

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

Year Plan Will be Applied

2013

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>	With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Metropolitan Property and Casualty	Strategic Outsourcing Inc.	28.6%	25.1%	Lower Acquisition Costs	5.0%

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

<insert year below>

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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

Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			
2010	2011	2012	2010	2011	2012	2010	2011	2012	3 Yr. Total

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2013 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 2013 and have confirmed their participation to them in writing:

Strategic Outsourcing Inc.

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



Richard P. Lonardo, FCAS
Vice President