



TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR	EXPERIENCE	
NUMBER	NUMBER	OF CURRENT	PLAN	PRODUCER OR	MARKETING REPRESENTATI	SUBMITTED
IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	YES OR NO
475000	395			James Hardman	jhardman@metlife.com	No
25000	22492			Mark Chibbaro	mchibbaro@metlife.com	No
2902	1415			Christopher Coutu	ccoutu@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.

<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 <u>Plan</u></b>	<b>(3) Reasons for Expensed <u>Difference</u></b>	<b>(4) Requested Group Rate <u>Deviation</u></b>
Metropolitan Property and Casualty	Associated Builders and Contractors Inc.	23.2%	19.9%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Local 1199 SEIU	23.2%	19.9%	Lower Acquisition Costs	5%
Metropolitan Property and Casualty	Resource Management Inc. of MA	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>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			
		2011	2012	2013*	2011	2012	2013*	2011	2012	2013*	3 Yr. Total

<b>193R Application Spreadsheet</b>									
<b>INSURANCE</b>		<b>STREET</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>AUTO (A)</b>	<b>RATE</b>	<b>EFFECTIVE</b>	<b>TYPE</b>
						<b>HOME (H)</b>	<b>DEV. (0.0%)</b>	<b>DATE</b>	<b>U, E, M.</b>
Metropolitan Property and Casualty	Associated Builders and Contractors Inc.	440 1st St. NW STE 2	Washington	DC	20001-2028	Auto	5%	9/1/2014	M
Metropolitan Property and Casualty	Local 1199 SEIU	150 Mt. Vernon Street	Dorchester	MA	02125	Auto	5%	9/1/2014	M
Metropolitan Property and Casualty	Resource Management Inc. of MA	281 Main St. Ste 5	Fitchburg	MA	01420	Auto	5%	9/1/2014	E

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

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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 2014

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