

193R Application Spreadsheet

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%	4/1/2019	E	157	157	39	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%	4/1/2019	E	377	350	25	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%	4/1/2019	E	200	190	18	9/15/92	Eastern Insurance	800-323-7234	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%	4/1/2019	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%	4/1/2019	CU	1,550	1,550	87	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%	4/1/2019	E	70	70	14	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%	4/1/2019	E	508	472	141	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%	4/1/2019	PA	942	836	165	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%	4/1/2019	E	1078	1059	51	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%	4/1/2019	E	469	469	32	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%	4/1/2019	E	363	363	15	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%	4/1/2019	E	1149	1149	225	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%	4/1/2019	E	420	403	54	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%	4/1/2019	E	1,183	1,140	51	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%	4/1/2019	E	251	251	106	5/1/07	MTM Insurance Assoc, LLC	978 681-5700	No
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2019	E	1889	1362	25	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%	4/1/2019	PA	116,000	116,000	7599	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industry (formerly Morgan Construction Company)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2019	E	420	403	74	11/15/98	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%	4/1/2019	E	997	952	243	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%	4/1/2019	E	39	39	6	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%	4/1/2019	E	30	30	5	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%	4/1/2019	E	385	385	134	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%	4/1/2019	E	225	225	3	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%	4/1/2019	E	2678	2322	191	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Risk Management Foundation of the Harvard Medical Institutions	1325 Boylston St	Boston	MA	02215	A	4.0%	4/1/2019	E	132,540	125913	2	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%	4/1/2019	E	600	150	95	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%	4/1/2019	E	285	262	84	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%	4/1/2019	E	2479	2376	210	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%	4/1/2019	E	4200	3246	951	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%	4/1/2019	E	600	600	195	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%	4/1/2019	E	516	450	241	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%	4/1/2019	E	136	136	8	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%	4/1/2019	E	169	169	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%	4/1/2019	E	950	942	188	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.

2019

INSURANCE COMPANY	GROUPNAME		(1)	(2)	(3)	(4)
			Expenses Assumed In Insurer's Rates Currently On File	Expenses Associated With Group Marketing Plan	Reasons for Expensed Difference	Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company		Marsh & McLennan Agency	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Assumption College	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Babcock Power, Inc.	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Bell & Hudson Ins. Agency, Inc.	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Berkshire Bank	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Berkshire Insurance Group, Inc.	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Clark University	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Fall River Educators Association	35.9%	30.8%	Lower Acquisition / Processing / UL	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company		Fallon Community Health Plan, Inc.	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Friendly Ice Cream Corp.	35.9%	31.6%	Lower Acquisition / Processing / UL	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company		Health New England	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Holy Cross College	35.9%	32.2%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		HUB International New England, LLC.	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Independent Bank Corp/Rockland Trust Co.	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Lazarus House, Inc.	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		MA College of Pharmacy & Allied Health Science	35.9%	33.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Massachusetts Teachers Association	35.9%	30.6%	Lower Acquisition / Processing / UL	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industry (formerly Morgan Construction Company)	Siemens Industry (formerly Morgan Construction Company)	35.9%	32.2%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Mount Holyoke College	35.9%	32.2%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		North Andover Foundation for Education, Inc.	35.9%	33.2%	Lower Acquisition / Processing / UL	3.5%
Citizens Insurance Company of America, The Hanover Insurance Company		O'Brien & Gibbons Ins. Agency, Inc.	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Pine Valley Plantation Cooperative	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Radius Providence LLC	35.9%	33.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Reliant Medical Group	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Risk Management Foundation of the Harvard Medical Institutions	Risk Management Foundation of the Harvard Medical Institutions	35.9%	33.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Salem Five Boyle Ins. Services	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Somerset Teachers	35.9%	30.8%	Lower Acquisition / Processing / UL	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company		St.Vincent Hospital	35.9%	32.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		The Hanover Insurance Group	35.9%	30.6%	Lower Acquisition / Processing / UL	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Town of Belchertown	35.9%	32.2%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Unum Provident Company, Inc.	35.9%	31.6%	Lower Acquisition / Processing / UL	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company		USI Ins. Services of MA, Inc.	35.9%	31.8%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Worcester Academy	35.9%	33.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Worcester Polytechnical Institute	35.9%	32.2%	Lower Acquisition / Processing / UL	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>
 2019

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2016	2017	2018	2016	2017	2018	2016	2017	2018	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$137,121,732	\$146,905,429	\$159,359,774	\$77,904,898	\$82,199,443	\$94,722,546	56.8%	56.0%	59.4%	57.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,723,586	\$13,008,219	\$13,387,150	\$6,429,076	\$6,695,022	\$6,996,045	50.5%	51.5%	52.3%	51.4%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,888,163	\$1,908,393	\$1,899,184	\$920,340	\$848,528	\$1,024,248	48.7%	44.5%	53.9%	49.0%

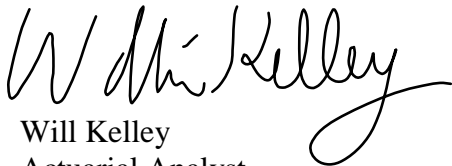
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2019 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 2019 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.



Will Kelley
Actuarial Analyst