

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 |
|--|---|----------------------------|--------------|-------|----------|----------------------|---------------------------|-------------------------|------------|-----------------------|--------------------------|----------------------------|--------------------|---|--|--------------------------------|
| Citizens Insurance Company of America, The Hanover Insurance Company | Marsh & McLennan Agency                             | 100 Front Street           | Worcester    | MA    | 01608    | A                    | 5.0%                      | 4/1/2018                | E          | 147                   | 147                      | 22                         | 4/1/2015           | Marsh & McLennan Agency                       | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Assumption College                                  | 500 Salisbury Street       | Worcester    | MA    | 01609    | A                    | 7.0%                      | 4/1/2018                | E          | 400                   | 300                      | 3                          | 1/1/93             | Marsh & McLennan (formerly Protector Group)   | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Babcock Power, Inc.                                 | 5 Neponset Street          | Worcester    | MA    | 01615    | A                    | 5.0%                      | 4/1/2018                | E          | 200                   | 190                      | 21                         | 9/15/92            | Eastern Insurance                             | 800-333-7234   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Bell & Hudson Ins. Agency, Inc.                     | 19 N. Main Street          | Belchertown  | MA    | 01007    | A                    | 7.0%                      | 4/1/2018                | E          | 25                    | 25                       | 13                         | 6/1/06             | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Bank                                      | 24 North Street            | Pittsfield   | MA    | 01202    | A                    | 5.0%                      | 4/1/2018                | CU         | 1475                  | 1475                     | 0                          | 11/15/11           | Berkshire Insurance Group, Inc.               | 413-5533400  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Insurance Group, Inc.                     | 117 Main Street            | Greenfield   | MA    | 01302    | A                    | 5.0%                      | 4/1/2018                | E          | 68                    | 68                       | 0                          | 11/15/11           | Berkshire Insurance Group, Inc.               | 413-5533400  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Clark University                                    | 950 Main Street            | Worcester    | MA    | 01610    | A                    | 5.0%                      | 4/1/2018                | E          | 525                   | 485                      | 159                        | 1/1/92             | Knight-Dik                                    | 508-753-6353   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fall River Educators Association                    | 178 Fourth Street          | Fall River   | MA    | 02720    | A                    | 9.5%                      | 4/1/2018                | PA         | 975                   | 893                      | 201                        | 1/1/79             | John F. Stafford                              | 508-673-5893   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fallon Community Health Plan, Inc.                  | 10 Chestnut Street         | Worcester    | MA    | 01608    | A                    | 5.0%                      | 4/1/2018                | E          | 1075                  | 1057                     | 61                         | 1/1/06             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Friendly Ice Cream Corp.                            | 1855 Boston Road           | Wilbraham    | MA    | 01095    | A                    | 7.5%                      | 4/1/2018                | E          | 469                   | 469                      | 57                         | 8/1/99             | USI Ins. Services (formerly TD Insurance)     | 413-750-4337   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Health New England                                  | 1 Monarch Place            | Springfield  | MA    | 01144    | A                    | 5.0%                      | 4/1/2018                | E          | 363                   | 363                      | 20                         | 1/15/98            | USI Ins. Services (formerly TD Insurance)     | 413-750-4337   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Holy Cross College                                  | College Street             | Worcester    | MA    | 01610    | A                    | 6.0%                      | 4/1/2018                | E          | 1093                  | 1093                     | 257                        | 1/1/92             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | HUB International New England, LLC.                 | 299 Ballardvale Street     | Wilmington   | MA    | 01887    | A                    | 7.0%                      | 4/1/2018                | E          | 420                   | 403                      | 72                         | 6/1/06             | Brewer & Lord                                 | 617-547-3620   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Independent Bank Corp/Rockland Trust Co.            | 288 Union Street           | Rockland     | MA    | 02370    | A                    | 5.0%                      | 4/1/2018                | E          | 1183                  | 1140                     | 59                         | 1/1/91             | A.E. Barnes                                   | 781-335-1589   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Lazarus House, Inc.                                 | P. O. Box 408              | Lawrence     | MA    | 01842    | A                    | 5.0%                      | 4/1/2018                | E          | 251                   | 251                      | 130                        | 5/1/07             | MTM Insurance Assoc, LLC                      | 978-681-5700   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | A College of Pharmacy & Allied Health Sciences      | 179 Longwood Avenue        | Boston       | MA    | 02108    | A                    | 4.0%                      | 4/1/2018                | E          | 638                   | 537                      | 31                         | 8/1/00             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Massachusetts Teachers Association                  | 20 Ashburton Place         | Boston       | MA    | 02108    | A                    | 10.0%                     | 4/1/2018                | PA         | 117,775               | 110,660                  | 7984                       | 12/1/01            | Educators Ins. Agency, Inc.; John F. Stafford | 508-673-5893   | Yes                            |
