

193R Application Spreadsheet					
INSURANCE		STREET			A
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE
Metropolitan Property and Casualty	CGI	99 High Street	Boston	MA	02110
Metropolitan Property and Casualty	Civil Air Patrol, Inc	12 Michigan Dr	Natick	MA	01760-1339
Metropolitan Property and Casualty	Knowledge Universe Education	650 NE Holladay Street	Portland	OR	97232

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

Year Plan Will be Applied

2014

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.

INSURANCE COMPANY	GROUPNAME	(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	CGI	23.2%	19.9%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Civil Air Patrol, Inc	23.2%	18.9%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Knowledge Universe Education	23.2%	19.9%	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 2014

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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Year Plan Will be Applied **2014**

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INSURANCE		STREET					PROPOSED	PROPOSED	GROUP	TOTAL	ELIGIBLE
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A)	RATE	EFFECTIVE	TYPE	NUMBER	NUMBER
						HOME (H)	DEV. (0.0%)	DATE	U. E. M.	IN GROUP	IN GROUP
Metropolitan Property and Casualty	Civil Air Patrol, Inc	12 Michigan Dr, Ste 2	Natick	MA	01760-1339	Auto	5%	Upon Approval	M	38000	554

<u>NUMBER</u>	<u>ORIGINAL</u>	<u>PRODUCER OR</u>	<u>MARKETING REPRESENTATIVE</u>	<u>EXPERIENCE</u>
<u>OF CURRENT</u>	<u>PLAN</u>	<u>PRODUCER OR</u>	<u>MARKETING REPRESENTATIVE</u>	<u>SUBMITTED</u>
<u>INSUREDS</u>	<u>DATE</u>	<u>MARKETING REPRESENTATIVE</u>	<u>CONTACT INFORMATION</u>	<u>YES OR NO</u>
		Sara Stein	sstein@metlife.com	No

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS					
Year Plan Will be Applied	2014				
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
INSURANCE		In Insurer's Rates	With Group Marketing	Expensed	Group Rate
COMPANY	GROUPNAME	Currently On File	Plan	Difference	Deviation
Metropolitan Property and Casualty	Civil Air Patrol, Inc	23.2%	18.9%	Lower Acquisition Costs	5%

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Metropolitan Property and Casualty	Civil Air Patrol, Inc	12 Michigan Dr, Ste 2	Natick	MA	01760-1339	Auto	5%	Upon Approval	M	38000	554

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OF CURRENT	PLAN	PRODUCER OR	MARKETING REPRESENTATI	SUBMITTED
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		Sara Stein	sstein@metlife.com	No

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Year Plan Will be Applied	2014				
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INSURANCE		Expenses Assumed		Reasons for	Requested
COMPANY	GROUPNAME	In Insurer's Rates	With Group Marketing	Expensed	Group Rate
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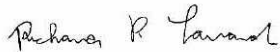
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2014 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 2014 and have confirmed their participation to them in writing:

Civil Air Patrol, Inc

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



Richard P. Lonardo, FCAS
Vice President