

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING PLANS

Year Plan Will be Applied

2011

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 plan

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed</u> <u>In Insurer's Rates</u> <u>Currently On File</u>	(2) <u>Expenses Associated</u> <u>With Group Marketing</u> <u>Plan</u>	(3) <u>Reasons for</u> <u>Expensed</u> <u>Difference</u>	(4) <u>Requested</u> <u>Group Rate</u> <u>Deviation</u>
Safety Insurance Company	Greylock Federal Credit Union	37.9%	29.2%	Lower Acquisition Costs and Lower Commission Paid	3.0%

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

2011

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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	<u>Gross Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2008	2009	2010	2008	2009	2010	2008	2009	2010	

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Safety Insurance 2011 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 2011 and have confirmed their participation to them in writing:

Greylock Federal Credit Union

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

Glenn Hiltbold, F.C. A.S.

Glenn Hiltbold, FCAS
Director – Actuarial Services