

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		
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2010	E	615	380	105	1/1/93	Protector Group	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	5 Neponset Street	Worcester	MA	01615	A	5.0%	4/1/2010	E	216	216	90	9/15/92	Kittredge	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Beacon Hill Civic Association, Inc.	74 Joy Street	Boston	MA	02114	A	7.0%	4/1/2010	M	1,500	1,500	86	4/1/07	Murphy & Jordan	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%	4/1/2010	E	25	25	17	6/1/06	Bell & Hudson	No		
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	299 Ballardvale Street	Wilmington	MA	01887	A	7.0%	4/1/2010	E	136	136	95	6/1/06	Brewer & Lord	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	950 Main Street	Worcester	MA	01610	A	5.0%	4/1/2010	E	669	622	243	1/1/92	Knight-Dik	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Ellis Neighborhood Association	54 Union Park	Boston	MA	02118	A	7.0%	4/1/2010	M	1,500	1,500	31	4/15/08	Murphy & Jordan	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Fair & Yeager Ins. Agency, Inc.	10 Main Street	Natick	MA	01760	A	7.0%	4/1/2010	E	49	49	10	6/1/06	Fair & Yeager	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	178 Fourth Street	Fall River	MA	02720	A	7.0%	4/1/2010	M	1,152	1,124	550	1/1/79	John F. Stafford	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Clinic, Inc.	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2010	E	1,727	1,686	359	1/1/06	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	10 Chestnut Street	Worcester	MA	01608	A	5.0%	4/1/2010	E	678	678	74	1/1/06	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkeley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2010	E	50	50	33	6/1/06	Field, Eddy & Bulkeley	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wibraham	MA	01095	A	8.0%	4/1/2010	E	12,221	520	263	8/1/99	Banknorth	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	1 Monarch Place	Springfield	MA	01144	A	5.0%	4/1/2010	E	226	207	68	1/15/98	Banknorth	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	College Street	Worcester	MA	01610	A	6.0%	4/1/2010	E	905	846	351	1/1/92	Sullivan, Garrity & Donnelly	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%	4/1/2010	E	1,000	1,000	133	1/1/91	A.E. Barnes	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Eastern Ins. Agency, Inc.	380 Chief Justice Highway	Cohasset	MA	02025	A	7.0%	4/1/2010	E	320	320	12	6/1/06	Eastern	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	440 Main Street	Worcester	MA	01608	A	7.0%	4/1/2010	E	25	25	20	6/1/06	Knight-Dik	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2010	M	320	320	330	5/1/07	MTM Insurance Assoc, LLC	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%	4/1/2010	E	316	283	33	8/1/00	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	20 Ashburton Place	Boston	MA	02108	A	10.0%	4/1/2010	M	101,003	92,807	12,849	12/1/01	Educators Ins. Agency, Inc.	Yes		
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2010	E	350	350	187	11/15/98	O'Brien & Gibbons	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	50 College Street	South Hadley	MA	01075	A	6.0%	4/1/2010	E	750	750	383	7/1/97	Remillard	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Murphy & Jordan Ins. Agency, Inc.	200 Cordwainer Drive	Norwell	MA	02061	A	7.0%	4/1/2010	E	30	30	22	6/1/06	Murphy & Jordan	No		
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	PO Box 444	N.Andover	MA	01845	A	8.0%	4/1/2010	M	100	100	51	2/1/08	MTM Insurance Assoc, LLC	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%	4/1/2010	E	27	27	15	6/1/06	O'Brien & Gibbons	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	318-320 Plantation Street	Worcester	MA	01604	A	7.0%	4/1/2010	E	28	28	7	6/1/06	Paul Cantiani	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	281 Chauncey Walker Street	Belchertown	MA	01007	A	5.0%	4/1/2010	M	390	390	126	4/15/96	Bell & Hudson	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Framingham	MA	01702	A	4.0%	4/1/2010	E	349	349	27	8/1/01	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2010	E	400	400	107	6/1/06	Salem Five Boyle	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	580 Whetstone Hill Road	Somerset	MA	02726	A	4.0%	4/1/2010	M	298	272	191	1/1/00	John F. Stafford	No		
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	20 Worcester Center Blvd.	Worcester	MA	01609	A	5.0%	4/1/2010	E	2,128	2,067	495	1/1/92	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	One Chestnut Place	Worcester	MA	01608	A	7.0%	4/1/2010	E	40	40	15	6/1/06	Sullivan	No		
Citizens Insurance Company of America, The Hanover Insurance Company	The Dartmouth Public School System	8 Bush Street	S.Dartmouth	MA	02748	A	5.0%	4/1/2010	E	540	540	66	11/1/95	Sylvia & Company	No		
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2010	E	3,884	3,002	1,714	10/1/93	Allmerica Plus	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	2 Jabish Street	Belchertown	MA	01007	A	6.0%	4/1/2010	E	340	340	290	10/1/95	Bell & Hudson	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	18 Chestnut Street	Worcester	MA	01602	A	7.5%	4/1/2010	E	669	669	659	1/1/92	Knight-Dik	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%	4/1/2010	E	94	89	23	4/15/07	USI Ins. Services	No		
Citizens Insurance Company of America, The Hanover Insurance Company	ValleyStone Credit Union	730 Worcester Street	Springfield	MA	01151	A	5.0%	4/1/2010	CU	5,108	4,621	239	2/15/96	Banknorth	No		
Citizens Insurance Company of America, The Hanover Insurance Company	William Palumbo Ins. Agency, Inc.	4 West Mill Street	Medfield	MA	02052	A	7.0%	4/1/2010	E	42	42	15	6/1/06	William Palumbo	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	81 Providence Street	Worcester	MA	01604	A	4.0%	4/1/2010	E	165	165	17	10/1/08	The Protector Group	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	100 Institute Road	Worcester	MA	01602	A	6.0%	4/1/2010	E	797	738	302	1/1/93	Sullivan, Garrity & Donnelly	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2010	E	563	563	164	2/1/95	Protector Group	No		
Citizens Insurance Company of America, The Hanover Insurance Company	F. W. Webb	160 Middlesex Turnpike	Bedford	MA	01730	A	5.0%	4/1/2010	E	500	500	1	4/1/09	Eastern Insurance	No		

