

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

Year Plan Will be Applied

2019

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 <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>
Metropolitan Property and Casualty Insurance Company	Service Employees International Union	23.8%	20.8%	Lower Acquisition Costs

(4)
Requested
Group Rate
Deviation

5%

Year Plan Will be Applied

<insert year below>

2018

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>		
2015	2016	2017

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			3 Yr. Total
2015	2016	2017	2015	2016	2017	

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2019 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 2019 and have confirmed their participation to them in writing:

Service Employees International Union

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

Chris Rhodes
Vice President