

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 (CU, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkley	413-733-3131	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1588	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes	
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	7.5%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	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%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	9.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No	
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	4/15/07	USI Ins. Services	781-276-2600	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	81 Providence Street	Worcester	MA	01604	A	4.0%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	No	

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	9.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
		2010	2011	2012	2010	2011	2012	2010	2011	2012	Total
Citizens Insurance Company of America, The H	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The H	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The H	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

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						AUTO (A) or HOME (H)	RATE DEV. (0.0%)	EFFECTIVE DATE	TYPE (C, U, E, M, U)	NUMBER IN GROUP	NUMBER IN GROUP	OF CURRENT INSUREDS				PLAN DATE																
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	1/1/92	Knight-Dik	508-753-6353	No																
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EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	9.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2010	2011	2012	2010	2011	2012	2010	2011	2012	
Citizens Insurance Company of America, The	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2013 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 2013 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
HUB International New England, LLC.	Radius Providence LLC
Clark University	Salem Five Boyle Ins. Services
Fall River Educators Association	Somerset Teachers
Reliant Medical Group	St. Vincent Hospital
Fallon Community Health Plan, Inc.	The Hanover Insurance Group
Field, Eddy & Bulkley Ins. Agency	Town of Belchertown
Friendly Ice Cream Corp.	Unum Provident Company, Inc.
Health New England	USI Ins. Services of MA, Inc.
Holy Cross College	Worcester Academy
Independent Bank Corp/Rockland Trust Co.	Worcester Polytechnical Institute
Lazarus House, Inc.	Worcester Telegram & Gazette
MA College of Pharmacy & Allied Health Science	Berkshire Bank
Massachusetts Teachers Association	Berkshire Insurance Group, Inc.
Morgan Construction Company	Swansea School Department
Mount Holyoke College	

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

Nicholas R. Wood Digitally signed by Nicholas R. Wood
DN: cn=Nicholas R. Wood, o=oo,
email=nwood@hanover.com, c=US
Date: 2013.03.05 15:02:14 -05'00'

Nicholas Wood
Actuarial Assistant

<u>GROUP NAME</u>	COMMENT		RESPONSE
Knight-Dik Ins. Agency, Inc.	Please confirm total number in the group.	16	
Paul F. Cantiani Ins. Agency, Inc.	Please confirm total number in the group.	17	
Sullivan Insurance Group, Inc.	Please confirm total number in the group.	24	
Beacon Hill Civic Association, Inc.	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
Credit Union of the Berkshires	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
Ellis Neighborhood Association	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
Murphy & Jordan Ins. Agency, Inc.	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
ValleyStone Credit Union	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
William Palumbo Ins. Agency, Inc.	Please confirm that this group is being nonrenewed for 2013.	Confirmed	

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ValleyStone Credit Union	Please confirm that this group is being nonrenewed for 2013.	Confirmed	
William Palumbo Ins. Agency, Inc.	Please confirm that this group is being nonrenewed for 2013.	Confirmed	

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 (C, U, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkeley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkeley	413-733-3131	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	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	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes													
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	8.0%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	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%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	6/1/06	Salem Five Boyle	781-9333100	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	580 Wheelstone Hill Road	Somerset	MA	02726	A	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No													
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	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%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No													
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	No													

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Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
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		2010	2011	2012	2010	2011	2012	2010	2011	2012	
Citizens Insurance Company of America, The	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

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 (CU, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkley	413-733-3131	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1588	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes	
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	8.0%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	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%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No	
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	4/15/07	USI Ins. Services	781-276-2600	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	81 Providence Street	Worcester	MA	01604	A	4.0%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	No	

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
		2010	2011	2012	2010	2011	2012	2010	2011	2012	Total
Citizens Insurance Company of America, The H	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The H	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The H	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

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 (CU, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	9/15/92	Eastern Insurance	800-283-7234	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkley	413-733-3131	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1589	No
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	440 Main Street	Worcester	MA	01608	A	7.0%	4/1/2013	E	16	16	16	6/1/06	Knight-Dik	508-753-6353	No
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	8.0%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	6/1/06	O'Brien & Gibbons	508 752-7504	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%	4/1/2013	E	17	17	4	6/1/06	Paul Cantiani	508 791-2088	No
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	281 Chauncey Walker Street	Belchertown	MA	01007	A	5.0%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	One Chestnut Place	Worcester	MA	01608	A	7.0%	4/1/2013	E	24	24	9	6/1/06	Sullivan	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	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%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	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

Reliant Medical Group was formerly Fallon Clinic, Inc.

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
		2010	2011	2012	2010	2011	2012	2010	2011	2012	Total
Citizens Insurance Company of America, The H	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The H	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The H	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

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 (CU, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkeley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkeley	413-733-3131	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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 Ballarvale Street	Wilmington	MA	01887	A	7.0%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1589	No
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	440 Main Street	Worcester	MA	01608	A	7.0%	4/1/2013	E	16	16	16	6/1/06	Knight-Dik	508-753-6353	No
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	8.0%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	6/1/06	O'Brien & Gibbons	508 752-7504	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%	4/1/2013	E	17	17	4	6/1/06	Paul Cantiani	508 791-2088	No
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	281 Chauncey Walker Street	Belchertown	MA	01007	A	5.0%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	One Chestnut Place	Worcester	MA	01608	A	7.0%	4/1/2013	E	24	24	9	6/1/06	Sullivan	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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	Belchertown	MA	01602	A	7.5%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	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%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	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

Reliant Medical Group was formerly Fallon Clinic, Inc.

