

193R Application Spreadsheet																
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
NGM Insurance Company	Massachusetts Mutual Life Insurance Company	1295 State St.	Springfield	MA	01111	AUTO (A)	7.5%	4/1/2019	E	6,200	6,200	728	1/1/2006	AXIA Agency	933 EAST COLUMBUS AVE , SPRINGFIELD , MA 01105 413-205-2942	NO
NGM Insurance Company	Berkshire Cooperative Association	42 Bridge St.	Great Barrington	MA	01230	AUTO (A)	6.0%	4/1/2019	M	2,200	1,100	37	8/15/2007	GoodWorks Insurance	343 MAIN STREET , GREAT BARRINGTON , MA 01230 413-528-5509	NO
NGM Insurance Company	Berkshire Bank - Classic Relationship	24 North St.	Pittsfield	MA	01202	AUTO (A)	6.0%	4/1/2019	M	2,000	2,000	41	8/15/2007	Berkshire Insurance Group	136 ELM ST , WESTFIELD , MA 01086 413-562-3659	NO
NGM Insurance Company	Red Cross Members	506 Cottage St.	Springfield	MA	01104	AUTO (A)	5.0%	4/1/2019	M	3,500	3,500	30	5/1/2008	AXIA Agency	933 EAST COLUMBUS AVE , SPRINGFIELD , MA 01105 413-205-2942	NO

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

Year Plan Will be Applied

2019

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) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
NGM Insurance Company	Massachusetts Mutual Life Insurance Co.	37.1%	29.6%	Lower Acquisition Costs and lower general expenses due to extremely high retention rates	7.5%
NGM Insurance Company	Berkshire Cooperative Association	37.1%	31.1%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Berkshire Bank - Classic Relationship	37.1%	31.1%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Red Cross Members	37.1%	32.1%	Lower Acquisition Costs and transaction costs	5.0%

<insert year below>

2019

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. Total
		2016	2017	2018	2016	2017	2018	2016	2017	2018	
NGM Insurance Company		\$32,030,139	\$35,962,132	\$39,344,121	\$20,029,924	\$24,491,952	\$26,956,797	62.5%	68.1%	68.5%	66.6%

*we do not have IBNR broken down by agent