	ı		T							1		ı		T		
193R Application S	preadsheet															
						AUTO (A)	PROPOSED	PROPOSED		TOTAL	ELIGIBLE	NUMBER	ORIGINAL		PRODUCER OR	EXPERIENCE
INSURANCE		STREET	CITY/		ZIP	or	RATE	EFFECTIVE	GROUP	NUMBER	NUMBER	OF CURRENT	PLAN	PRODUCER ¹ OR	MARKETING REPRESENTATIVE	SUBMITTED
<u>COMPANY</u>		<u>ADDRESS</u>	TOWN	STATE		HOME (H)	DEV. (0.0%)	<u>DATE</u>	TYPE	IN GROUP			DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	YES OR NO
Norfolk & Dedham	Norfolk &	222 Ames	Dedham	MA	02027	<u>A</u>	7.5%	05/01/19	E	132	111	87		Choice Insurance	(978) 343-4853	<u>NO</u>
Mutual Fire Insurance	Dedham Group	Street												D'Attilio Insurance Agency	(781) 326-8830	
Company	<u>Employees</u>													Dennis Murphy Insurance Agency	(978) 568-8711	
														Foley & Palenscar Insurance Agency	(781) 762-2715	
														George F. Haskell Insurance Agency	(781) 449-2200	
														Hub International	(781) 792-3200	
														Kaplansky Insurance	(978) 454-7728	
¹ Producer Info																
Choice Insurance 376	Summer St. Fitch	burg, MA 0	1420													
D'Attilio Insurance Ag	ency 347 Washin	gton St. Ded	lham, MA	02026												
Dennis F. Murphy Insurance Agency, Inc. 50 Main St. Hudson, MA 01749				1749												
Foley & Palenscar Inst				_		Norwood.	MA 02062									
George F. Haskell Insu																
								1								
Hub International NE, LLC 600 Longwater Drive Norwell, MA 02061 Kaplansky Insurance 118 Chelmsford Street, Chelmsford, MA 01824																
rapansky msurance i	10 Chemisiolu b	acci, chemi	10101G, 1VII	01027				1		l						

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.

		(1)	(2)	(3)	(4)	
		Expenses Assumed	Expenses Associated	Reasons for	Requested	
INSURANCE		In Insurer's Rates	With Group Marketing	Expensed	Group Rate	
COMPANY	<u>GROUPNAME</u>	Currently On File	<u>Plan</u>	Difference	<u>Deviation</u>	
				Reduced commission,		
Norfolk & Dedham Mutual	Norfolk & Dedham Group			acquisition and		
Fire Insurance Company	Employees	46.6%	39.1%	administration expense, and	7.5%	
Fire insurance company	Employees			CAT reinsurance costs		

MASSACHUSETTS GROUP MARKETING NEW/RENEWAL AFFIDAVIT

Attached is the documentation required for the application for the listed Norfolk & Dedham Mutual Fire Insurance Companies 2019 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 2019 and have confirmed their participation to them in writing:

Norfolk & Dedham Group Employees and Retirees

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

Matthew Young, CPCU Chief Product Officer

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3/21/2019