

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED	PROPOSED	GROUP TYPE (CU, E, M, U)	TOTAL	ELIGIBLE	NUMBER OF CURRENT INSURED	ORIGINAL	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR	EXPERIENCE SUBMITTED YES OR NO
							RATE DEV. (0.0%)	EFFECTIVE DATE		NUMBER IN GROUP	NUMBER IN GROUP		PLAN DATE		MARKETING REPRESENTATIVE	
Quincy Mutual Fire Insurance Co	Quincy Mutual Employee Group	57 Washington Street	Quincy	MA	02169	(A)	-13.0%	04/01/14	E	237	*261	237	04/01/04	Burgin Platner Hurley Agency/Mr. Michael Prendergast #700	Mr. Michael Prendergast, 14 Franklin St. Quincy, MA 02169 617-472-3000	YES
											Employee and Immediate Family Members are eligible. # of household/family members is unknown.					

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

Year Plan Will be Applied 2014
 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	36.42%	20.00%	Lower Acquisition Costs, No advertising costs, High Retention	-13.00%

<insert year below>
2014

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
		2011	2012	2013	2011	2012	2013	2011	2012	2013	
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	\$312,235	\$303,117	\$325,269	\$256,610	\$215,589	\$303,854	82.2%	71.1%	93.4%	82.5%

	Liability/Injury Coverages					Physical Damage Coverages				
	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>
Direct MA Written Premium	43,848	40,247	40,102	41,502	39,015	30,173	27,490	26,812	24,359	23,007
Direct MA Commissions/Brokerage	7,625	6,243	6,865	7,022	6,645	5,286	4,300	4,640	4,251	3,925
Direct MA Taxes, Licenses, Fees	992	943	965	1,023	899	682	644	645	601	530
Direct Countrywide Written Premium	53,904	48,591	47,776	49,265	47,192	35,210	31,919	31,141	28,903	27,453
Direct Countrywide Earned Premium	51,521	47,381	48,875	48,508	45,368	33,241	31,646	30,517	27,912	26,955
Direct Countrywide Other Acq Expense	3,886	2,993	3,135	3,285	2,655	2,538	1,966	2,043	1,927	1,544
Direct Countrywide General Expense	2,529	1,986	1,984	1,871	1,585	1,652	1,305	1,293	1,098	922
Commissions/Brokerage Expense Ratio	17.39%	15.51%	17.12%	16.92%	17.03%	17.52%	15.64%	17.31%	17.45%	17.06%
Taxes/Licenses/Fees Expense Ratio	2.26%	2.34%	2.41%	2.47%	2.30%	2.26%	2.34%	2.41%	2.47%	2.30%
Other Acquisition Expense Ratio	7.21%	6.16%	6.56%	6.67%	5.63%	7.21%	6.16%	6.56%	6.67%	5.62%
General Expense Ratio	4.69%	4.09%	4.15%	3.80%	3.36%	4.69%	4.09%	4.15%	3.80%	3.36%
Non-Database Adj/Other Expense Ratio	6.65%	4.41%	4.93%	5.21%	5.82%	5.70%	4.02%	4.85%	5.29%	4.58%
Selected Variable Expense Ratio*	36.70%					36.02%				
Total Expense Ratio	36.42%									

* Selected values include 2011 values for Commissions/Brokerage and Taxes/Licenses/Fees, a three-year average for Other Acq and General Expense, and a 75/25 average of 2011 and 2010 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).

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Quincy Mutual Fire Insurance Company 2014 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 2014 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

Auto and Homeowners Discounts

Policy As part of our benefit package, Quincy Mutual Fire Insurance Company offers a Home Office discount on Personal Lines Policies (Auto, Homeowners, and Dwelling Fire).

Eligibility All active employees and their immediate family members are eligible for this benefit. Immediate family member is defined as spouse, mother, father, sons, or daughters living in the same household. Other relatives who are family members are not eligible.

Employee's who retire with 10 years of service and are age 60 or older, will be eligible for the discount.

Quincy Mutual Fire Insurance reserves the right to terminate this benefit if a discounted policy, for an employee or family member, remains unpaid for 30 days after an invoice, cancel notice or Earned Premium Notice due date.

Private Information

Employees are required to sign an Insured Employee Acknowledgment Form during orientation, which acknowledges that the employee understands that they may be required to submit private information such as medical reports or submit to physical examinations in accordance with the normal claims processing procedures of Quincy Mutual Fire Insurance Company. Employees should keep in mind that co-workers would handle claims.

Questions

The Home Office Account is serviced by Burgin, Platner, Hurley Insurance Agency. Please call them directly with any questions regarding discount percent, additional information, or changes.

The phone number for Burgin, Platner, Hurley Insurance Agency is 617 472-3000. When you call, please identify yourself as a Home Office Account.