

193R Application Spreadsheet																	
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO	
Quincy Mutual Fire Insurance Company	Quincy Mutual Employee Group	57 Washington Street	Quincy	MA	02169	(A)	-13.0%	04/01/18	E	265	316	265	4/1/2004	Burgin Platner Hurley Agency/Mr. Michael Prendergast #700	Mr. Michael Prendergast, 14 Franklin St., Quincy, MA 02169 617-472-3000	YES	

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

Year Plan Will be Applied

2018

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 Company	Quincy Mutual Employee Group	42.71%	20.00%	Lower Acquisition Costs, No Advertising	-13.00%

Year Plan Will be Applied <insert year below>  
 2018  
 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
		2015	2016	2017	2015	2016	*through nov 2017	2015	2016	*through Nov 2017	
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	\$350,308	\$373,999	\$357,924	\$249,135	\$183,728	\$195,373	71.1%	49.1%	54.6%	58.1%