

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING PLANS

Year Plan Will be Applied

2009

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 plan

<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
Metropolitan Property and Casualty	Converse, Inc.	24.6%	20.5%	Lower Acquisition Costs	8%
Metropolitan Property and Casualty	Houghton Mifflin	24.6%	20.5%	Lower Acquisition Costs	7%
Metropolitan Property and Casualty	McDonalds	24.6%	20.5%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Nypro	24.6%	20.5%	Lower Acquisition Costs	7%
Metropolitan Property and Casualty	Teamsters Local 25	24.6%	20.5%	Lower Acquisition Costs	5%

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

<insert year below>

Year Plan Will be Applied

2009

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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2006	2007	2008	2006	2007	2008	2006	2007	2008	

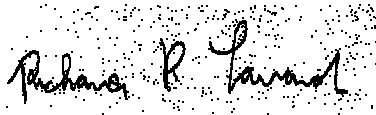
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2009 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 2009 and have confirmed their participation to them in writing:

Converse, Inc
Houghton Mifflin
McDonald's
Nypro
Teamsters Local 25

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

A handwritten signature in black ink, appearing to read "Richard P. Lonardo". The signature is written in a cursive style and is positioned above a rectangular area of fine black dots.

Richard P. Lonardo, FCAS
Vice President-Pricing