

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:

New Alberston's, Inc.  
Time Warner  
National Exchange Club

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.

<b>INSURANCE COMPANY</b>	<b>GROUPNAME</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	New Alberston's, Inc.	33.1%	29.8%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Time Warner	33.1%	29.8%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	National Exchange Club	33.1%	28.8%	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**

Year Plan Will be Applied <insert year below>  
 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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			<u>3 Yr.</u> <u>Total</u>
		2011	2012	2013	2011	2012	2013	2011	2012	2013	



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
87000	8647			Vincent Rocco	VROCCO@metlife.com	No
41714	229			Dan McConnell	dmccconnell1@metlife.com	No
26372	850			Sara Stein	sstein@metlife.com	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.

<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	New Alberston's, Inc.	33.1%	29.8%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Time Warner	33.1%	29.8%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	National Exchange Club	33.1%	28.8%	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

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





**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	New Alberston's, Inc.	33.1%	29.8%	Lower Acquisition Costs	5.0%
Metropolitan Property and Casualty	Time Warner	33.1%	29.8%	Lower Acquisition Costs	





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
87000	8647			Vincent Rocco	VROCCO@metlife.com	No
41714	229			Dan McConnell	dmccconnell1@metlife.com	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.

<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	New Alberston's, Inc.	33.1%	29.8%	Lower Acquisition Costs	5.0%
Metropolitan Property and Casualty	Time Warner	33.1%	29.8%	Lower Acquisition Costs	



**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

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:

New Alberston's, Inc.  
Time Warner

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



Richard P. Lonardo, FCAS  
Vice President