

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%	4/1/2016	E	686	686	414	5/1/1991	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	Yes
Electric Insurance Company	Efun Society	1000 Western Ave. M226807	Lynn	MA	01910	A	12%	4/1/2016	M	3,574	3,574	1,423	5/1/1991	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	Yes
Electric Insurance Company	General Electric	3135 Easton Turnpike	Fairfield	CT	06431	A	8%	4/1/2016	E	19,910	19,910	2,407	10/1/1991	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	Yes
Electric Insurance Company	SABIC	1 Plastics Avenue	Pittsfield	MA	01201	A	8%	4/1/2016	E	337	337	63	as GE Subst	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	Included w/ GE
Electric Insurance Company	Endicott College Employees	376 Hale Street	Beverly	MA	01915	A	8%	4/1/2016	E	647	647	5	8/1/2012	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No
Electric Insurance Company	Endicott College Alumni	376 Hale Street	Beverly	MA	01915	A	8%	4/1/2016	M	6,302	6,302	13	8/1/2012	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No
Electric Insurance Company	Sedgwick CMS	3 Executive Park Drive	Bedford	NH	03110	A	8%	4/1/2016	E	28	28	18	8/1/2012	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No
Electric Insurance Company	MCPHS University Alumni Association	179 Longwood Avenue	Boston	MA	012115	A	7%	4/1/2016	M	6,532	6,532	0	1/21/2015	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No
Electric Insurance Company	Synchrony	777 Long Ridge Road	Stamford	CT	06902-1250	A	8%	4/1/2016	E	7,646	17	9	11/16/2015	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No
Electric Insurance Company	Antares Capital	500 W Monroe St	Chicago	IL	60661	A	8%	4/1/2016	E	260	260	0	1/20/2016	Anita Pacheco	800.227.2757 or www.electricsinsurance.com	No

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

Year Plan Will be Applied 2016
 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.

Physical Damage

INSURANCE COMPANY	GROUPNAME	(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	32.4%	31.4%	Direct Business hence virtually no commissions	12.0%
Electric Insurance Company	ELFUN	32.4%	31.4%	Direct Business hence virtually no commissions	12.0%
Electric Insurance Company	General Electric	32.4%	31.4%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	SABIC	32.4%	31.4%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	Endicott College Employees	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Endicott College Alumni	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Sedgwick CMS	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	MCPHS University Alumni Associ	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	7.0%
Electric Insurance Company	Synchrony	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Antares Capital	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	All Other	32.4%	33.5%	Subject to commissions	0.0%

Auto Liability

INSURANCE COMPANY	GROUPNAME	(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	29.6%	28.6%	Direct Business hence virtually no commissions	12.0%
Electric Insurance Company	ELFUN	29.6%	28.6%	Direct Business hence virtually no commissions	12.0%
Electric Insurance Company	General Electric	29.6%	28.6%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	SABIC	29.6%	28.6%	Direct Business hence virtually no commissions	8.0%
Electric Insurance Company	Endicott College Employees	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Endicott College Alumni	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Sedgwick CMS	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	MCPHS University Alumni Associ	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	7.0%
Electric Insurance Company	Synchrony	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	Antares Capital	29.6%	28.6%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	All Other	29.6%	30.6%	Subject to commissions	0.0%

-insert year below-
2016

Year Plan Will be Applied
 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
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Electric Insurance Company	Electric Insurance Company	564,047	616,079	657,929	268,868	216,320	280,285	47.7%	35.1%	42.6%	44.0%
Electric Insurance Company	ELFUN	1,878,575	1,944,487	1,986,567	942,223	1,188,704	1,103,263	50.2%	61.1%	55.5%	56.5%
Electric Insurance Company	General Electric	3,648,886	3,713,760	3,745,518	1,850,348	2,284,868	1,697,766	50.7%	61.5%	45.3%	50.1%
Electric Insurance Company	SABIC										
Electric Insurance Company	Endicott College Employees										
Electric Insurance Company	Endicott College Alumni										
Electric Insurance Company	Sedgwick CMS										
Electric Insurance Company	MCPHS University Alumni Association	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Synchrony	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Antares Capital	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	NONE	6,583,810	6,605,789	6,398,729	2,988,314	3,730,092	2,809,317	45.4%	56.5%	43.9%	52.3%

Included in totals for General Electric^

** Premiums are on-leveled

^ 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.

2016 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 INSURED\$	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 Fonzio Drive	Beverly	MA	01915	A	12%	4/1/2016	E	686	686	414	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%	4/1/2016	M	3,574	3,574	1,423	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%	4/1/2016	E	19,910	19,910	2,407	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%	4/1/2016	E	337	337	63	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%	4/1/2016	E	647	647	5	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%	4/1/2016	M	6,302	6,302	13	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%	4/1/2016	E	28	28	18	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	012115	A	7%	4/1/2016	M	6,532	6,532	0	1/21/2015	Anita Pacheco	No	800.227.2757 or www.electricinsurance.com
Electric Insurance Company	Synchrony	777 Long Ridge Road	Stamford	CT	06902-1250	A	8%	4/1/2016	E	7,646	17	9	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%	4/1/2016	E	260	260	0	1/20/2016	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																

2016 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	4 Yr. Total
		2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015		
Electric Insurance Company	Electric Insurance Company	564,047	616,079	657,929	679,928	268,868	216,320	280,285	362,186	47.7%	35.1%	42.6%	53.3%	44.0%	44.8%
Electric Insurance Company	ELFUN	1,878,575	1,944,487	1,986,567	2,032,374	942,223	1,188,704	1,103,263	1,075,510	50.2%	61.1%	55.5%	52.9%	56.5%	55.0%
Electric Insurance Company	General Electric	3,648,886	3,713,760	3,745,518	3,802,445	1,850,348	2,284,868	1,697,766	1,662,514	50.7%	61.5%	45.3%	43.7%	50.1%	50.3%
Electric Insurance Company	SABIC	Included in totals for General Electric^													
Electric Insurance Company	Endicott College Employees	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Endicott College Alumn	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Sedgwick CMS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	MCPHS University Alumni Association	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Synchrony	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	Antares Capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Electric Insurance Company	NONE	6,583,810	6,605,789	6,398,729	6,063,597	2,988,314	3,730,092	2,809,317	3,430,522	45.4%	56.5%	43.9%	56.6%	52.3%	50.5%

** Premiums are on-leveled

^ 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.

2016 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) <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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Electric Insurance Company	Antares Capital	32.4%	31.4%	Direct Business, Lower acquisition costs, reduced marketing costs	8.0%
Electric Insurance Company	All Other	32.4%	33.5%	Subject to commissions	0.0%

Auto Liability

<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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Electric Insurance Company	All Other	29.6%	30.6%	Subject to commissions	0.0%