

193R Application Spreadsheet																
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
Esurance Insurance Company	CUNA Mutual Group	5910 Mineral Point Road	Madison	WI	53705	A	-5.0%	07/19/16	CU	2,500,000	2,500,000	311	07/19/13	Corrin Maier	corrin.maier@cunamutual.com	No

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>
Esurance Insurance Company	CUNA Mutual	11.7%	6.2%	Lower Acquisition Costs	5.0%

MASSACHUSETTS
GROUP MARKETING RATE DEVIATION NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Esurance Insurance Company 2016 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 2016 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 cursive script, appearing to read "Zhimin Li".

Zhimin Li
Sr. Product Manager

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Esurance Insurance Company	CUNA Mutual Group	5910 Mineral Point Road	Madison	WI	53705	(A)	-5.0%	07/19/16	CU	2,500,000	2,500,000	311	07/19/13	Corrin Maier	corrin.maier@cunamutual.com	No

STATE
OF
MASSACHUSETTS

Supporting Exhibit

CUNA Mutual Discount

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<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	11.7%	6.2%	Lower Acquisition Costs	-5.0%