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2010	2011	2012	2010	2011	2012	2010	2011	2012	
Citizens Insurance Company of America, The	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

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 (CU, E, M, U)	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	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkeley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkeley	413-733-3131	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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 Ballarvale Street	Wilmington	MA	01887	A	7.0%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1589	No
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	440 Main Street	Worcester	MA	01608	A	7.0%	4/1/2013	E	16	16	18	6/1/06	Knight-Dik	508-753-6353	No
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	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%	4/1/2013	M	117,000	117,000	9,831	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	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%	4/1/2013	E	956	838	318	7/1/97	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	8.0%	4/1/2013	M	39	39	39	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%	4/1/2013	E	27	27	8	6/1/06	O'Brien & Gibbons	508 752-7504	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%	4/1/2013	E	17	17	4	6/1/06	Paul Cantiani	508 791-2088	No
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	281 Chauncey Walker Street	Belchertown	MA	01007	A	5.0%	4/1/2013	M	389	389	130	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2013	E	225	225	23	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	One Chestnut Place	Worcester	MA	01608	A	7.0%	4/1/2013	E	24	24	9	6/1/06	Sullivan	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508 673-5893	No
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	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%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	No

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2010	2011	2012	2010	2011	2012	2010	2011	2012	
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193R Application Spreadsheet																	
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Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2013	E	420	392	79	1/1/93	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%	4/1/2013	E	230	230	53	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%	4/1/2013	E	25	25	2	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%	4/1/2013	E	568	568	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%	4/1/2013	E	78	78	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%	4/1/2013	E	530	530	202	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	10.0%	4/1/2013	M	1,045	996	392	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%	4/1/2013	E	828	828	64	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2013	E	62	62	8	6/1/06	Field, Eddy & Bulkley	413-733-3131	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	8.0%	4/1/2013	E	6,568	554	151	8/1/99	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%	4/1/2013	E	294	266	34	1/15/98	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%	4/1/2013	E	2,800	2,800	313	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%	4/1/2013	E	365	365	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%	4/1/2013	E	974	935	95	1/1/91	A.E. Barnes	781-335-1589	No	
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Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2013	M	251	251	251	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%	4/1/2013	E	550	550	32	8/1/00	Sullivan, Garrity & Donnelly	800-287-8501	No	
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Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2013	E	482	482	152	11/15/98	O'Brien & Gibbons	508-752-7504	No	
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Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2013	E	1,900	1,900	281	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2013	E	500	100	57	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	10.0%	4/1/2013	M	310	284	147	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%	4/1/2013	E	2,400	2,400	389	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	One Chestnut Place	Worcester	MA	01608	A	7.0%	4/1/2013	E	24	24	9	6/1/06	Sullivan	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	One Gardner's Neck Rd	Swansea	MA	02777	A	10.0%	4/1/2013	E	268	256	1	4/1/11	John F. Stafford	508-673-5893	No	
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2013	E	4,200	3,246	1,320	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%	4/1/2013	E	600	600	250	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%	4/1/2013	E	950	603	489	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%	4/1/2013	E	94	75	14	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%	4/1/2013	E	192	186	14	10/1/08	The 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%	4/1/2013	E	845	845	260	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No	
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	Franklin Street	Worcester	MA	01602	A	7.0%	4/1/2013	E	257	257	106	2/1/95	Protector Group	508-852-8500	No	

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

Year Plan Will be Applied 2013
 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) 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	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	35.6%	32.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	35.6%	34.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Field, Eddy & Bulkley Ins. Agency	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	35.6%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Knight-Dik Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	35.6%	33.1%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.7%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Morgan Construction Company	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	35.6%	33.4%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	8.0%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Paul F. Cantiani Ins. Agency, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	35.6%	33.9%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	35.6%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	35.6%	32.1%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Sullivan Insurance Group, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Swansea School Department	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	35.6%	21.0%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.8%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.1%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	34.9%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%

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

<insert year below>

2013

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.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr.
		2010	2011	2012	2010	2011	2012	2010	2011	2012	Total
Citizens Insurance Company of America, The H	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$71,539,248	\$66,776,256	\$62,598,219	54.8%	55.3%	51.1%	53.7%
Citizens Insurance Company of America, The H	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$6,876,388	\$6,618,945	\$5,931,688	48.7%	48.7%	45.4%	47.6%
Citizens Insurance Company of America, The H	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$833,490	\$1,321,306	\$892,202	42.4%	67.6%	46.8%	52.3%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2013 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 2013 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.	Paul F. Cantiani Ins. Agency, Inc.
HUB International New England, LLC.	Pine Valley Plantation Cooperative
Clark University	Radius Providence LLC
Fall River Educators Association	Salem Five Boyle Ins. Services
Reliant Medical Group	Somerset Teachers
Fallon Community Health Plan, Inc.	St. Vincent Hospital
Field, Eddy & Bulkley Ins. Agency	Sullivan Insurance Group, Inc.
Friendly Ice Cream Corp.	The Hanover Insurance Group
Health New England	Town of Belchertown
Holy Cross College	Unum Provident Company, Inc.
Independent Bank Corp/Rockland Trust Co.	USI Ins. Services of MA, Inc.
Knight-Dik Ins. Agency, Inc.	Worcester Academy
Lazarus House, Inc.	Worcester Polytechnical Institute
MA College of Pharmacy & Allied Health Science	Worcester Telegram & Gazette
Massachusetts Teachers Association	Berkshire Bank
Morgan Construction Company	Berkshire Insurance Group, Inc.
Mount Holyoke College	Swansea School Department

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

Nicholas
R. Wood

Digitally signed by Nicholas R. Wood
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Nicholas Wood
Actuarial Assistant