

193R Application Spreadsheet									
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE (CU, E, M, U)
Metropolitan Property and Casualty	Navy Federal Credit Union	1007 Electric Ave	Vienna	VA	22180	Auto	5%	upon approval	CU

TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR	EXPERIENCE	
NUMBER	NUMBER	OF CURRENT	PLAN	MARKETING REPRESENTATIVE	SUBMITTED	
IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	
YES OR NO						
2900000	27569			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 <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	Navy Federal Credit Union	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 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>			
		2011	2012	2013	2011	2012	2013	2011	2012	2013	3 Yr. Total

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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:

Navy Federal Credit Union

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

A handwritten signature in cursive script that reads "Richard P. Lonardo".

Richard P. Lonardo, FCAS
Vice President