

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</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%	04/01/16	E	80	80	19	01/01/01	Marjorie Flemming	617.706.2128	Yes
EICMA	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/16	E	928	872	36	4/1/2006	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

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.

			(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
	<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>				
EICMA		Encompass Insurance Company - Employees	31.5%	31.1%	Lower Acquisition Costs	5.0%
EICMA		DCU	31.5%	31.5%	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>

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	
EICMA	EICMA Total Group and Non-Group	\$35,650,256	\$32,290,005	\$28,706,106	\$22,553,956	\$20,240,515	\$18,582,685	63.3%	62.7%	64.7%	63.5%
EICMA	Encompass Employee Group	\$29,640	\$25,112	\$25,435	\$23,255	\$2,020	\$8,539	78.5%	8.0%	33.6%	42.2%
EICMA	DCU Employees Group	\$67,291	\$65,493	\$51,082	\$87,710	\$29,815	\$14,563	130.3%	45.5%	28.5%	71.8%

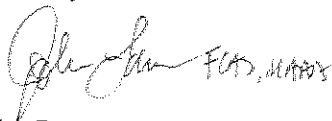
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Encompass Insurance Company of Massachusetts 2016 Group Marketing client.

We have verified that it is the intention of the client to participate in the Group Marketing program for the year 2016; 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 cursive script, appearing to read "John Lower".

John Lower
Actuary, Encompass Analytics

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</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%	04/01/16	E	80	80	19	01/01/01	Marjorie Flemming	617.706.2128	Yes
EICMA	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	MA	01752	A	6.0%	04/01/16	E	928	872	36	4/1/2006	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

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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
EICMA	Encompass Insurance Company - Employees	31.5%	31.1%	Lower Acquisition Costs	5.0%
EICMA	DCU	31.5%	31.5%	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>

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	
EICMA	EICMA Total Group and Non-Group	\$35,650,256	\$32,290,005	\$28,706,106	\$22,553,956	\$20,240,515	\$18,582,685	63.3%	62.7%	64.7%	63.5%
EICMA	Encompass Employee Group	\$29,640	\$25,112	\$25,435	\$23,255	\$2,020	\$8,539	78.5%	8.0%	33.6%	42.2%
EICMA	DCU Employees Group	\$67,291	\$65,493	\$51,082	\$87,710	\$29,815	\$14,563	130.3%	45.5%	28.5%	71.8%