| Citizens Insurance Company of America, The Hanover Insurance Company | Is Industry (formerly Morgan Construction Corp)     | 15 Belmont Street          | Worcester    | MA    | 01605    | A                    | 6.0%                      | 4/1/2018                | E          | 306                   | 306                      | 100                        | 1/1/59             | O'Brien & Gibbons                             | 508-752-7504   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Mount Holyoke College                               | 50 College Street          | South Hadley | MA    | 01075    | A                    | 6.0%                      | 4/1/2018                | E          | 997                   | 952                      | 264                        | 7/1/97             | HUB International (formerly Remillard)        | 413-733-3131   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | North Andover Foundation for Education, Inc.        | PO Box 444                 | N.Andover    | MA    | 01845    | A                    | 3.5%                      | 4/1/2018                | E          | 39                    | 39                       | 11                         | 2/1/08             | MTM Insurance Assoc, LLC                      | 978-681-5700   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | O'Brien & Gibbons Ins. Agency, Inc.                 | 52 Highland Street         | Worcester    | MA    | 01609    | A                    | 7.0%                      | 4/1/2018                | E          | 28                    | 28                       | 7                          | 6/1/06             | O'Brien & Gibbons                             | 508-752-7504   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Pine Valley Plantation Cooperative                  | 281 Chauncey Walker Street | Belchertown  | MA    | 01007    | A                    | 5.0%                      | 4/1/2018                | E          | 385                   | 385                      | 136                        | 4/15/96            | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Radius Providence LLC                               | 1671 Worcester Road        | Framingham   | MA    | 01702    | A                    | 4.0%                      | 4/1/2018                | E          | 225                   | 225                      | 7                          | 8/1/01             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Reliant Medical Group                               | 425 N Lake Ave             | Worcester    | MA    | 01605    | A                    | 5.0%                      | 4/1/2018                | E          | 2652                  | 2346                     | 215                        | 1/1/06             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | agement Foundation of the Harvard Medical Institute | 1325 Boylston St           | Boston       | MA    | 02215    | A                    | 4.0%                      | 4/1/2018                | E          | 130,000               | 123500                   | 1                          | 4/1/2017           | Marsh & McLennan Agency                       | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Salem Five Boyle Ins. Services                      | 445 Main Street            | Woburn       | MA    | 01801    | A                    | 7.0%                      | 4/1/2018                | E          | 625                   | 135                      | 112                        | 6/1/06             | Salem Five Boyle                              | 781-9333100  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Somerset Teachers                                   | 580 Whetstone Hill Road    | Somerset     | MA    | 02726    | A                    | 9.5%                      | 4/1/2018                | E          | 316                   | 292                      | 96                         | 1/1/00             | John F. Stafford                              | 508-673-5893   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | St.Vincent Hospital                                 | 20 Worcester Center Blvd.  | Worcester    | MA    | 01609    | A                    | 5.0%                      | 4/1/2018                | E          | 2519                  | 2408                     | 261                        | 1/1/92             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | The Hanover Insurance Group                         | 440 Lincoln Street         | Worcester    | MA    | 01653    | A                    | 10.0%                     | 4/1/2018                | E          | 4200                  | 3246                     | 1073                       | 10/1/93            | Allmerica Plus                                | 800-922-8246   | Yes                            |
| Citizens Insurance Company of America, The Hanover Insurance Company | Town of Belchertown                                 | 2 Jabish Street            | Belchertown  | MA    | 01007    | A                    | 6.0%                      | 4/1/2018                | E          | 600                   | 600                      | 212                        | 10/1/95            | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Unum Provident Company, Inc.                        | 18 Chestnut Street         | Worcester    | MA    | 01602    | A                    | 7.5%                      | 4/1/2018                | E          | 550                   | 525                      | 289                        | 1/1/92             | Knight-Dik                                    | 508-753-6353   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | USI Ins. Services of MA, Inc.                       | 12 Gill Street             | Woburn       | MA    | 01888    | A                    | 7.0%                      | 4/1/2018                | E          | 136                   | 136                      | 10                         | 4/15/07            | USI Ins. Services                             | 781-376-2600   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Academy                                   | 81 Providence Street       | Worcester    | MA    | 01604    | A                    | 4.0%                      | 4/1/2018                | E          | 163                   | 163                      | 12                         | 10/1/08            | Marsh & McLennan (formerly Protector Group)   | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Polytechnical Institute                   | 100 Institute Road         | Worcester    | MA    | 01602    | A                    | 6.0%                      | 4/1/2018                | E          | 950                   | 950                      | 204                        | 1/1/93             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |

