



**MASSACHUSETTS 2015
PRIVATE PASSENGER AUTOMOBILE
GROUP MARKETING RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed Electric Insurance Company 2015 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 2015 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
MCPHS University Alumni Association

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

2015 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	MCPHS University Alumni Association	179 Longwood Avenue	Boston	MA	02115	A	7%	4/1/2015	M	6,532	6,532	0	1/21/2015	Anita Pacheco	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																

2015 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	<u>Earned Premium **</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2012	2013	2014	2012	2013	2014	2012	2013	2014	
Electric Insurance Company	MCPHS University Alumni Association	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	NONE	6,675,560	6,489,906	6,306,754	2,971,551	3,730,434	3,526,166	44.5%	57.5%	55.9%	52.5%

** Premiums are on-levleed

2015 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	MCPHS University Alumni Association	33.0%	31.8%	Direct Business, Lower acquisition costs, reduced marketing costs Subject to commissions	7.0%
Electric Insurance Company	All Other	33.0%	34.3%		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	MCPHS University Alumni Association	30.4%	29.1%	Direct Business, Lower acquisition costs, reduced marketing costs Subject to commissions	7.0%
Electric Insurance Company	All Other	30.4%	31.6%		0.0%

2015 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	12%	4/1/2015	E	774	774	400	5/1/1991	Anita Pacheco	Yes	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Elfun Society	1000 Western Ave. M226807	Lynn	MA	01910	A	12%	4/1/2015	M	3,574	3,574	1,332	5/1/1991	Anita Pacheco	Yes	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	General Electric	3135 Easton Turnpike	Fairfield	CT	06431	A	8%	4/1/2015	E	19,776	19,776	2,443	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%	4/1/2015	E	561	561	98	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%	4/1/2015	E	647	647	4	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%	4/1/2015	M	6,302	6,302	15	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%	4/1/2015	E	28	28	19	8/1/2012	Anita Pacheco	No	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	MCPHS University Alumni Association	179 Longwood Avenue	Boston	MA	02115	A	7%	4/1/2015	M	6,532	6,532	0	1/21/2015	Anita Pacheco	No	800.227.2757 or www.electricinsurance.com
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2015 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	<u>Earned Premium **</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2012	2013	2014	2012	2013	2014	2012	2013	2014	
Electric Insurance Company	Electric Insurance Company	595,388	628,713	670,919	267,846	215,878	340,567	45.0%	34.3%	50.8%	43.5%
Electric Insurance Company	ELFUN	1,862,631	1,860,073	1,901,372	926,851	1,175,340	990,592	49.8%	63.2%	52.1%	55.0%
Electric Insurance Company	General Electric	3,688,394	3,629,103	3,642,718	1,840,468	2,330,782	1,998,102	49.9%	64.2%	54.9%	56.3%
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	Included in totals for General Electric^									
Electric Insurance Company	MCPHS University Alumni Association										
Electric Insurance Company	NONE										
		0	0	0	0	0	0	0	0	0	0
		6,675,560	6,489,906	6,306,754	2,971,551	3,730,434	3,526,166	44.5%	57.5%	55.9%	52.5%

** Premiums are on-levleed

^ We have approximately 100 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.

2015 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

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<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>
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