

193R Application Spreadsheet																
Year Plan Will be Applied																
2015																
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
The Hanover Insurance Company, Mass	Assumption College	500 Salisbury Street	Worcester	MA	01609	H	7.5%	1/1/2015	E	320	308	64	1/1/93	Protector Group	508-852-8500	No
The Hanover Insurance Company, Mass	Clark University	950 Main Street	Worcester	MA	01610	H	9.0%	1/1/2015	E	585	490	128	1/1/92	Knight-Dik	508-753-6353	No
The Hanover Insurance Company, Mass	Holy Cross College	College Street	Worcester	MA	01610	H	9.0%	1/1/2015	E	2,800	2,800	222	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Mass	Independent Bank Corp/Rockland Trust	288 Union Street	Rockland	MA	02370	H	5.0%	1/1/2015	E	1,050	940	42	1/1/91	A.E. Barnes	781-335-1589	No
The Hanover Insurance Company, Mass	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	H	12.5%	1/1/2015	E	4,200	3,246	1,070	10/1/93	The Hanover Ins. Co.	800-922-8246	No
The Hanover Insurance Company, Mass	Unum Provident Company, Inc.	18 Chestnut Street	Worcester	MA	01602	H	9.0%	1/1/2015	E	500	526	290	1/1/92	Knight-Dik	508-753-6353	No
The Hanover Insurance Company, Mass	Worcester Polytechnical Institute	100 Institute Road	Worcester	MA	01602	H	9.0%	1/1/2015	E	865	845	189	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Mass	Reliant Medical Group	100 Front Street	Worcester	MA	01608	H	9.0%	2/1/2015	E	2,500	2,500	208	2/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Mass	Fallon Community Health Plan, Inc.	10 Chestnut Street	Worcester	MA	01608	H	10.0%	2/1/2015	E	1,200	868	29	2/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Mass	St.Vincent Hospital	25 Winthrop Street	Worcester	MA	01604	H	9.0%	2/1/2015	E	2,300	2,400	211	2/1/99	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Mass	MA College of Pharmacy & Allied Health	179 Longwood Avenue	Boston	MA	02108	H	5.0%	2/25/2015	E	550	550	22	2/25/09	Sullivan, Garrity & Donnelly	800-287-8501	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																

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

Year Plan Will be Applied

2015

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing plan

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
The Hanover Insurance Company, Mass:	Assumption College	40.2%	35.0%	Lower Acquisition Costs	7.5%
The Hanover Insurance Company, Mass:	Clark University	40.2%	33.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	Holy Cross College	40.2%	35.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	Independent Bank Corp/Rockland Trust Co.	40.2%	34.1%	Lower Acquisition Costs	5.0%
The Hanover Insurance Company, Mass:	The Hanover Insurance Group	40.2%	33.7%	Lower Acquisition Costs	12.5%
The Hanover Insurance Company, Mass:	Unum Provident Company, Inc.	40.2%	34.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	Worcester Polytechnical Institute	40.2%	34.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	Reliant Medical Group	40.2%	32.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	Fallon Community Health Plan, Inc.	40.2%	34.5%	Lower Acquisition Costs	10.0%
The Hanover Insurance Company, Mass:	St.Vincent Hospital	40.2%	32.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass:	MA College of Pharmacy & Allied Health Science	40.2%	33.1%	Lower Acquisition Costs	5.0%

193R Application Spreadsheet																
Year Plan Will be Applied																
2015																
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	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
The Hanover Insurance Company, Massa	Assumption College	500 Salisbury Street	Worcester	MA	01609	H	7.5%	1/1/2015	E	320	308	64	1/1/93	Protector Group	508-852-8500	No
The Hanover Insurance Company, Massa	Clark University	950 Main Street	Worcester	MA	01610	H	9.0%	1/1/2015	E	585	490	128	1/1/92	Knight-Dik	508-753-6353	No
The Hanover Insurance Company, Massa	Holy Cross College	College Street	Worcester	MA	01610	H	9.0%	1/1/2015	E	2,800	2,800	222	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Massa	Independent Bank Corp/Rockland Trust	288 Union Street	Rockland	MA	02370	H	5.0%	1/1/2015	E	1,050	940	42	1/1/91	A.E. Barnes	781-335-1589	No
The Hanover Insurance Company, Massa	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	H	12.5%	1/1/2015	E	4,200	3,246	1,070	10/1/93	The Hanover Ins. Co.	800-922-8246	No
The Hanover Insurance Company, Massa	Unum Provident Company, Inc.	18 Chestnut Street	Worcester	MA	01602	H	9.0%	1/1/2015	E	500	526	290	1/1/92	Knight-Dik	508-753-6353	No
The Hanover Insurance Company, Massa	Worcester Polytechnical Institute	100 Institute Road	Worcester	MA	01602	H	9.0%	1/1/2015	E	865	845	189	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Massa	Reliant Medical Group	100 Front Street	Worcester	MA	01608	H	9.0%	2/1/2015	E	2,500	2,500	208	2/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Massa	Fallon Community Health Plan, Inc.	10 Chestnut Street	Worcester	MA	01608	H	10.0%	2/1/2015	E	1,200	868	29	2/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Massa	St.Vincent Hospital	25 Winthrop Street	Worcester	MA	01604	H	9.0%	2/1/2015	E	2,300	2,400	211	2/1/99	Sullivan, Garrity & Donnelly	800-287-8501	No
The Hanover Insurance Company, Massa	MA College of Pharmacy & Allied Health	179 Longwood Avenue	Boston	MA	02108	H	5.0%	2/25/2015	E	550	550	22	2/25/09	Sullivan, Garrity & Donnelly	800-287-8501	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																

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

Year Plan Will be Applied

2015

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing plan

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
The Hanover Insurance Company, Mass	Assumption College	40.2%	35.0%	Lower Acquisition Costs	7.5%
The Hanover Insurance Company, Mass	Clark University	40.2%	33.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	Holy Cross College	40.2%	35.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	Independent Bank Corp/Rockland Trust Co.	40.2%	34.1%	Lower Acquisition Costs	5.0%
The Hanover Insurance Company, Mass	The Hanover Insurance Group	40.2%	33.7%	Lower Acquisition Costs	12.5%
The Hanover Insurance Company, Mass	Unum Provident Company, Inc.	40.2%	34.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	Worcester Polytechnical Institute	40.2%	34.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	Reliant Medical Group	40.2%	32.0%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	Fallon Community Health Plan, Inc.	40.2%	34.5%	Lower Acquisition Costs	10.0%
The Hanover Insurance Company, Mass	St.Vincent Hospital	40.2%	32.1%	Lower Acquisition Costs	9.5%
The Hanover Insurance Company, Mass	MA College of Pharmacy & Allied Health Science	40.2%	33.1%	Lower Acquisition Costs	5.0%

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 2015

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
		2012	2013	2014	2012	2013	2014	2012	2013	2014	

MASSACHUSETTS
GROUP MARKETING RATE DEVIATION NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group Companies 2015 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 2015 and have confirmed their participation to them in writing:

Assumption College
Clark University
Reliant Medical Group
Fallon Community Health Plan, Inc.
Holy Cross College
Independent Bank Corp/Rockland Trust Co.
MA College of Pharmacy & Allied Health Science
St. Vincent Hospital
The Hanover Insurance Group
Unum Provident Company, Inc.
Worcester Polytechnical Institute

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

Daniel Imperato
Actuarial Trainee