

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2015 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 2015 and have confirmed their participation to them in writing:

VCA

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



Richard P. Lonardo, FCAS  
Vice President

**193R Application Spreadsheet**

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUP NAME</u></b>	<b><u>STREET ADDRESS</u></b>	<b><u>CITY/TOWN</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>	<b><u>AUTO (A) or HOME (H)</u></b>	<b><u>PROPOSED RATE DEV. (0.0%)</u></b>	<b><u>PROPOSED EFFECTIVE DATE</u></b>	<b><u>GROUP TYPE (CU, E, M, U)</u></b>
Metropolitan Property and Casualty	VCA	1301 5Th Avenue Suite 1900	Seattle	WA	98101	Auto	5%	4/1/2015	E

<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRENT INSUREDS</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
12000	616			Neil McMahon	1-800-GETMET8	No

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

Year Plan Will be Applied 2015  
 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 COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently on File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Metropolitan Property and Casualty Insurance Company	VCA	23.2%	19.9%	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**

Year Plan Will be Applied 2015  
 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>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2012	2013	2014	2012	2013	2014	2012	2013	2014	

**193R Application Spreadsheet**

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

Year Plan Will be Applied

2015

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	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Metropolitan Property and Casualty Insurance Company	VCA	23.2%	19.9%	Lower Acquisition Costs	5.0%



