

TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
2671	81			JENNIFER ROSENBERG	1-800-GETMET8	No
16042	153			JENNIFER ROSENBERG	1-800-GETMET8	No
10000	322			Cornell Hess	1-800-GETMET8	No

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 <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	Donnelley Financial Solutions	23.0%	20.2%	Lower Acquisition Costs	3.0%
Metropolitan Property and Casualty	LSC Communications	23.0%	20.2%	Lower Acquisition Costs	3.0%
	Fortive	23.0%	20.2%	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

<insert year below>

Year Plan Will be Applied

2016

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>			<u>3 Yr.</u>
2013	2014	2015	2013	2014	2015	2013	2014	2015	<u>Total</u>

TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
				JENNIFER ROSENBERG	1-800-GETMET8	No
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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
Metropolitan Property and Casualty	Donnelley Financial Solutions	23.0%	20.2%	Lower Acquisition Costs	3.0%
Metropolitan Property and Casualty	LSC Communications	23.0%	20.2%	Lower Acquisition Costs	3.0%
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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 Applied

2016

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			
2013	2014	2015	2013	2014	2015	2013	2014	2015	3 Yr. Total

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

Year Plan Will be Applied

2016

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<u>INSURANCE</u> <u>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	Donnelley Financial Solutions	23.0%	20.2%	Lower Acquisition Costs	3.0%

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

Year Plan Will be Applied

2016

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Metropolitan Property and Casualty	Donnelley Financial Solutions	23.0%	20.2%	Lower Acquisition Costs	3.0%

Group Marketing Checklist

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

Scope of Filing

MB 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

MB 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

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

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

MB 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

MB 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:

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

MB (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;

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

MB (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;

MB (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;

MB (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.

MB (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, 2017)

Data to be Kept

MB 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

MB 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.

MB 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).


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:

Donnelley Financial Solutions
LSC Communications

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

A handwritten signature in cursive script that reads "Michael Bednarick".

Michael Bednarick, FCAS
Vice President

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