

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:

Bridgestone Americas, Inc.
Cambridge Health Alliance
Saks Fifth Avenue

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



Richard P. Lonardo, FCAS
Vice President

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 <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Metropolitan Property and Casualty	Bridgestone Americas, Inc.	33.1%	28.8%	Lower Acquisition Costs	5.0%
Metropolitan Property and Casualty	Cambridge Health Alliance	33.1%	28.8%	Lower Acquisition Costs	3.0%
Metropolitan Property and Casualty	Saks Fifth Avenue	33.1%	28.8%	Lower Acquisition Costs	5.0%

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

<u>Earned Premium</u>		
2011	2012	2013

<u>Incurred Loss Incl. IBNR</u>		
2011	2012	2013

<u>Incurred Loss Ratio</u>			
2011	2012	2013	3 Yr. Total

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

Year Plan Will be Applied

2013

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<u>INSURANCE</u>		(1)		(3)	(4)
<u>COMPANY</u>	<u>GROUPNAME</u>	Expenses Assumed In Insurer's Rates Currently On File	With Group Marketing Plan	Reasons for Expensed Difference	Requested Group Rate Deviation
Metropolitan Property and Casualty	Bridgestone Americas, Inc.	33.1%	28.8%	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

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Year Plan

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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:

American Bass Anglers Association
Bridgestone Americas, Inc.
Cambridge Health Alliance
Saks Fifth Avenue

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Richard P. Lonardo, FCAS
Vice President

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSE RATE EV. (0.0)	PROPOSED EFFECTIVE DATE	GROUP TYPE (CU, E, M, U)	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
Metropolitan Property and Casualty	American Bass Anglers Association	901 S. Jefferson Street	Athens	GA	35611	Auto	5%	4/1/2013	M	48818	765			Sara Stein	sstein@metlife.com
Metropolitan Property and Casualty	Bridgestone Americas, Inc.	535 Marriott Dr. Ste 600	Nashville	TN	37214	Auto	5%	4/1/2013	E	47960	268			Stuart Vincent	Svincent@metlife.com
Metropolitan Property and Casualty	Cambridge Health Alliance	1493 Cambridge Street	Cambridge	MA	02139	Auto	3%	5/1/2013	E	2926	2831			Timothy Maguire	TBMAGUIRE@metlife.com
Metropolitan Property and Casualty	Saks Fifth Avenue	12 E 49th ST Floor 2	New York	NY	10017	Auto	5%	4/1/2013	E	14974	363			Timothy Maguire	TBMAGUIRE@metlife.com

EXPERIENCE
SUBMITTED
YES OR NO

No
No
No
No

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

Year Plan Will be Applied 2013
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193R Application Spreadsheet

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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 / 2013

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<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>		
		2011	2012	2013	2011	2012	2013	2011	2012	2013

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Richard P. Lonardo, FCAS
Vice President

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
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NUMBER	NUMBER	OF CURRENT	PLAN	PRODUCER OR	MARKETING REPRESENTATIVE
IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION
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**INSURANCE
COMPANY**

GROUPNAME

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2011	2012	2013	2011	2012	2013	2011	2012	2013	3 Yr. Total