

193R Application Spreadsheet  
Year Plan Will be Applied

2013

<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>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</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%	4/1/2013	E	6,200	6,200	1,885	1/1/2006	AXIA Agency	933 EAST COLUMBUS AVE , SPRINGFIELD , MA 01105 413-205-2942	YES
NGM Insurance Company	Berkshire Cooperative Association	42 Bridge St.	Great Barrington	MA	01230	AUTO (A)	6.0%	4/1/2013	M	2,200	1,100	48	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%	4/1/2013	M	2,000	2,000	91	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%	4/1/2013	M	3,500	3,500	62	5/1/2008	AXIA Agency	933 EAST COLUMBUS AVE , SPRINGFIELD , MA 01105 413-205-2942	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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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

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUP NAME</u></b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
NGM Insurance Company	Massachusetts Mutual Life Insurance Co.	35.0%	27.5%	Lower Acquisition Costs and lower general expenses due to extremely high retention	7.5%
NGM Insurance Company	Berkshire Cooperative Association	35.0%	29.0%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Berkshire Bank - Classic Relationship	35.0%	29.0%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Red Cross Members	35.0%	30.0%	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
		2010	2011	2012	2010	2011	2012	2010	2011	2012	
NGM Insurance Company		40,139,820	45,612,789	45,073,570	26,836,234	34,056,129	29,527,170	66.9%	74.7%	65.5%	69.1%
NGM Insurance Company	Massachusetts Mutual Life Insurance Company	2,839,201	2,710,716	2,663,051	1,570,736	2,185,790	1,645,356	55.3%	80.6%	61.8%	65.8%

\*we do not have IBNR broken down by agent

MASSACHUSETTS  
GROUP MARKETING RATE DEVIATION NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed NGM Insurance Company 2013 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 2013 and have confirmed their participation to them in writing:

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

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

*Nancy J. Palmisano*

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Director, State Filings