

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	The Center of Arts Natick	14 Summer Street	Natick	MA	01760	A	5.0%	12/1/2010	M	1,500	1,500	0	12/1/2010	Fair and Yeager Insurance Agency, Inc.	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	12/1/2001	Educators Ins. Agency, Inc.; John F. Stafford	Yes
* 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															

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
Insurance Company of America, The Hanover Insurance	The Center of Arts Natick	38.7%	36.4%	Lower Acquisition / Processing / ULAE costs	5.0%
Insurance Company of America, The Hanover Insurance	Massachusetts Teachers Association	41.7%	38.4%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%

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				Incurred Loss Excl. IBNR				Incurred Loss Ratio				4 Yr. Total
		2006	2007	2008	2009	2006	2007	2008	2009	2006	2007	2008	2009	
ance Company of America, The Hanover Insura	Hanover Insurance Group Total Group and Non-Group	\$170,927,044	\$149,998,448	\$142,775,542	\$137,417,045	\$81,656,225	\$75,661,177	\$82,199,465	\$80,217,898	47.8%	50.4%	57.6%	58.4%	53.2%
ance Company of America, The Hanover Insura	Massachusetts Teachers Association	\$19,974,399	\$18,638,738	\$16,720,654	\$14,875,482	\$7,952,188	\$8,276,384	\$8,303,096	\$8,002,620	39.8%	44.4%	49.7%	53.8%	46.3%

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 the group.

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

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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:

The Center of Arts Natick
Massachusetts Teachers Association

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

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Adam Kinson
Actuarial Assistant

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EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING PLANS

Year Plan Will be Applied **2010**

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