

193R Application Spreadsheet															
Year Plan Will be Applied															
	2010														
INSURANCE COMPANY*	GROUP NAME*	STREET ADDRESS	CITY/TOWN	STATE	ZIP	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	CU, E,M,U GROUP TYPE**	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	AGENCY OR MKT. REP.	EXPERIENCE SUBMITTED YES OR NO
Encompass Insurance Company of Ma	City of Marlboro-Employees	140 Main St.	Marlborough	Ma	1752	A	5.00%	4/1/2010	E	530	530	321	1/1/1995	C.E. Conary Ins. Agency	Yes
Encompass Insurance Company of Ma	Digital Federal Credit Union	220 Donald Lynch Blvd.	Marlborough	Ma	1752	A	6.00%	4/1/2010	E	850	850	133	4/1/2006	DCU Financial Services,LLC	Yes
Encompass Insurance Company of Ma	Encompass Insurance Company - Employees	4 Batterymarch Pk.	Quincy	Ma	2169	A	5.00%	4/1/2010	E	140	140	44	1/1/2001	Marjorie Flemming	Yes
* Provide full insurance company name and full group name. If there is more than one company name, please separate the company name by a comma.															
** Group Type - E = employee, CU = credit union, M = all other member groups, U = unions															

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

Year Plan Will be Applied

2010

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> <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>	<u>Retention</u>
Encompass Insurance Company o	City of Marlboro - Employees	44.0%	43.8%	Retention ratio reduces other acquisition expenses	5.0%	79.1%

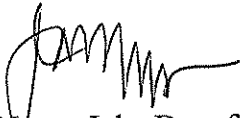
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Encompass Insurance Company of Massachusetts 2010 Group Marketing clients.

We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2010 and have confirmed their participation to them in writing:

City of Marlboro – Employees
Digital Credit Union – Employees
Encompass Insurance - Employees

You may contact any of our clients to verify information and confirm participation.



Name John Donofrio
Title Encompass Massachusetts State Manager