


MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Norfolk & Dedham Mutual Fire Insurance Companies 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:

Norfolk & Dedham Group Employees and Retirees

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

  
Jean E. Downey, CPCU  
Assistant Business Unit Leader, Personal Lines

03/30/2011

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>
Norfolk & Dedham Mutual Fire Int	Norfolk & Dedham Gp. Emplo	222 Ames Street	Dedham	MA	02027	A	5%	4/1/2011	E	233	153	106	1/1/1994	Choice, D'Attilio, Dennis Murphy, Foley & Palenscar, Haskell, Hub	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**

Year Plan Will be Applied

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</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Norfolk & Dedham Mutual Fire In	Norfolk & Dedham Group employees	32.4%	27.4%	Reduced commission; reduced marketing expense and adminstration cost	5.0%

**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

2011

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
		2008	2009	2010	2008	2009	2010	2008	2009	2010	