**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied

2018

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.

| INSURANCE COMPANY  | GROUPNAME   | (1)<br>Expense Assumed<br>In Insurer's Rates<br>Currently On File | (2)<br>Expenses Associated<br>With Group Marketing<br>Plan | (3)<br>Reasons for<br>Expensed<br>Difference                                | (4)<br>Requested<br>Group Rate<br>Deviation |
|--|---|---|--|---|---|
| Citizens Insurance Company of America, The Hanover Insurance Company | Marsh & McLennan Agency                                       | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Assumption College  | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Babcock Power, Inc.   | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Bell & Hudson Ins. Agency, Inc.                               | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Bank  | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Insurance Group, Inc.                               | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Clark University  | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fall River Educators Association                              | 38.9%   | 33.0%  | Lower Acquisition / Processing / ULAE costs                                 | 9.5%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fallon Community Health Plan, Inc.                            | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Friendly Ice Cream Corp.                                      | 38.9%   | 34.4%  | Lower Acquisition / Processing / ULAE costs                                 | 7.5%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Health New England  | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Holy Cross College  | 38.9%   | 35.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | HUB International New England, LLC.                           | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Independent Bank Corp/Rockland Trust Co.                      | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Lazarus House, Inc.   | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | MA College of Pharmacy & Allied Health Science                | 38.9%   | 35.8%  | Lower Acquisition / Processing / ULAE costs                                 | 4.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Massachusetts Teachers Association                            | 38.9%   | 33.4%  | Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab | 10.0%                                       |
| Citizens Insurance Company of America, The Hanover Insurance Company | Siemens Industry (formerly Morgan Construction Company)       | 38.9%   | 35.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Mount Holyoke College   | 38.9%   | 35.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | North Andover Foundation for Education, Inc.                  | 38.9%   | 36.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | O'Brien & Gibbons Ins. Agency, Inc.                           | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Pine Valley Plantation Cooperative                            | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Radiuss Providence LLC  | 38.9%   | 35.8%  | Lower Acquisition / Processing / ULAE costs                                 | 4.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Reliant Medical Group   | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Risk Management Foundation of the Harvard Medical Institution | 38.9%   | 35.8%  | Lower Acquisition / Processing / ULAE costs                                 | 4.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Salem Five Boys Ins. Services                                 | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Somerset Teachers   | 38.9%   | 33.6%  | Lower Acquisition / Processing / ULAE costs                                 | 9.5%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | St. Vincent Hospital  | 38.9%   | 35.4%  | Lower Acquisition / Processing / ULAE costs                                 | 5.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | The Hanover Insurance Group                                   | 38.9%   | 33.4%  | Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab | 10.0%                                       |
| Citizens Insurance Company of America, The Hanover Insurance Company | Town of Betchertown   | 38.9%   | 35.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Unum Provident Company, Inc.                                  | 38.9%   | 34.4%  | Lower Acquisition / Processing / ULAE costs                                 | 7.5%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | USI Ins. Services of MA, Inc.                                 | 38.9%   | 34.6%  | Lower Acquisition / Processing / ULAE costs                                 | 7.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Academy   | 38.9%   | 35.2%  | Lower Acquisition / Processing / ULAE costs                                 | 4.0%  |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Polytechnical Institute                             | 38.9%   | 35.0%  | Lower Acquisition / Processing / ULAE costs                                 | 6.0%  |

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

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.

