

193R Application Spreadsheet
Year Plan Will be Applied

2015

<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%	4/1/2015	E	6,200	6,200	974	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%	4/1/2015	M	2,200	1,100	47	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%	4/1/2015	M	2,000	2,000	64	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%	4/1/2015	M	3,500	3,500	35	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

<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.	33.9%	26.4%	Lower Acquisition Costs and lower general expenses due to extremely high retention	7.5%
NGM Insurance Company	Berkshire Cooperative Association	33.9%	27.9%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Berkshire Bank - Classic Relationship	33.9%	27.9%	Lower Acquisition Costs and transaction costs	6.0%
NGM Insurance Company	Red Cross Members	33.9%	28.9%	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
		2012	2013	2014	2012	2013	2014	2012	2013	2014	
NGM Insurance Company		44,833,801	40,544,609	33,223,070	28,099,654	24,996,341	20,264,243	62.7%	61.7%	61.0%	61.9%

*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 2015** 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 2015 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.

Hollie Carter
State Filing Manager