

MASSACHUSETTS
GROUP MARKETING RATE DEVIATION NEW/RENEWAL
AFFIDAVIT

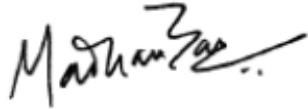
Attached is the documentation required for the application for the listed Esurance Insurance Company 2014 Group Marketing clients.

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 2014 and have confirmed their participation to them in writing:

CUNA Mutual

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

Sincerely,

A handwritten signature in black ink, appearing to read "Madhavi Rao", with a stylized flourish extending to the right.

Madhavi Rao
Senior Product Manager

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 (C, U, 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>
Esurance Insurance Company	CUNA Mutual	5910 Mineral Point Road	Madison	WI	53705	(A)	-5.0%	07/19/14	CU	2,500,000	2,500,000	59	07/19/13	Steven Arnold	steven.arnold@cunamutual.com	No

STATE
OF
MASSACHUSETTS

Supporting Exhibit

CUNA Mutual Discount

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>Group Name</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	Selected Discount Amount
Esurance Insurance Company	CUNA Mutual	11.3%	6.2%	Lower Acquisition Costs	-5.0%

