



**MASSACHUSETTS 2013
GROUP MARKETING RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed Electric Insurance Company 2013 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 2013 and have confirmed their participation to them in writing:

Electric Insurance Company
ELFUN Society
General Electric
SABIC
Endicott College Employees
Endicott College Alumni
Sedgwick CMS

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

A handwritten signature in black ink, appearing to read "M Franzese".

Michael Franzese
State Filing Specialist
Electric Insurance Company

2013 193R Application Spreadsheet																
INSURANCE COMPANY*	GROUP NAME*	STREET ADDRESS	CITY/TOWN	STATE	ZIP	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	CU, E.M.U GROUP TYPE**	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	AGENCY OR MKT. REP.	EXPERIENCE SUBMITTED YES OR NO	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION
Electric Insurance Company	Electric Insurance Company	75 Sam Fonzo Drive	Beverly	MA	01915	A	10%	4/1/2013	E	639	639	385	5/1/1991	Jessica Thibodeau	Yes	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Elfun Society	1000 Western Ave. M226807	Lynn	MA	01910	A	10%	4/1/2013	M	3,657	3,657	1,381	5/1/1991	Jessica Thibodeau	Yes	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	General Electric	3135 Easton Turnpike	Fairfield	CT	06431	A	8%	4/1/2013	E	22,028	22,028	2,483	10/1/1991	Jessica Thibodeau	Yes	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	SABIC	1 Plastics Avenue	Pittsfield	MA	01201	A	8%	4/1/2013	E	731	731	100	1991 as GE Subsidiary	Jessica Thibodeau	Included with GE	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Endicott College Employees	376 Hale Street	Beverly	MA	01915	A	8%	4/1/2013	E	647	647	1	8/1/2012	Jessica Thibodeau	No	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Endicott College Alumni	376 Hale Street	Beverly	MA	01915	A	8%	4/1/2013	M	6,302	6,302	5	8/1/2012	Jessica Thibodeau	No	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Sedgwick CMS	3 Executive Park Drive	Bedford	NH	03110	A	8%	4/1/2013	E	28	28	0	8/1/2012	Jessica Thibodeau	No	800.227.2757 or www.electricinsurance.com
* Provide full insurance company name and full group name. If there is more than one company name, please separate the company name by a comma.																
** Group Type - E = employee, CU = credit union, M = all other member groups, U = unions																

2012 PREMIUM/LOSS/EXPENSE EXHIBIT FOR 193R GROUPS AT LEAST 3 YEARS OLD WITH 1,000 or MORE INSURED VEHICLES

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	GROUP NAME	Earned Premium **			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total	Adjusted Incurred Loss Ratio* 3 Yr. Total
		2010	2011	2012	2010	2011	2012	2010	2011	2012		
Electric Insurance Company	Electric Insurance Company	446,450	459,227	503,690	466,730	303,880	371,460	104.5%	66.2%	73.7%	81.0%	73.9%
Electric Insurance Company	ELFUN	1,492,134	1,513,701	1,567,796	1,145,183	719,401	992,151	76.7%	47.5%	63.3%	62.5%	55.8%
Electric Insurance Company	General Electric	3,088,509	3,036,596	3,177,037	2,047,874	1,618,473	2,263,595	66.3%	53.3%	71.2%	63.7%	60.8%
Electric Insurance Company	SABIC	Included in totals for General Electric^										
Electric Insurance Company	Endicott College Employees											
Electric Insurance Company	Endicott College Alumni											
Electric Insurance Company	Sedgwick CMS											
Electric Insurance Company	NONE	5,820,320	5,410,057	5,602,840	3,108,222	3,014,644	3,303,687	53.4%	55.7%	59.0%	56.0%	55.7%

* Adjusted to reflect a common distribution of premium across class and territory.

** Premiums are on-leveled

^ We have approximately 150 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.

2012 EXPENSE EXHIBIT FOR ALL 193R GROUP MARKETING PLANS

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per vehicle associated with the group marketing plan

Physical Damage

<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
Electric Insurance Company	Electric Insurance Company	33.5%	31.8%	Direct Business hence virtually no commissions	10.0%
Electric Insurance Company	ELFUN	33.5%	31.8%	Direct Business hence virtually no commissions	10.0%
Electric Insurance Company	General Electric	33.5%	31.8%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	SABIC	33.5%	31.8%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	Endicott College Employees	33.5%	31.8%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	Endicott College Alumni	33.5%	31.8%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	Sedgwick CMS	33.5%	31.8%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	All Other	33.5%	35.1%	Subject to commissions	0.0%

Auto Liability

<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
Electric Insurance Company	Electric Insurance Company	30.4%	28.7%	Direct Business hence virtually no commissions	10.0%
Electric Insurance Company	ELFUN	30.4%	28.7%	Direct Business hence virtually no commissions	10.0%
Electric Insurance Company	General Electric	30.4%	28.7%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	SABIC	30.4%	28.7%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	Endicott College Employees	30.4%	28.7%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	Endicott College Alumni	30.4%	28.7%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	Sedgwick CMS	30.4%	28.7%	Direct Business, Lower acquisition costs, reduced marketing costs	5.0%
Electric Insurance Company	All Other	30.4%	31.9%	Subject to commissions	0.0%