<insert year below>  
 2018

| INSURANCE<br>COMPANY   | GROUPNAME   | Earned Premium |               |               | Incurred Loss Incl. IBNR |              |              | Incurred Loss Ratio |       |       | 3 Yr.<br>Total |
|--|---|----------------|---------------|---------------|--------------------------|--------------|--------------|---------------------|-------|-------|----------------|
|  |   | 2015           | 2016          | 2017          | 2015                     | 2016         | 2017         | 2015                | 2016  | 2017  |                |
| Citizens Insurance Company of America, The Hanover Insurance Company | Hanover Insurance Group Total Group and Non-Group | \$133,463,872  | \$137,023,867 | \$146,916,135 | \$84,349,188             | \$77,890,664 | \$82,183,180 | 63.2%               | 56.8% | 55.9% | 58.6%          |
| Citizens Insurance Company of America, The Hanover Insurance Company | Massachusetts Teachers Association                | \$12,517,499   | \$12,709,505  | \$13,008,316  | \$6,712,360              | \$6,428,811  | \$6,694,907  | 53.6%               | 50.6% | 51.5% | 51.9%          |
| Citizens Insurance Company of America, The Hanover Insurance Company | The Hanover Insurance Group                       | \$1,892,757    | \$1,887,590   | \$1,908,414   | \$1,385,108              | \$920,340    | \$848,528    | 73.2%               | 48.8% | 44.5% | 55.4%          |

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2018 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 2018 and have confirmed their participation to them in writing:

|  |  |
|--|--|
| Assumption College                             | North Andover Foundation for Education, Inc.                   |
| Babcock Power, Inc.                            | O'Brien & Gibbons Ins. Agency, Inc.                            |
| Bell & Hudson Ins. Agency, Inc.                | Pine Valley Plantation Cooperative                             |
| Berkshire Bank                                 | Radius Providence LLC  |
| Berkshire Insurance Group, Inc.                | Reliant Medical Group  |
| Clark University                               | Risk Management Foundation of the Harvard Medical Institutions |
| Fall River Educators Association               | Salem Five Boyle Ins. Services                                 |
| Fallon Community Health Plan, Inc.             | Siemens Industry (formerly Morgan Construction Company)        |
| Friendly Ice Cream Corp.                       | Somerset Teachers  |
| Health New England                             | St. Vincent Hospital   |
| Holy Cross College                             | The Hanover Insurance Group                                    |
| HUB International New England, LLC.            | Town of Belchertown  |
| Independent Bank Corp/Rockland Trust Co.       | Unum Provident Company, Inc.                                   |
| Lazarus House, Inc.                            | USI Ins. Services of MA, Inc.                                  |
| MA College of Pharmacy & Allied Health Science | Worcester Academy  |
| Marsh & McLennan Agency                        | Worcester Polytechnic Institute                                |
| Massachusetts Teachers Association             |  |
| Mount Holyoke College                          |  |

