

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

Year Plan Will be Applied

2010

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) 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
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%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed NGM Insurance Company 2010 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 2010 and have confirmed their participation to them in writing:

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

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

Nancy Murdough
State Filing Specialist