

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

GROUP MARKETING PLANS

1. Norfolk & Dedham Group

Eligibility: employees and retirees of the Norfolk & Dedham Group

Deviation: -5%

2. Friends of the Truro Council on Aging

Eligibility: members of group

Deviation: -4%

3. Central One Federal Credit Union

Eligibility: members of group

Deviation: -8%

GP-1

Norfolk & Dedham Mutual Fire Insurance Company

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

Year Plan Will be Applied <insert year>

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</u>		(1)	(2)	(3)	(4)
<u>COMPANY</u>	<u>GROUPNAME</u>	<u>Expenses Assumed</u> <u>In Insurer's Rates</u> <u>Currently On File</u>	<u>Expenses Associated</u> <u>With Group Marketing</u> <u>Plan</u>	<u>Reasons for</u> <u>Expensed</u> <u>Difference</u>	<u>Requested</u> <u>Group Rate</u> <u>Deviation</u>

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

<insert year below>

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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2006	2007	2008	2006	2007	2008	2006	2007	2008	