

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED	PROPOSED	GROUP TYPE	TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT	ORIGINAL PLAN	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
							RATE DEV. (0.0%)	EFFECTIVE DATE								
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	40 Court Street, 10 th Floor	Boston	MA	02108	A	2.0%	4/1/2014	M	14,500	14,500	0	4/1/2014	Knight-Dik	508-753-6353	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2014	E	320	308	76	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%	4/1/2014	E	200	190	44	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%	4/1/2014	E	25	25	12	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%	4/1/2014	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%	4/1/2014	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%	4/1/2014	E	500	450	197	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%	4/1/2014	M	1,030	940	362	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%	4/1/2014	E	892	892	76	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	FieldEddy, Inc.	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2014	E	70	70	34	6/1/06	FieldEddy, Inc.	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%	4/1/2014	E	645	407	137	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%	4/1/2014	E	303	275	31	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%	4/1/2014	E	2,800	2,800	294	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%	4/1/2014	E	417	417	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%	4/1/2014	E	1,035	940	86	1/1/91	A.E. Barnes	978 335-1589	No
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	8.0%	4/1/2014	M	251	251	211	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%	4/1/2014	E	550	550	37	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%	4/1/2014	M	117,000	107,000	9310	12/1/01	Educators Ins. Agency, Inc., John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industry (formerly Morgan Construction Company)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2014	E	366	366	142	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%	4/1/2014	E	956	956	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%	4/1/2014	M	39	39	30	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%	4/1/2014	E	25	25	10	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%	4/1/2014	M	389	389	136	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2014	E	225	225	21	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%	4/1/2014	E	1,900	1,900	269	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%	4/1/2014	E	500	100	52	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%	4/1/2014	M	305	285	135	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%	4/1/2014	E	2,400	2,400	355	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2014	E	5,000	3,246	1258	10/1/93	Allmerica Plus	800-822-8246	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	2 Jabish Street	Belchertown	MA	01007	A	6.0%	4/1/2014	E	600	600	248	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%	4/1/2014	E	950	569	396	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%	4/1/2014	E	94	75	13	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%	4/1/2014	E	192	186	12	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%	4/1/2014	E	865	865	270	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%	4/1/2014	E	425	425	102	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

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.

2014

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
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%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	35.0%	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%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	FieldEddy, Inc	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.0%	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%	34.1%	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%	35.0%	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%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.4%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industry (formerly Morgan Construction Company)	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%	33.3%	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%	33.7%	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%	34.0%	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%	33.7%	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	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%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.1%	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

Year Plan Will be Applied <insert year below>
 2014
 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				4 Yr. Total
		2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	
Citizens Insurance Company of America, The	Hanover Insurance Group Total Group and Non-Group	\$130,439,171	\$120,788,090	\$122,601,467	\$127,034,595	\$71,539,248	\$66,776,256	\$62,598,219	\$76,169,011	54.8%	55.3%	51.1%	60.0%	55.3%
Citizens Insurance Company of America, The	Massachusetts Teachers Association	\$14,114,341	\$13,602,021	\$13,068,355	\$12,650,152	\$6,876,388	\$6,618,945	\$5,931,688	\$6,858,378	48.7%	48.7%	45.4%	54.2%	49.2%
Citizens Insurance Company of America, The	The Hanover Insurance Group	\$1,967,932	\$1,954,598	\$1,907,922	\$1,836,464	\$833,490	\$1,321,306	\$892,202	\$1,079,806	42.4%	67.6%	46.8%	58.8%	53.8%

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	Commonwealth Purchasing Group	40 Court Street, 10 th Floor	Boston	MA	02108	A	2.0%	4/1/2014	M	14,500	14,500	0	4/1/2014	Knight-Dik	508-753-6353	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2014	E	320	308	76	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%	4/1/2014	E	200	190	44	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%	4/1/2014	E	25	25	12	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%	4/1/2014	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%	4/1/2014	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%	4/1/2014	E	500	450	197	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%	4/1/2014	M	1,030	940	362	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%	4/1/2014	E	892	892	76	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	FieldEddy, Inc	1200 Main Street	Springfield	MA	01103	A	7.0%	4/1/2014	E	70	70	34	6/1/06	FieldEddy, Inc	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%	4/1/2014	E	645	407	137	8/1/99	TD Insurance	413-750-4337	No
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Year Plan Will be Applied

2014

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		(1)	(2)	(3)	(4)
COMPANY	GROUPNAME	Expenses Assumed In Insurer's Rates Currently On File	Expenses Associated With Group Marketing Plan	Reasons for Expensed Difference	Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
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%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	35.6%	35.0%	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%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	FieldEddy, Inc	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	35.6%	35.0%	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%	34.1%	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%	35.0%	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%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	35.6%	31.4%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industry (formerly Morgan Construction Company)	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%	33.3%	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%	33.7%	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%	34.0%	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%	33.7%	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	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%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	35.6%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	35.6%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	35.6%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	35.6%	33.1%	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>
 2014
 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				4 Yr. Total
		2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	
Citizens Insurance Company of America, The H Hanover Insurance Group Total Group and Non-Group		\$130,439,171	\$120,788,090	\$122,601,467	\$127,034,595	\$71,539,248	\$66,776,256	\$62,598,219	\$76,169,011	54.8%	55.3%	51.1%	60.0%	55.3%
Citizens Insurance Company of America, The H Massachusetts Teachers Association		\$14,114,341	\$13,692,021	\$13,068,355	\$12,650,152	\$6,876,388	\$6,618,945	\$5,931,688	\$6,858,378	48.7%	48.7%	45.4%	54.2%	49.2%
Citizens Insurance Company of America, The H The Hanover Insurance Group		\$1,967,932	\$1,954,598	\$1,907,922	\$1,836,464	\$833,490	\$1,321,306	\$892,202	\$1,079,806	42.4%	67.6%	46.8%	58.8%	53.8%

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2014 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 2014 and have confirmed their participation to them in writing:

Assumption College	Mount Holyoke College
Babcock Power, Inc.	North Andover Foundation for Education, Inc.
Bell & Hudson Ins. Agency, Inc.	O'Brien & Gibbons 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
FieldEddy, Inc.	The Hanover Insurance Group
Friendly Ice Cream Corp.	Town of Belchertown
Health New England	Unum Provident Company, Inc.
Holy Cross College	USI Ins. Services of MA, Inc.
Independent Bank Corp/Rockland Trust Co.	Worcester Academy
Lazarus House, Inc.	Worcester Polytechnical Institute
MA College of Pharmacy & Allied Health Science	Worcester Telegram & Gazette
Massachusetts Teachers Association	Berkshire Bank
Siemens Industry (formerly Morgan Construction Company)	Berkshire Insurance Group, Inc.
	Commonwealth Purchasing Group

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

Nicholas Wood
Senior Actuarial Assistant