

193R Application Spreadsheet
Year Plan Will be Applied 2011

| <u>INSURANCE COMPANY*</u> | <u>GROUP NAME*</u> | <u>STREET ADDRESS</u> | <u>CITY/TOWN</u> | <u>STATE</u> | <u>ZIP</u> | <u>AUTO (A) or HOME (H)</u> | <u>PROPOSED RATE DEV. (0.0%)</u> | <u>PROPOSED EFFECTIVE DATE</u> | <u>CU, E,M,U GROUP TYPE**</u> | <u>TOTAL NUMBER IN GROUP</u> | <u>ELIGIBLE NUMBER IN GROUP</u> | <u>NUMBER OF CURRENT INSUREDS</u> | <u>ORIGINAL PLAN DATE</u> | <u>AGENCY OR MKT. REP.</u> | <u>EXPERIENCE SUBMITTED YES OR NO</u> |
|---------------------------|---------------------------------------------|-----------------------|------------------|--------------|------------|-----------------------------|----------------------------------|--------------------------------|-------------------------------|------------------------------|---------------------------------|-----------------------------------|---------------------------|----------------------------|---------------------------------------|
| NGM Insurance Company | Massachusetts Mutual Life Insurance Company | 1295 State St. | Springfield | MA | 01111 | AUTO (A) | 7.5% | 4/1/2011 | E | 6,200 | 6,200 | 2,273 | 1/1/2006 | AXIA Agency | YES |
| NGM Insurance Company | Berkshire Cooperative Association | 42 Bridge St. | Great Barrington | MA | 01230 | AUTO (A) | 6.0% | 4/1/2011 | M | 2,200 | 1,100 | 43 | 8/15/2007 | GoodWorks Insurance | NO |
| NGM Insurance Company | Berkshire Bank - Classic Relationship | 24 North St. | Pittsfield | MA | 01202 | AUTO (A) | 6.0% | 4/1/2011 | M | 2,000 | 2,000 | 118 | 8/15/2007 | Berkshire Insurance Group | NO |
| NGM Insurance Company | Red Cross Members | 506 Cottage St. | Springfield | MA | 01104 | AUTO (A) | 5.0% | 4/1/2011 | M | 3,500 | 3,500 | 64 | 5/1/2008 | AXIA Agency | NO |

* Provide full insurance company name and full group name. If there is more than one company name, please separate the company name by a comma.

** Group Type - E = employee, CU = credit union, M = all other member groups, U = unions

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

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2011

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>GROUP NAME</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 Insurance Company | Massachusetts Mutual Life Insurance Co. | 30.6% | 23.1% | Lower Acquisition Costs and lower general expenses due to extremely high retention | 7.5% |
| NGM Insurance Company | Berkshire Cooperative Association | 30.6% | 24.6% | Lower Acquisition Costs and transaction costs | 6.0% |
| NGM Insurance Company | Berkshire Bank - Classic Relationship | 30.6% | 24.6% | Lower Acquisition Costs and transaction costs | 6.0% |
| NGM Insurance Company | Red Cross Members | 30.6% | 25.6% | Lower Acquisition Costs and transaction costs | 5.0% |

PREMIUM/LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 or MORE INSURED UNITS

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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 | GROUP NAME | <u>Earned Premium</u> | | | <u>Incurred Loss excl. IBNR*</u> | | | <u>Incurred Loss Ratio</u> | | | 3 Yr. Total |
|-----------------------|------------------------------------------------|-----------------------|------------|------------|----------------------------------|------------|------------|----------------------------|-------|-------|----------------|
| | | 2008 | 2009 | 2010 | 2008 | 2009 | 2010 | 2008 | 2009 | 2010 | |
| NGM Insurance Company | | 44,248,097 | 41,271,039 | 40,139,820 | 27,028,810 | 27,209,924 | 26,836,234 | 61.1% | 65.9% | 66.9% | 64.5% |
| NGM Insurance Company | Massachusetts Mutual Life Insurance Company | 3,169,823 | 3,090,047 | 2,839,201 | 1,951,651 | 2,096,655 | 1,570,736 | 61.6% | 67.9% | 55.3% | 61.8% |

*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** <2011> 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 <2011> 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.

Nancy Murdough
State Filings Specialist