

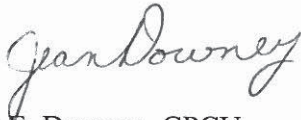
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Norfolk & Dedham Mutual Fire Insurance Companies 2012 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 2012 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

10/12/2011

193R Application Spreadsheet
 Year Plan Will be Applied

2012

<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 Insurance Company	Norfolk & Dedham Group Employees	222 Ames Street	Dedham	MA	02027	A	5%	4/1/2012	E	145	126	106	1/1/1994	Choice, D'Attilio, Dennis Murphy, Foley & Palenscar, Haskell, Hub	No

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

Year Plan Will be Applied

2012

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 Insurance Company	Norfolk & Dedham Group Employees	31.1%	26.1%	Reduced commission; reduced marketing expense and adminstration cost	5.0%