

**193R Application Spreadsheet**

<u>INSURANCE COMPANY</u>	<u>GROUP NAME</u>	<u>STREET ADDRESS</u>	<u>CITY/TOWN</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>AUTO (A) or HOME (H)</u>	<u>PROPOSED RATE DEV. (0.0%)</u>	<u>PROPOSED EFFECTIVE DATE</u>	<u>GROUP TYPE (CU, E, M, U)</u>	<u>TOTAL NUMBER IN GROUP</u>	<u>ELIGIBLE NUMBER IN GROUP</u>	<u>NUMBER OF CURRENT INSUREDS</u>	<u>ORIGINAL PLAN DATE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE</u>	<u>PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION</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%	04/01/12	E	472	472	153	01/01/95	Kaplansky Insurance Agency, Inc.	508.984.1616	Yes
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employees	4 Batterymarch Pk.	Quincy	MA	02169	A	5.0%	04/01/12	E	107	107	25	1/1/2001	Marjorie Flemming	617.706.2128	Yes
Encompass Insurance Company of Massachusetts	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/12	E	785	711	59	04/01/06	DCU Financial Services,LLC	800.328.8797	Yes
Encompass Insurance Company of Massachusetts	Educators Business Alliance, Inc.	10 Cabot Road, S-201	Medford	MA	02155	A	5.0%	04/01/12	M	72	72	1	05/01/11	Agency: E.A. Stevens & Co	781.322.2324	No

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

Year Plan Will be Applied

2012

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.

<b><u>INSURANCE COMPANY</u></b>	<b><u>GROUPNAME</u></b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Encompass Insurance Company of Massachusetts	City of Marlboro - Employees	25.6%	25.4%	Lower Acquisition Costs	5.0%
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employees	25.6%	25.4%	Lower Acquisition Costs	5.0%
Encompass Insurance Company of Massachusetts	DCU	25.6%	25.5%	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>  
2012

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
		2009	2010	2011	2009	2010	2011	2009	2010	2011	
Encompass Insurance Company of Massachusetts	EICMA Total Group and Non-Group	\$64,412,024	\$44,794,311	\$39,620,339	\$40,680,220	\$29,445,702	\$25,349,631	63.2%	65.7%	64.0%	64.2%
Encompass Insurance Company of Massachusetts	City of Marlboro - Employees	\$298,949	\$241,127	\$195,229	\$128,266	\$122,930	\$87,470	42.9%	51.0%	44.8%	46.1%
Encompass Insurance Company of Massachusetts	Encompass Insurance Company - Employees	\$39,014	\$39,056	\$28,706	\$20,598	\$54,634	\$23,142	52.8%	139.9%	80.6%	92.1%
Encompass Insurance Company of Massachusetts	DCU	\$135,921	\$98,289	\$81,798	\$85,924	\$98,166	\$25,337	63.2%	99.9%	31.0%	66.3%