

193R Application Spreadsheet																
<u>INSURANCE COMPANY</u>	<u>GROUP NAME</u>	<u>STREET ADDRESS</u>	<u>CITY/TOWN</u>	<u>ST</u>	<u>ZIP CODE</u>	<u>AUTO (A) or HOME (H)</u>	<u>PROPOSED RATE DEV. (0.0%)</u>	<u>PROPOSED EFFECTIVE DATE</u>	<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 REP CONTACT INFO</u>	<u>PRODUCER OR MARKETING 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	5.0%	05/01/17	E	138	125	85	01/01/94	Choice Insurance D'Attilio Insurance Dennis Murphy Insurance Agency Foley & Palenscar Insurance Agency George F. Haskell Insurance Agency Hub International	(978) 343-4853 (781) 326-8830 (978) 568-8711 (781) 762-2715 (781) 449-2200 (781) 792-3200	NO
¹Producer 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

2017

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) 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
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%

<insert year below>

2015

Year Plan Will be Applied

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>		
		2012	2013	2014
ABC Company	ABC Company Total Group and Non-Group	\$200,000,000	\$200,000,000	\$200,000,000
ABC Company	AAA Engineers, Inc.	\$125,000	\$250,000	\$305,000

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			
2012	2013	2014	2012	2013	2014	3 Yr. Total
\$150,000,000	\$175,000,000	\$125,000,000	75.0%	87.5%	62.5%	75.0%

\$92,354 \$67,000 \$200,000 73.9% 26.8% 65.6% 52.8%