

193R Application Spreadsheet																
INSURANCE	GROUP	STREET	CITY/		ZIP	AUTO (A)	PROPOSED	PROPOSED		TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR	PRODUCER OR MARKETING	EXPERIENCE
COMPANY	NAME	ADDRESS	TOWN	STATE	CODE	or	RATE	EFFECTIVE	GROUP	NUMBER	NUMBER	OF CURRENT	PLAN	MARKETING	REPRESENTATIVE	SUBMITTED
						HOME (H)	DEV. (0.0%)	DATE	TYPE	IN GROUP	IN GROUP	INSUREDS	DATE	REPRESENTATIVE	CONTACT INFORMATION	YES OR NO
Norfolk & Dedham Mutual Fire Insurance Company	Norfolk & Dedham Group Employees	222 Ames St.	Dedham	MA	02027	A	5.0%	05/01/16	E	134	120	89	01/01/94	Choice Insurance	(978) 343-4853	NO
														D'Attilio Insurance Agency	(781) 326-8830	
														Dennis Murphy Insurance Agency	(978) 568-8711	
														Foley & Palenscar Insurance Agency	(781) 762-2715	
														George F. Haskell Insurance Agency	(781) 449-2200	
														Hub International	(781) 792-3200	

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2016

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 rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
Norfolk & Dedham Mutual Fire Insurance Company	Norfolk & Dedham Group Employees	52.4%	37.4%	Reduced commission, acquisition and administrative expense, and CAT reinsurance costs.	5.0%

Year Plan Will be Applied n/a

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 COMPANY</u>	<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2015	2014	2013	2015	2014	2013	2015	2014	2013	

193R Application Spreadsheet		2016															
INSURANCE	COMPANY	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE ¹	PRODUCER OR MARKETING REPRESENTATIVE	CONTACT INFORMATION	EXPERIENCE SUBMITTED
Norfolk & Dedham Mutual Fire Insurance Company	Norfolk & Dedham Group Employees	222 Ames Street	Dedham	MA	02027	A	5.0%	05/01/16	E	134	120	89	01/01/94	Choice Insurance	(978) 343-4853		NO
														D'Attilio Insurance Agency	(781) 326-8830		
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														George F. Haskell Insurance Agency	(781) 449-2200		
														Hub International	(781) 792-3200		
Producer Info																	
Choice Insurance 376 Summer St. Fitchburg, MA 01420																	
D'Attilio Insurance Agency 347 Washington St. Dedham, MA 02026																	
Dennis F. Murphy Insurance Agency, Inc. 50 Main St. Hudson, MA 01749																	
Foley & Palenscar Insurance Agency 121 Central Street, Suite 205 P.O. Box 576 Norwood, MA 02062																	
George F. Haskell Insurance Agency 4 Pleasant Street Leicester, MA 01524																	
Hub International NE, LLC 600 Longwater Drive Norwell, MA 02061																	

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2016

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 rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	<u>5/1/2016 Requested Group Rate Deviation</u>
<u>Norfolk & Dedham Mutual Fire Insurance Company</u>	<u>Norfolk & Dedham Group Employees</u>	52.4%	37.4%	Reduced commission, acquisition and administration expense, and CAT reinsurance costs.	5.0%