

<b>193R Application Spreadsheet</b>									
<b>INSURANCE COMPANY</b>	<b>GROUP NAME</b>	<b>STREET ADDRESS</b>	<b>CITY/TOWN</b>	<b>STATE</b>	<b>ZIP CODE</b>	<b>AUTO (A) or HOME (H)</b>	<b>PROPOSED RATE DEV. (0.0%)</b>	<b>PROPOSED EFFECTIVE DATE</b>	<b>GROUP TYPE (CU, E, M, U)</b>
Metropolitan Property and Casualty	Wipro LTD	2 Tower Center Blvd #1100	East Brunswick	NJ	08816-1100	Auto	5%	2/1/2013	E
Metropolitan Property and Casualty	Financial Planning Association	4100 E MS Ave., Suite 400	Denver	CO	80246	Auto	5%	2/1/2013	M

TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
9300	730			David Rutecki	<a href="mailto:drutecki@metlife.com">drutecki@metlife.com</a>	No
24000	1234			Randy Rodriguez	<a href="mailto:rrodriguez@metlife.com">rrodriguez@metlife.com</a>	No

**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.

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUPNAME</u></b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Metropolitan Property and Casualty	Wipro LTD	33.1%	29.8%	Lower Acquisition Costs	5.0%
Metropolitan Property and Casualty	Financial Planning Association	33.1%	25.8%	Lower Acquisition Costs	5.0%



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<b>INSURANCE</b>		<b>STREET</b>				<b>AUTO (A) or</b>	<b>PROPOSED</b>	<b>PROPOSED</b>	<b>GROUP</b>
<b>COMPANY</b>	<b>GROUP NAME</b>	<b>ADDRESS</b>	<b>CITY/TOWN</b>	<b>STATE</b>	<b>ZIP CODE</b>	<b>HOME (H)</b>	<b>DEV. (0.0%)</b>	<b>DATE</b>	<b>TYPE</b>
									<b>(CU, E, M, U)</b>
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**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 Currently On File	With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Metropolitan Property and Casualty	Wipro LTD	33.1%	29.8%	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>

Year Plan Will be Applied

2013

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**

<b>Earned Premium</b>			<b>Incurred Loss Incl. IBNR</b>			<b>Incurred Loss Ratio</b>			
2011	2012	2013	2011	2012	2013	2011	2012	2013	3 Yr. Total





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9300	730			David Rutecki	<a href="mailto:drutecki@metlife.com">drutecki@metlife.com</a>	No

<b>EXPENSE EXHIBIT FOR ALL AUTO &amp; HOME 193R GROUP MARKETING RATE DEVIATIONS</b>					
Year Plan Will be Applied		<u>2013</u>			
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.					
		(1)		(3)	(4)
		Expenses Assumed		Reasons for	Requested
<b>INSURANCE</b>		In Insurer's Rates	With Group Marketing	Expensed	Group Rate
<b>COMPANY</b>	<b>GROUPNAME</b>	<b>Currently On File</b>	<b>Plan</b>	<b>Difference</b>	<b>Deviation</b>
Metropolitan Property and Casualty	Wipro LTD	33.1%	29.8%	Lower Acquisition Costs	5.0%





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<b>EXPENSE EXHIBIT FOR ALL AUTO &amp; HOME 193R GROUP MARKETING RATE DEVIATIONS</b>					
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.					
		(1)		(3)	(4)
		Expenses Assumed		Reasons for	Requested
<b>INSURANCE</b>		In Insurer's Rates	With Group Marketing	Expensed	Group Rate
<b>COMPANY</b>	<b>GROUPNAME</b>	Currently On File	Plan	Difference	Deviation
Metropolitan Property and Casualty	Wipro LTD	33.1%	29.8%	Lower Acquisition Costs	5.0%





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:

Wipro LTD

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



Richard P. Lonardo, FCAS  
Vice President