

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 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
							RATE DEV. (0.0%)	EFFECTIVE DATE								
Quincy Mutual Fire Insurance Co	Quincy Mutual Employee Group	57 Washington Street	Quincy	MA	02169	(A)	-13.0%	04/01/15	E	241	*262	241	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) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
ABC Company	AAA Engineers, Inc.	25.0%	20.0%	Lower Acquisition Costs	5.0%
Quincy Mutual Fire Insurance Co.	Quincy Mutual Employee Group	39.51%	20.00%	Lower Acquisition Costs, No advertising costs, High Retention	-13.00%

Year Plan Will be Applied

<insert year below>
2015

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
		2012	2013	2014	2012	2013	2014	2012	2013	2014	
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	\$303,117	\$325,269	\$334,029	\$215,589	\$303,854	\$258,026	71.1%	93.4%	77.2%	82.7%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Quincy Mutual Fire Insurance Company 2015 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 2015 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