





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

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 rate deviation.

<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>
ABC Company	AAA Engineers, Inc.	25.0%	20.0%	Lower Acquisition Costs	5.0%

Year Plan Will be Applied <insert year below>  
 2016  
 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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
ABC Company	ABC Company Total Group and Non-Group	\$200,000,000	\$200,000,000	\$200,000,000	\$150,000,000	\$175,000,000	\$125,000,000	75.0%	87.5%	62.5%	75.0%
ABC Company	AAA Engineers, Inc.	\$125,000	\$250,000	\$305,000	\$92,354	\$67,000	\$200,000	73.9%	26.8%	65.6%	52.8%
Quincy Mutual Fire Insurance Company	Quincy Mutual Employee Group	\$219,781	\$234,469	\$243,429	\$152,634	\$125,126	\$298,907	69.4%	53.4%	122.8%	82.7%

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Quincy Mutual Fire Insurance Company 2016 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 2016 and have confirmed their participation to them in writing:

Quincy Mutual Employee Group

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

Susan M. Sullivan  
Regulatory Affairs Analyst