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



Lev Kamenetsky  
Actuarial Director

| 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 |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Marsh & McLennan Agency                      | 100 Front Street           | Worcester    | MA    | 01608    | A                    | 5.0%                      | 4/1/2018                | E          | 147                   | 147                      | 22                         | 4/1/2015           | Marsh & McLennan Agency                       | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Assumption College                           | 500 Salisbury Street       | Worcester    | MA    | 01609    | A                    | 7.0%                      | 4/1/2018                | E          | 400                   | 300                      | 3                          | 1/1/93             | Marsh & McLennan (formerly Protector Group    | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Babcock Power, Inc.                          | 5 Neponset Street          | Worcester    | MA    | 01615    | A                    | 5.0%                      | 4/1/2018                | E          | 200                   | 190                      | 21                         | 9/15/92            | Eastern Insurance                             | 800-333-7234   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Bell & Hudson Ins. Agency, Inc.              | 19 N. Main Street          | Belchertown  | MA    | 01007    | A                    | 7.0%                      | 4/1/2018                | E          | 25                    | 25                       | 147                        | 6/1/06             | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Berkshire Bank                               | 24 North Street            | Pittsfield   | MA    | 01202    | A                    | 5.0%                      | 4/1/2018                | CU         | 1475                  | 1475                     | 0                          | 11/15/11           | Berkshire Insurance Group, Inc.               | 413-5533400  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Berkshire Insurance Group, Inc.              | 117 Main Street            | Greenfield   | MA    | 01302    | A                    | 5.0%                      | 4/1/2018                | E          | 68                    | 68                       | 0                          | 11/15/11           | Berkshire Insurance Group, Inc.               | 413-5533400  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Clark University                             | 950 Main Street            | Worcester    | MA    | 01610    | A                    | 5.0%                      | 4/1/2018                | E          | 525                   | 485                      | 159                        | 1/1/92             | Knight-Dik                                    | 508-753-6353   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Fall River Educators Association             | 178 Fourth Street          | Fall River   | MA    | 02720    | A                    | 9.5%                      | 4/1/2018                | PA         | 975                   | 893                      | 201                        | 1/1/79             | John F. Stafford                              | 508-673-5893   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Fallon Community Health Plan, Inc.           | 10 Chestnut Street         | Worcester    | MA    | 01608    | A                    | 5.0%                      | 4/1/2018                | E          | 1075                  | 1057                     | 61                         | 1/1/06             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Friendly Ice Cream Corp.                     | 1855 Boston Road           | Wilbraham    | MA    | 01095    | A                    | 7.5%                      | 4/1/2018                | E          | 469                   | 469                      | 57                         | 8/1/99             | USI Ins. Services (formerly TD Insurance)     | 413-750-4337   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Health New England                           | 1 Monarch Place            | Springfield  | MA    | 01144    | A                    | 5.0%                      | 4/1/2018                | E          | 363                   | 363                      | 20                         | 1/15/98            | USI Ins. Services (formerly TD Insurance)     | 413-750-4337   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Holy Cross College                           | College Street             | Worcester    | MA    | 01610    | A                    | 6.0%                      | 4/1/2018                | E          | 1093                  | 1093                     | 257                        | 1/1/92             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | HUB International New England, LLC.          | 299 Ballardvale Street     | Wilmington   | MA    | 01887    | A                    | 7.0%                      | 4/1/2018                | E          | 420                   | 403                      | 72                         | 6/1/06             | Brewer & Lord                                 | 617-547-3620   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Independent Bank Corp/Rockland Trust Co.     | 288 Union Street           | Rockland     | MA    | 02370    | A                    | 5.0%                      | 4/1/2018                | E          | 1183                  | 1140                     | 59                         | 1/1/91             | A.E. Barnes                                   | 781-335-1589   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Lazarus House, Inc.                          | P.O. Box 408               | Lawrence     | MA    | 01842    | A                    | 5.0%                      | 4/1/2018                | E          | 251                   | 251                      | 130                        | 5/1/07             | MTM Insurance Assoc. LLC                      | 978-681-5700   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | A College of Pharmacy & Allied Health Scien  | 179 Longwood Avenue        | Boston       | MA    | 02108    | A                    | 4.0%                      | 4/1/2018                | E          | 638                   | 537                      | 31                         | 8/1/00             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Massachusetts Teachers Association           | 20 Ashburton Place         | Boston       | MA    | 02108    | A                    | 10.0%                     | 4/1/2018                | PA         | 117,775               | 110,660                  | 7984                       | 12/1/01            | Educators Ins. Agency, Inc.; John F. Stafford | 508-673-5893   | Yes                            |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Industry (formerly Morgan Construction Co    | 15 Belmont Street          | Worcester    | MA    | 01605    | A                    | 6.0%                      | 4/1/2018                | E          | 306                   | 306                      | 100                        | 11/15/98           | O'Brien & Gibbons                             | 508-752-7504   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Mount Holyoke College                        | 50 College Street          | South Hadley | MA    | 01075    | A                    | 6.0%                      | 4/1/2018                | E          | 997                   | 952                      | 264                        | 7/1/97             | HUB International (formerly Remillard)        | 413-733-3131   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | North Andover Foundation for Education, Inc. | PO Box 444                 | N. Andover   | MA    | 01845    | A                    | 3.5%                      | 4/1/2018                | E          | 39                    | 39                       | 11                         | 2/1/08             | MTM Insurance Assoc. LLC                      | 978-681-5700   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | O'Brien & Gibbons Ins. Agency, Inc.          | 52 Highland Street         | Worcester    | MA    | 01609    | A                    | 7.0%                      | 4/1/2018                | E          | 28                    | 28                       | 147                        | 6/1/06             | O'Brien & Gibbons                             | 508-752-7504   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Pine Valley Plantation Cooperative           | 281 Chauncey Walker Street | Belchertown  | MA    | 01007    | A                    | 5.0%                      | 4/1/2018                | E          | 385                   | 385                      | 136                        | 4/15/96            | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Radius Providence LLC                        | 1671 Worcester Road        | Frammingham  | MA    | 01702    | A                    | 4.0%                      | 4/1/2018                | E          | 225                   | 225                      | 7                          | 8/1/01             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Reliant Medical Group                        | 425 N Lake Ave             | Worcester    | MA    | 01605    | A                    | 5.0%                      | 4/1/2018                | E          | 2652                  | 2346                     | 215                        | 1/1/06             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | agement Foundation of the Harvard Medical    | 1325 Boylston St           | Boston       | MA    | 02215    | A                    | 4.0%                      | 4/1/2018                | E          | 130,000               | 123,500                  | 1                          | 4/1/2017           | Marsh & McLennan Agency                       | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Salem Five Boyle Ins. Services               | 445 Main Street            | Woburn       | MA    | 01801    | A                    | 7.0%                      | 4/1/2018                | E          | 625                   | 135                      | 147                        | 6/1/06             | Salem Five Boyle                              | 781-9333100  | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Somerset Teachers                            | 580 Whetstone Hill Road    | Somerset     | MA    | 02726    | A                    | 9.5%                      | 4/1/2018                | E          | 316                   | 292                      | 96                         | 1/1/00             | John F. Stafford                              | 508-673-5893   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | St. Vincent Hospital                         | 20 Worcester Center Blvd.  | Worcester    | MA    | 01609    | A                    | 5.0%                      | 4/1/2018                | E          | 2519                  | 2408                     | 261                        | 1/1/92             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | The Hanover Insurance Group                  | 440 Lincoln Street         | Worcester    | MA    | 01653    | A                    | 10.0%                     | 4/1/2018                | E          | 4200                  | 3246                     | 1073                       | 10/1/93            | Allmerica Plus                                | 800-922-8246   | Yes                            |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Town of Belchertown                          | 2 Jabish Street            | Belchertown  | MA    | 01007    | A                    | 6.0%                      | 4/1/2018                | E          | 600                   | 600                      | 212                        | 10/1/95            | Bell & Hudson                                 | 413-323-9611   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Unum Provident Company, Inc.                 | 18 Chestnut Street         | Worcester    | MA    | 01602    | A                    | 7.5%                      | 4/1/2018                | E          | 550                   | 525                      | 289                        | 1/1/92             | Knight-Dik                                    | 508-753-6353   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | USI Ins. Services of MA, Inc.                | 12 Gill Street             | Woburn       | MA    | 01888    | A                    | 7.0%                      | 4/1/2018                | E          | 136                   | 136                      | 147                        | 4/15/07            | USI Ins. Services                             | 781-376-2600   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Worcester Academy                            | 81 Providence Street       | Worcester    | MA    | 01604    | A                    | 4.0%                      | 4/1/2018                | E          | 163                   | 163                      | 12                         | 10/1/08            | Marsh & McLennan (formerly Protector Group    | 508-852-8500   | No                             |
| Citizens Insurance Company of America, The Hanover Insurance Compa | Worcester Polytechnical Institute            | 100 Institute Road         | Worcester    | MA    | 01602    | A                    | 6.0%                      | 4/1/2018                | E          | 950                   | 950                      | 204                        | 1/1/93             | Sullivan, Garrity & Donnelly                  | 800-287-8501   | No                             |