\* 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

HUB International New England, LLC. was formerly the Brewer & Lord, LLC group  
F.W. Webb is a name correction for the group filed as "Webb" in 2009

**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

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	41.7%	37.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	41.7%	38.9%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Beacon Hill Civic Association, Inc.	41.7%	39.6%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	41.7%	38.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	41.7%	37.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Ellis Neighborhood Association	41.7%	39.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fair & Yeager Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	41.7%	39.9%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Clinic, Inc.	41.7%	38.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	41.7%	38.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkeley Ins. Agency	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	41.7%	37.8%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	41.7%	37.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	41.7%	38.8%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	41.7%	37.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Eastern Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	41.7%	38.4%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	41.7%	38.7%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	41.7%	38.4%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	41.7%	38.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	41.7%	38.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Murphy & Jordan Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	41.7%	39.7%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	41.7%	39.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	41.7%	33.2%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	41.7%	40.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	41.7%	38.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Dartmouth Public School System	41.7%	39.2%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	41.7%	26.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	41.7%	38.5%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	41.7%	37.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	ValleyStone Credit Union	41.7%	37.9%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	William Palumbo Ins. Agency, Inc.	41.7%	39.5%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	41.7%	39.6%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	41.7%	38.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	41.7%	37.9%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	F. W. Webb	41.7%	38.6%	Lower Acquisition / Processing / ULAE costs	5.0%

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

<insert year below>

Year Plan Will be Applied

2010

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium				2006
		2006	2007	2008	2009	
Citizens Insurance Co of America, The Hanover Insurance Co	Hanover Insurance Group Total Group and Non-Group	\$170,927,044	\$149,998,448	\$142,775,542	\$137,417,045	\$81,656,225
Citizens Insurance Co of America, The Hanover Insurance Co	Massachusetts Teachers Association	\$19,974,399	\$18,638,738	\$16,720,654	\$14,875,482	\$7,952,188

*We have complied with the requirement to compare the overall average loss ratio for MTA to Citizens as a whole using the 2009 written premium weights by territory and rate class applicable to*

<u>Incurring Loss Excl. IBNR</u>			<u>Incurring Loss Ratio</u>				<u>4 Yr. Total</u>
<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	
\$75,661,177	\$82,199,465	\$80,217,898	47.8%	50.4%	57.6%	58.4%	53.2%
\$8,276,384	\$8,303,096	\$8,002,620	39.8%	44.4%	49.7%	53.8%	46.3%

> the group

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

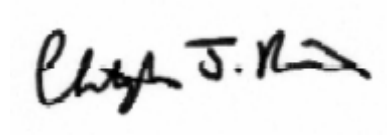
Attached is the documentation required for the application for the listed Hanover Insurance Group 2010 Group Marketing clients.

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:

Assumption College  
Babcock Power, Inc.  
Beacon Hill Civic Association, Inc.  
Bell & Hudson Ins. Agency, Inc.  
HUB International New England, LLC.  
Clark University  
Ellis Neighborhood Association  
Fair & Yeager Ins. Agency, Inc.  
Fall River Educators Association  
Fallon Clinic, Inc.  
Fallon Community Health Plan, Inc.  
Field, Eddy & Bulkley Ins. Agency  
Friendly Ice Cream Corp.  
Health New England  
Holy Cross College  
Independent Bank Corp/Rockland Trust Co.  
Eastern Ins. Agency, Inc.  
Knight-Dik Ins. Agency, Inc.  
Lazarus House, Inc.  
MA College of Pharmacy & Allied Health Science  
Massachusetts Teachers Association  
Morgan Construction Company  
Mount Holyoke College  
Murphy & Jordan Ins. Agency, Inc.  
North Andover Foundation for Education, Inc.  
O'Brien & Gibbons Ins. Agency, Inc.  
Paul F. Cantiani Ins. Agency, Inc.  
Pine Valley Plantation Cooperative  
Radius Providence LLC  
Salem Five Boyle Ins. Services  
Somerset Teachers  
St.Vincent Hospital  
Sullivan Insurance Group, Inc.  
The Dartmouth Public School System  
The Hanover Insurance Group  
Town of Belchertown  
Unum Provident Company, Inc.  
USI Ins. Services of MA, Inc.  
ValleyStone Credit Union  
William Palumbo Ins. Agency, Inc.  
Worcester Academy

Worcester Polytechnical Institute  
Worcester Telegram & Gazette  
F. W. Webb

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

A handwritten signature in black ink, appearing to read "Chris J. Reiner". The signature is written in a cursive, slightly slanted style.

Christopher Reiner  
State Management Analyst