

| 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 |
| Electric Insurance Company | Electric Insurance Company | 75 Sam Fonzo Drive | Beverly | MA | 01915 | A | 12.0% | 04/01/19 | E | 671 | 671 | 304 | 5/1/1991 | Anita Pacheco | Yes | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Efun Society | 1000 Western Ave. M226807 | Lynn | MA | 01910 | A | 12.0% | 04/01/19 | O | 3,574 | 3,574 | 1,355 | 5/1/1991 | Anita Pacheco | Yes | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | General Electric | 41 Farnsworth Street | Boston | MA | 02210 | A | 8.0% | 04/01/19 | E | 15,300 | 15,300 | 2,240 | 10/1/1991 | Anita Pacheco | Yes | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | SABIC | 1 Plastics Avenue | Pittsfield | MA | 01201 | A | 8.0% | 04/01/19 | E | 514 | 514 | 75 | 1991 as GE Subsidiary | Anita Pacheco | Included with GE | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Endicott College Employees | 376 Hale Street | Beverly | MA | 01915 | A | 8.0% | 04/01/19 | E | 647 | 647 | 6 | 8/1/2012 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Endicott College Alumni | 376 Hale Street | Beverly | MA | 01915 | A | 8.0% | 04/01/19 | O | 6,302 | 6,302 | 14 | 8/1/2012 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Sedgwick CMS | 3 Executive Park Drive | Bedford | NH | 03110 | A | 8.0% | 04/01/19 | E | 28 | 28 | 21 | 8/1/2012 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Synchrony | 777 Long Ridge Road | Stamford | CT | 06902-1250 | A | 8.0% | 04/01/19 | E | 7,646 | 17 | 3 | 11/16/2015 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | Antares Capital | 500 W Monroe St | Chicago | IL | 60661 | A | 8.0% | 04/01/19 | E | 260 | 260 | 0 | 1/20/2016 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |

Submitted in Excel Format

| 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 |
| Electric Insurance Company | Electric Insurance Company | 75 Sam Fonzo Drive | Beverly | MA | 01915 | A | 12.0% | 04/01/19 | E | 671 | 671 | 304 | 5/1/1991 | Anita Pacheco | Yes | 800.227.2757 or www.electricinsurance.com |
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| Electric Insurance Company | General Electric | 41 Farnsworth Street | Boston | MA | 02210 | A | 8.0% | 04/01/19 | E | 15,300 | 15,300 | 2,240 | 10/1/1991 | Anita Pacheco | Yes | 800.227.2757 or www.electricinsurance.com |
| Electric Insurance Company | SABIC | 1 Plastics Avenue | Pittsfield | MA | 01201 | A | 8.0% | 04/01/19 | E | 514 | 514 | 75 | 1991 as GE Subsidiary | Anita Pacheco | Included with GE | 800.227.2757 or www.electricinsurance.com |
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| Electric Insurance Company | Synchrony | 777 Long Ridge Road | Stamford | CT | 06902-1250 | A | 8.0% | 04/01/19 | E | 7,646 | 17 | 3 | 11/18/2015 | Anita Pacheco | No | 800.227.2757 or www.electricinsurance.com |

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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.

| <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> |
|----------------------------|----------------------------|---|---|---|--|
| Electric Insurance Company | Electric Insurance Company | 31.6% | 31.0% | Direct Business hence virtually no commissions | 12.0% |
| Electric Insurance Company | ELFUN | 31.6% | 31.0% | Direct Business hence virtually no commissions | 12.0% |
| Electric Insurance Company | General Electric | 31.6% | 31.0% | Direct Business hence virtually no commissions | 8.0% |
| Electric Insurance Company | SABIC | 31.6% | 31.0% | Direct Business hence virtually no commissions | 8.0% |
| Electric Insurance Company | Endicott College Employees | 31.6% | 31.0% | Direct Business, Lower acquisition costs, reduced marketing costs | 8.0% |
| Electric Insurance Company | Endicott College Alumni | 31.6% | 31.0% | Direct Business, Lower acquisition costs, reduced marketing costs | 8.0% |
| Electric Insurance Company | Sedgwick CMS | 31.6% | 31.0% | Direct Business, Lower acquisition costs, reduced marketing costs | 8.0% |
| Electric Insurance Company | Synchrony | 31.6% | 31.0% | Direct Business, Lower acquisition costs, reduced marketing costs | 8.0% |
| Electric Insurance Company | All Other | 31.6% | 32.2% | Subject to commissions | 0.0% |

Submitted in Excel Format

Year Plan Will be Applied

<insert year below>

2019

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 |
|------------------------------|----------------------------|
| Electric Insurance Company | Electric Insurance Company |
| Electric Insurance Company | ELFUN |
| Electric Insurance Company | General Electric |
| Electric Insurance Company | SABIC |
| Electric Insurance Company | Endicott College Employees |
| Electric Insurance Company | Endicott College Alumni |
| Electric Insurance Company | Sedgwick CMS |
| Electric Insurance Company | Synchrony |
| Electric Insurance Company | NONE |

| Earned Premium | | | Incurred Loss Incl. IBNR | | | Incurred Loss Ratio | | | |
|-----------------------|-------------|-------------|---------------------------------|-------------|-------------|----------------------------|-------|-------|----------------|
| 2016 | 2017 | 2018 | 2016 | 2017 | 2018 | 2016 | 2017 | 2018 | 3 Yr. Total |
| \$766,965 | \$754,157 | \$721,593 | \$421,214 | \$294,974 | \$387,971 | 54.9% | 39.1% | 53.8% | 49.2% |
| \$2,256,770 | \$2,189,432 | \$2,206,178 | \$1,030,655 | \$1,208,697 | \$855,130 | 45.7% | 55.2% | 38.8% | 46.5% |
| \$4,108,585 | \$3,983,326 | \$4,006,414 | \$2,068,273 | \$1,998,066 | \$2,558,723 | 50.3% | 50.2% | 63.9% | 54.8% |
| 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| \$6,298,885 | \$6,071,000 | \$6,023,708 | \$2,350,775 | \$3,077,962 | \$2,996,348 | 37.3% | 50.7% | 49.7% | 45.8% |

** Premiums are on-levleed

^ We have approximately 60 policies for the GE subsidiary SABIC. The loss ratio data is not of sufficient volume to be credible. We believe the loss experience will be similar to that of the General Electric loss experience.