**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied

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.

2018

| INSURANCE COMPANY  | GROUPNAME  | (1) Expenses Assumed                 |       | (2) Expenses Associated With Group Marketing Plan                           | (3) Reasons for Expensed Difference | (4) Requested Group Rate Deviation |
|--|--|--------------------------------------|-------|---|-------------------------------------|------------------------------------|
|  |  | In Insurer's Rates Currently On File |       |   |                                     |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Marsh & McLennan Agency  | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Assumption College   | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Babcock Power, Inc.  | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Bell & Hudson Ins. Agency, Inc.                                | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Bank   | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Berkshire Insurance Group, Inc.                                | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Clark University   | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fall River Educators Association                               | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 9.5%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Fallon Community Health Plan, Inc.                             | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Friendly Ice Cream Corp.                                       | 38.9%                                | 34.4% | Lower Acquisition / Processing / ULAE costs                                 | 7.5%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Health New England   | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Holy Cross College   | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 6.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | HUB International New England, LLC                             | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Independent Bank Corp/Rockland Trust Co.                       | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Lazarus House, Inc.  | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | MA College of Pharmacy & Allied Health Science                 | 38.9%                                | 33.8% | Lower Acquisition / Processing / ULAE costs                                 | 4.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Massachusetts Teachers Association                             | 38.9%                                | 33.4% | Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab | 10.0%                               |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Siemens Industry (formerly Morgan Construction Company)        | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 6.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Mount Holyoke College  | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 6.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | North Andover Foundation for Education, Inc.                   | 38.9%                                | 36.0% | Lower Acquisition / Processing / ULAE costs                                 | 3.5%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | O'Brien & Gibbons Ins. Agency, Inc.                            | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Pine Valley Plantation Cooperative                             | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Radius Providence LLC  | 38.9%                                | 35.8% | Lower Acquisition / Processing / ULAE costs                                 | 4.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Reliant Medical Group  | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Risk Management Foundation of the Harvard Medical Institutions | 38.9%                                | 35.8% | Lower Acquisition / Processing / ULAE costs                                 | 4.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Salem Five Boyle Ins. Services                                 | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Somerset Teachers  | 38.9%                                | 33.6% | Lower Acquisition / Processing / ULAE costs                                 | 9.5%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | St.Vincent Hospital  | 38.9%                                | 35.4% | Lower Acquisition / Processing / ULAE costs                                 | 5.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | The Hanover Insurance Group                                    | 38.9%                                | 33.4% | Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab | 10.0%                               |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Town of Belchertown  | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 6.9%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Unum Provident Company, Inc.                                   | 38.9%                                | 34.4% | Lower Acquisition / Processing / ULAE costs                                 | 7.5%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | USI Ins. Services of MA, Inc.                                  | 38.9%                                | 34.6% | Lower Acquisition / Processing / ULAE costs                                 | 7.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Academy  | 38.9%                                | 35.8% | Lower Acquisition / Processing / ULAE costs                                 | 4.0%                                |                                    |
| Citizens Insurance Company of America, The Hanover Insurance Company | Worcester Polytechnical Institute                              | 38.9%                                | 35.0% | Lower Acquisition / Processing / ULAE costs                                 | 6.0%                                |                                    |

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

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.

<insert year below>  
 2018

| INSURANCE<br>COMPANY   | GROUPNAME   | Earned Premium |               |               | Incurred Loss Incl. IBNR |              |              | Incurred Loss Ratio |       |       | 3 Yr.<br>Total |
|--|---|----------------|---------------|---------------|--------------------------|--------------|--------------|---------------------|-------|-------|----------------|
|  |   | 2015           | 2016          | 2017          | 2015                     | 2016         | 2017         | 2015                | 2016  | 2017  |                |
| Citizens Insurance Company of America, The Hanover Insurance Company | Hanover Insurance Group Total Group and Non-Group | \$133,463,872  | \$137,023,867 | \$146,916,135 | \$84,349,188             | \$77,890,664 | \$82,183,180 | 63.2%               | 56.8% | 55.9% | 58.6%          |
| Citizens Insurance Company of America, The Hanover Insurance Company | Massachusetts Teachers Association                | \$12,517,499   | \$12,709,505  | \$13,008,316  | \$6,712,360              | \$6,428,811  | \$6,694,907  | 53.6%               | 50.6% | 51.5% | 51.9%          |
| Citizens Insurance Company of America, The Hanover Insurance Company | The Hanover Insurance Group                       | \$1,892,757    | \$1,887,590   | \$1,908,414   | \$1,385,108              | \$920,340    | \$848,528    | 73.2%               | 48.8% | 44.5% | 55.4%          |