Auto<br>Arbella | Auto<br>Company 1 |  |  |  |
|--|---------------------------------------|-------------------|---|-----------------|-------------------|--|--|--|
| Coverage A \$441,000, Territory 46, \$500 deductible | \$1,391                               | \$1,589           | Class 10/99, Single Car, Territory 3, \$100/300 Optional BI | \$700           | \$912             |  |  |  |
| Arbella Better Pricing Home Savings                  | \$198                                 |                   | Arbella Better Pricing Auto Savings                         | \$212           |                   |  |  |  |
| TOTAL ARBELLA ACCOUNT SAVINGS = \$410                |                                       |                   |   |                 |                   |  |  |  |

| Example 2  | HO-3 Arbella Indemnity<br>Standard Tier | HO-3<br>Company 2 | Auto   | Auto<br>Arbella | Auto<br>Company 3 |  |  |  |
|--|---|-------------------|--|-----------------|-------------------|--|--|--|
| Coverage A \$272,500, Territory 57, \$500 deductible | \$905                                   | \$1,055           | Class 10/99, Class 10/3, 2 Cars, Territory 3, \$250/500<br>Optional BI | \$1,379         | \$1,851           |  |  |  |
| Arbella Better Pricing Home Savings                  | \$150                                   |                   | Arbella Better Pricing Auto Savings                                    | \$472           |                   |  |  |  |
| TOTAL ARBELLA ACCOUNT SAVINGS = \$622                |   |                   |  |                 |                   |  |  |  |

| Example 3  | HO-3 Arbella Protection<br>Preferred Tier | HO-3<br>Company 1 | Auto  | Auto<br>Arbella | Auto<br>Company 1 |  |  |  |
|--|---|-------------------|---|-----------------|-------------------|--|--|--|
| Coverage A \$295,000, Territory 20, \$500 deductible | \$1,178                                   | \$1,286           | Class 15/99, Single Car, Territory 6, \$250/500 Optional BI | \$639           | \$846             |  |  |  |
| Arbella Better Pricing Home Savings                  | \$108                                     |                   | Arbella Better Pricing Auto Savings                         | \$207           |                   |  |  |  |
| TOTAL ARBELLA ACCOUNT SAVINGS = \$315                |   |                   |   |                 |                   |  |  |  |

All Arbella HO-3 pricing examples above include Auto Rewards Credit 25%.

All Arbella auto pricing examples above include Account Credit 10% and Advantage Discount 7%.

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<sup>\*</sup>Savings listed above were calculated by taking a real quote, created by Arbella during the first quarter of 2015, and comparing it to the premium charged by the other insurer for that consumer as it appeared on the prior carrier's Declarations Page.