

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%	04/01/14	E	75	75	22	1/1/2001	Marjorie Flemming	617.706.2128	Yes
EICMA	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/14	E	906	806	58	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

2014

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) 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
EICMA	Encompass Insurance Company - Employees	28.6%	27.7%	Lower Acquisition Costs	5.0%
EICMA	DCU	28.6%	27.7%	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 Appli

2014

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
		2011	2012	2013	2011	2012	2013	2011	2012	2013	
EICMA	EICMA Total Group and Non-Group	\$39,545,768	\$38,688,782	\$35,575,050	\$25,727,817	\$22,951,914	\$19,763,721	65.1%	59.3%	55.6%	60.1%
EICMA	Encompass Insurance Company - Employees	\$28,411	\$27,756	\$31,267	\$20,210	\$3,805	\$24,550	71.1%	13.7%	78.5%	55.5%
EICMA	DCU	\$80,700	\$67,767	\$66,965	\$23,116	\$20,038	\$84,193	28.6%	29.6%	125.7%	59.1%

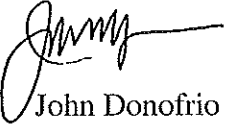
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Encompass Insurance Company of Massachusetts 2014 Group Marketing client.

We have verified that it is the intention of the client to participate in the Group Marketing program for the year 2014; 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.



John Donofrio
Encompass Massachusetts State Manager