

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

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 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 Co.		Quincy Mutual Employee Group	34.88%	22%	Lower Acquisition Costs, No advertising costs, High Retention	-13.00%

PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS

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**

ABC Company

ABC Company

Quincy Mutual Fire Insurance Company

<insert year below>
2012

<u>GROUPNAME</u>	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			
	2009	2010	2011	2009	2010	2011	2009	2010	2011	3 Yr. Total
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%
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 Employee Group	\$321,445	\$314,226	\$312,235	\$153,544	\$208,997	\$256,610	47.8%	66.5%	82.2%	65.3%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Quincy Mutual Fire Insurance Company 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:

Quincy Mutual Employee Group

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

Susan Sullivan

Digitally signed by Susan Sullivan
DN: cn=Susan Sullivan, o=Quincy Mutual,
ou=Actuarial,
email=ssullivan@quincymutual.com, c=US
Date: 2012.02.10 09:35:48 -05'00'

Susan M. Sullivan
Regulatory Affairs Analyst

193R Application Spreadsheet															
Year Plan Will be Applied															
2012															
INSURANCE COMPANY*	GROUP NAME*	STREET ADDRESS	CITY/TOWN	STATE	ZIP	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	CU, E,M,U GROUP TYPE**	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	AGENCY OR MKT. REP.	EXPERIENCE SUBMITTED YES OR NO
Quincy Mutual Fire Insurance Company	Quincy Mutual Company Employee Group	57 Washington Street	Quincy	Ma	02169	AUTO (A)	-13.00%	4/1/2012	E	254	*270 (employees)	254	4/12/2004	Home Office Account 700	YES
* Provide full insurance company name and full group name. If there is more than one company name, please separate the company name by a comma.															
* Employees and Immediate family members are eligible. Number of household family members is unknown.															
** Group Type - E = employee, CU = credit union, M = all other member groups, U = unions															

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	<u>INSURANCE 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>
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