

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>
EICMA	Encompass Insurance Company - Employees	4 Batterymarch Pk.	Quincy	MA	02169	A	5.0%	04/01/13	E	104	104	34	1/1/2001	Marjorie Flemming	617.706.2128	Yes
EICMA	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/13	E	865	773	57	04/01/06	DCU Financial Services,LLC	800.328.8797	Yes

* Encompass Insurance Company of Massachusetts (EICMA)

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

Year Plan Will be Applied

2013

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.

<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>
EICMA	Encompass Insurance Company - Employees	29.4%	28.7%	Lower Acquisition Costs	5.0%
EICMA	DCU	29.4%	29.2%	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>

2013

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	<u>Earned Premium</u>			<u>Incurred Loss Incl. IBNR</u>			<u>Incurred Loss Ratio</u>			3 Yr. Total
		2010	2011	2012	2010	2011	2012	2010	2011	2012	
EICMA	EICMA Total Group and Non-Group	\$44,793,061	\$39,546,562	\$38,755,932	\$31,661,752	\$29,616,411	\$27,931,269	70.7%	74.9%	72.1%	72.5%
EICMA	Encompass Insurance Company - Employees	\$39,056	\$28,411	\$27,772	\$57,233	\$23,395	\$15,476	146.5%	82.3%	55.7%	100.9%
EICMA	DCU	\$98,289	\$80,700	\$67,876	\$103,341	\$29,421	\$40,656	105.1%	36.5%	59.9%	70.2%

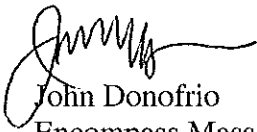
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Encompass Insurance Company of Massachusetts 2013 Group Marketing client.

We have verified that it is the intention of the client to participate in the Group Marketing program for the year 2013; we have confirmed the client's participation to them in writing:

Digital Credit Union
Encompass Insurance – Employees

You may contact our client to verify information and confirm participation.

A handwritten signature in black ink, appearing to read 'John Donofrio', with a long horizontal flourish extending to the right.

John Donofrio
Encompass Massachusetts State Manager