

193R Application Spreadsheet																
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSURED	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
Quincy Mutual Fire Insurance Company	Quincy Mutual Employee Group	57 Washington Street	Quincy	MA	02169	(A)	-13.0%	04/01/19	E	265	314	265	4/1/2004	Burgin Platner Hurley Agency/Mr. Michael Prendergast #700	Mr. Michael Prendergast, 14 Franklin St., Quincy, MA 02169 617-472-3000	YES

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

Year Plan Will be Applied

2019

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
ABC Company	AAA Engineers, Inc.	25.0%	20.0%	Lower Acquisition Costs	5.0%
Quincy Mutual Fire Insurance Company	Quincy Mutual Employee Group	41.00%	20.00%	Lower Acquisition Costs, No Advertising	-13.00%

<insert year below>

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2016	2017	Through Oct 2018	2016	2017	Through Oct 2018	2016	2017	To Oct 2018	
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 Automobile	\$373,999	\$391,512	\$346,493	\$183,728	\$206,724	\$163,864	49.1%	52.8%	47.3%	49.8%

	Liability/Injury Coverages					Physical Damage Coverages				
	2017	2016	2015	2014	2013	2017	2016	2015	2014	2013
Direct MA Written Premium	41,094	38,987	39,014	42,842	44,259	36,005	34,273	33,598	33,256	32,691
Direct MA Commissions/Brokerage	7,108	7,274	6,185	6,826	7,843	6,289	6,418	5,360	5,346	5,848
Direct MA Taxes, Licenses, Fees	1,035	918	1,018	1,046	1,292	907	807	877	812	954
Direct Countrywide Written Premium	52,229	49,466	49,252	53,320	54,987	41,537	39,932	39,178	38,869	38,463
Direct Countrywide Earned Premium	51,023	48,597	50,939	54,255	54,984	40,776	39,369	38,740	38,937	37,187
Direct Countrywide Other Acq Expense	3,822	4,139	3,368	3,779	4,279	3,039	3,341	2,679	2,755	2,993
Direct Countrywide General Expense	2,550	2,841	2,461	2,554	2,672	2,028	2,293	1,957	1,862	1,869
Commissions/Brokerage Expense Ratio	17.30%	18.66%	15.85%	15.93%	17.72%	17.47%	18.73%	15.95%	16.08%	17.89%
Taxes/Licenses/Fees Expense Ratio	2.52%	2.36%	2.61%	2.44%	2.92%	2.52%	2.36%	2.61%	2.44%	2.92%
Other Acquisition Expense Ratio	7.32%	8.37%	6.84%	7.09%	7.78%	7.32%	8.37%	6.84%	7.09%	7.78%
General Expense Ratio	4.88%	5.74%	5.00%	4.79%	4.86%	4.88%	5.74%	5.00%	4.79%	4.86%
Non-Database Adj/Other Expense Ratio	8.68%	10.19%	6.73%	7.08%	8.07%	6.96%	9.54%	4.99%	5.82%	8.16%
Selected Variable Expense Ratio*	41.64%					40.27%				
Total Expense Ratio	41.00%									

* Selected values include 2016 values for Commissions/Brokerage, a five-year average for Taxes/Licenses/Fees, a three-year average for Other Acq and General Expense, and a 75/25 average of 2016 and 2015 for Non-Database Adjusting/Other.

Notes: All dollar amounts are in 000s.
 Dollar amounts for direct MA business are from statutory Page 14 for each year.
 Dollar amounts for direct countrywide business are from IEE Part III for each year.
 Commissions/Brokerage and Taxes/Licenses/Fees ratios are relative to direct MA written premium values above.
 Other Acquisition and General Expense ratios are relative to direct countrywide written premium values above.
 Non-Database Adjusting/Other Expense ratios are based on internal company reports and capture expenses not reflected in underlying loss and claim expense database (i.e., adjusting/other expense not assigned to individual claims).