

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING PLANS

Year Plan Will be Applied

2009

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 plan

<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 Ins Co.	Mass Mutual	28.9%	20.8%	Lower Acquisition Costs and lower general expenses due to	7.5%
NGM Ins Co.	Berkshire Bank	28.9%	22.9%	Lower Acquisition Costs and transaction costs	6.0%
NGM Ins Co.	Berkshire Coop	28.9%	22.9%	Lower Acquisition Costs and transaction costs	6.0%
NGM Ins Co.	Red Cross Members	28.9%	23.9%		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

2009

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 excl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2006	2007	2008	2006	2007	2008	2006	2007	2008	
NGM Insurance Company		56,425,211	53,715,719	49,215,240	30,225,958	30,674,117	30,981,207	53.6%	57.1%	63.0%	57.7%
NGM Insurance Company	Massachusetts Mutual Life Insurance Company	1,686,111	3,371,037	3,403,042	646,871	1,818,277	2,241,414	38.4%	53.9%	65.9%	55.6%

*we do not have IBNR broken down by agent

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed NGM Insurance Company 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 2009 and have confirmed their participation to them in writing:

Berkshire Bank-Classic Relationship
Berkshire Cooperative Association
Massachusetts Mutual Life Insurance Company
Red Cross Members

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

Miranda Evrard
State Filing Specialist