

193R Application Spreadsheet									
INSURANCE		STREET				AUTO (A) or	PROPOSED	PROPOSED	
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE	HOME (H)	RATE	EFFECTIVE	GROUP
							DEV. (0.0%)	DATE	TYPE
Metropolitan Property and Casualty	The Ratner Companies	1577 Spring Hill Rd	Vienna	VA	22182	Auto	5%	1/1/2016	E
Metropolitan Property and Casualty	Cleareults Consulting Co	4301 Westbank Dr, Suite a-250	Austin	TX	78746	Auto	5%	1/1/2016	E
Metropolitan Property and Casualty	Trip Advisor	141 Needham St	Newton	MA	02464	Auto	5%	1/1/2016	E

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

Year Plan Will be Applied

2016

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 Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
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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>

2016

Year Plan Will be Applied
 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

Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
2013	2014	2015	2013	2014	2015	2013	2014	2015	Total

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2016 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 2016 and have confirmed their participation to them in writing:

The Ratner Companies
Cleareresults Consulting Co
Trip Advisor

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



Michael Bednarick, FCAS
Vice President

Group Marketing Checklist

Chapter 175: Section 193R: Group marketing plan rate deviations for automobile and homeowners insurance policies

Scope of Filing

Premium deviations for policyholders insured through group marketing or affinity marketing plans are subject to prior approval by the Commissioner of Insurance. This filing is being submitted separately and independently from the rates and rules underlying the premiums to which the deviations contained in this filing will apply.

Eligibility to Offer Premium Deviations to Members of a Group

The company is not organized solely or principally for the purpose of providing insurance policies to members of a group. The company is engaged actively in the business of writing the same types of coverage for individuals who are not solicited or acquired as a member of a group as for individuals who are members of the groups identified in this filing.

Groups Eligible for Premium Deviations

Each association member group contained in this filing has a constitution and by-laws which have been submitted to the Division of Insurance.

The groups contained in this filing were formed in good faith for a purpose other than that of purchasing insurance.

One or more of the groups contained in this filing that are sponsored to allow us to provide motor vehicle or homeowner insurance to individuals who did not become policyholders while engaged in military service.

Effective Date of Group Marketing Rate Deviation

This filing has been submitted at least 15 business days prior to its intended effective date. The group marketing rate deviations contained in this filing will apply to the premiums otherwise applicable to policyholders who do not obtain insurance through a group marketing plan. The premiums shall be based on the rates in effect on the effective date of the policy.

Rules and Regulations Applicable to Group Marketing Plans

The group marketing plans contained in this marketing rate deviation filing comply with the following requirements:

(1) every individual employee or association member having a proper insurable interest shall be entitled to participate in the group plan;

(2) every individual employee or association member participating in the group plan will be given an option to continue coverage by a standard policy of the same type offered by the

insurer to a person who is not eligible for a group plan for at least 1 additional year upon termination of employment or membership;

 X (3) there shall be no compulsion for an employee or association member to participate in the plan;

 X (4) no member of the group shall be subject to any rating differential or other classification technique or policy form designed to make it less desirable for him as an individual to purchase insurance through the group than it would be to purchase it from the regular individual market and each member of the group must be issued an individual policy of the same form varying only as to the amounts of insurance and limits of liability requested by the member;

 X (5) we will not cancel the insurance policy of an individual who purchases it through the group except for nonpayment of premium, fraud or unless the insurance for the entire group is cancelled. We may cancel the motor vehicle insurance of an individual member for loss of registration or operators license by the individual member where such loss is for a period of one year or more;

 X (6) the employer, trade union, association or organization shall consist of no less than 25 members, at least 15 of whom are residents of the commonwealth.

 X (7) for group marketing plans in effect for 2 or more years, at least 35% of the group members are participating in the plan. (This requirement has been suspended by the Massachusetts legislature until December 31, 2015)

Data to be Kept

 X Separate data on the losses and expenses of each employer, trade union, association or organization so insured shall be maintained.

Group Marketing Plan Deviations for the First Three Years

 X The group marketing rate deviations in this filing are based on actual and expected reductions in acquisition and administrative expenses resulting from the group marketing technique for plans that have been in effect for less than three years or have less than 1,000 insured units. Such expenses include producer negotiated commissions, method of premium payment, reduced marketing and advertising costs, or loss adjustment expenses.

 X The group marketing rate deviations in this filing are based on actual and expected reductions in acquisition and administrative expenses resulting from the group marketing technique, as well as loss ratio differences for plans that have been in effect for at least three years and have more than 1000 insured units. For motor vehicle insurance, the loss ratio results are presented for annual statement lines of business 19.1 and 19.2 combined are shown separately for each group and the company as a whole (group and non-group). For homeowners policies, the loss ratio results are shown separately for each group and the company as a whole (group and non-group).

State: Massachusetts

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Account Deviations

Project Name/Number: /MA004780100002

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/10/2015		Supporting Document	Auto Application Spreadsheet - PDF and Excel Version	12/11/2015	Spreadsheet 2016C - Revised 12-10-15.PDF (Superseded) Spreadsheet 2016C - Revised 12-10-15[[1]].PDF (Superseded)
12/08/2015		Supporting Document	Auto Application Spreadsheet - PDF and Excel Version	12/10/2015	Spreadsheet 2016C.PDF (Superseded) Spreadsheet 2016C[[1]].PDF (Superseded) Spreadsheet 2016C[[1]].XLSX (Superseded)
12/08/2015		Supporting Document	Insurer Affidavit	12/10/2015	Insurer Affidavit Auto 2016C.PDF (Superseded)
12/08/2015		Supporting Document	Checklist	12/10/2015	Group CheckList 2016.PDF (Superseded)

SERFF Tracking #:

METX-G130357527

State Tracking #:

Company Tracking #:

MA004780100002

State:

Massachusetts

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

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Attachment Spreadsheet 2016C[[1]].XLSX is not a PDF document and cannot be reproduced here.

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

Year Plan Will be Applied

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INSURANCE
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GROUPNAME

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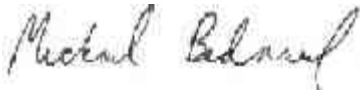
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You may contact any of our clients to verify information and confirm participation.

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Michael Bednarick, FCAS
Vice President

Chapter 175: Section 193R: Group marketing plan deviations for automobile and homeowners insurance policies

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