

2011 193R Application Spreadsheet

<u>INSURANCE COMPANY*</u>	<u>GROUP NAME*</u>	<u>STREET ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>	<u>ZIP</u>	<u>AUTO (A) or HOME (H)</u>	<u>RATE DEV. (0.0%)</u>	<u>EFFECTIVE DATE</u>	<u>CU, E,M,U GROUP TYPE**</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER OF CURRENT INSUREDS</u>	<u>NUMBER</u>	<u>ORIGINAL PLAN DATE</u>	<u>AGENCY OR MKT. REP.</u>	<u>EXPERIENCE SUBMITTED YES OR NO</u>
Encompass Insurance Company of Massachusetts	City of Marlboro-Employees	140 Main St.	Marlborough	MA	01752	A	5.0%	04/01/11	E	520	520	207	01/01/95	C.E. Conary Ins. Agenc	Yes
Encompass Insurance Company of Massachusetts	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/11	E	719	663	76	04/01/06	DCU Financial Services	Yes
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employe4	Batterymarch Pk.	Quincy	MA	02169	A	5.0%	04/01/11	E	133	133	27	1/1/2001	Marjorie Flemming	Yes

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING PLANS

Year Plan Will be Applied

2011

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 plan

<u>INSURANCE</u>		(1)	(2)	(3)	(4)
<u>COMPANY</u>	<u>GROUPNAME</u>	<u>Expenses Assumed</u>	<u>Expenses Associated</u>	<u>Reasons for</u>	<u>Requested</u>
		<u>In Insurer's Rates</u>	<u>With Group Marketing</u>	<u>Expensed</u>	<u>Group Rate</u>
		<u>Currently On File</u>	<u>Plan</u>	<u>Difference</u>	<u>Deviation</u>
Encompass Insurance Company of Massachusetts	City of Marlboro - Employees	27.9%	27.8%	Lower Acquisition Costs	5.0%
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employees	27.9%	27.9%	Lower Acquisition Costs	5.0%
Encompass Insurance Company of Massachusetts	DCU	27.9%	27.9%	Lower Acquisition Costs	6.0%

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

<insert year below>

Year Plan Will be Applied

2011

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
		2008	2009	2010	2008	2009	2010	2008	2009	2010	
Encompass Insurance Company of Massachusetts	Encompass Insurance Company of Massachusetts Total Group and Non-Group	\$84,269,676	\$64,641,281	\$45,047,090	\$53,234,317	\$40,816,861	\$27,905,432	63.2%	63.1%	61.9%	62.9%
Encompass Insurance Company of Massachusetts	City of Marlboro - Employees	\$360,738	\$308,500	\$243,779	\$254,493	\$139,978	\$111,455	70.5%	45.4%	45.7%	55.4%
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employees	\$55,390	\$40,978	\$39,719	\$19,134	\$20,927	\$48,433	34.5%	51.1%	121.9%	65.0%
Encompass Insurance Company of Massachusetts	DCU	\$166,253	\$139,286	\$98,914	\$72,341	\$90,150	\$63,107	43.5%	64.7%	63.8%	55.8%