

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	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2015	E	140	140	0	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	40 Court Street, 10 <sup>th</sup> Floor	Boston	MA	02108	A	2.0%	4/1/2015	M	14,000	13,500	5	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%	4/1/2015	E	324	311	72	1/1/93	Marsh & McLennan (formerly 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%	4/1/2015	E	1,100	250	37	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%	4/1/2015	E	25	25	13	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%	4/1/2015	E	1,100	1,100	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%	4/1/2015	E	64	64	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%	4/1/2015	E	530	495	178	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%	4/1/2015	M	1,043	942	299	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%	4/1/2015	E	1,200	1,200	71	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%	4/1/2015	E	59	56	33	6/1/06	HUD International (formerly FieldEddy, Inc)	413-733-3131	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wibraham	MA	01095	A	7.5%	4/1/2015	E	5,470	400	114	8/1/89	USI Ins. Services (formerly 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%	4/1/2015	E	300	270	28	1/15/98	USI Ins. Services (formerly 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%	4/1/2015	E	900	900	278	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%	4/1/2015	E	467	401	45	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%	4/1/2015	E	1,050	940	79	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	5.0%	4/1/2015	M	251	251	173	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%	4/1/2015	E	551	501	35	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%	4/1/2015	M	114,631	114,631	8684	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%	4/1/2015	E	366	366	112	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%	4/1/2015	E	1,097	1,070	297	7/1/97	HUD International (formerly 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%	4/1/2015	M	39	39	23	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%	4/1/2015	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%	4/1/2015	M	389	389	135	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Framingham	MA	01702	A	4.0%	4/1/2015	E	225	225	17	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%	4/1/2015	E	2,500	2,500	251	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%	4/1/2015	E	550	350	88	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%	4/1/2015	M	345	290	118	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%	4/1/2015	E	2,300	2,300	331	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%	4/1/2015	E	4,200	3,246	1176	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%	4/1/2015	E	600	600	222	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%	4/1/2015	E	566	566	355	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%	4/1/2015	E	94	75	10	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%	4/1/2015	E	192	186	11	10/1/08	Marsh & McLennan (formerly 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%	4/1/2015	E	865	865	244	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	3.5%	4/1/2015	E	425	425	83	2/1/95	Marsh & McLennan (formerly Protector Group)	508-852-8500	No

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

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 rate deviation.

INSURANCE COMPANY	GROUPNAME	(1)	(2)	(3)	(4)
		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	Marsh & McLennan Agency	39.5%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	39.5%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	39.5%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUD International (formerly FieldEddy, Inc)	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	#N/A
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	39.5%	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)	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	39.5%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	39.5%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	39.5%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	39.5%	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	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	3.5%

**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>  
 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	GROUP NAME	Earned Premium				Incurred Loss				Incurred Loss Ratio				4 Yr. Total
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$120,788,090	\$122,601,467	\$127,034,595	\$129,873,920	\$69,307,640	\$63,206,095	\$76,319,565	\$79,611,711	57.4%	52.3%	62.3%	62.7%	57.7%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$13,602,021	\$13,068,355	\$12,650,152	\$12,642,447	\$6,919,701	\$5,987,420	\$6,854,893	\$6,865,023	50.9%	44.0%	52.5%	54.3%	51.2%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,954,598	\$1,907,922	\$1,636,464	\$1,863,152	\$1,343,617	\$898,274	\$1,081,109	\$680,801	68.7%	46.0%	56.7%	37.1%	52.9%

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	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2015	E	140	140	0	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	40 Court Street, 10 <sup>th</sup> Floor	Boston	MA	02108	A	2.0%	4/1/2015	M	14,000	13,500	5	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%	4/1/2015	E	324	311	72	1/1/93	Marsh & McLennan (formerly 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%	4/1/2015	E	1,100	250	37	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%	4/1/2015	E	25	25	13	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%	4/1/2015	E	1,100	1,100	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%	4/1/2015	E	64	64	0	11/15/11	Berkshire Insurance Group, Inc.	413-5533400	No
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	390 Main Street	Worcester	MA	01610	A	5.0%	4/1/2015	E	630	495	178	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%	4/1/2015	M	1,043	942	299	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%	4/1/2015	E	1,200	1,200	71	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%	4/1/2015	E	59	56	33	6/1/06	HUD International (formerly 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%	4/1/2015	E	5,470	400	114	8/1/99	USI Ins. Services (formerly TD Insurance)	413-750-4337	No
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Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	580 Wheelstone Hill Road	Somerset	MA	02726	A	9.5%	4/1/2015	M	345	290	118	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%	4/1/2015	E	2,300	2,300	331	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%	4/1/2015	E	4,200	3,248	1,176	10/1/83	Almerica 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%	4/1/2015	E	600	600	222	10/1/95	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Utum Provident Company, Inc.	18 Chestnut Street	Worcester	MA	01602	A	7.5%	4/1/2015	E	566	566	355	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%	4/1/2015	E	94	75	10	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%	4/1/2015	E	192	186	11	10/1/08	Marsh & McLennan (formerly 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%	4/1/2015	E	865	865	244	10/1/93	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	3.5%	4/1/2015	E	425	425	83	2/1/95	Marsh & McLennan (formerly Protector Group)	508-852-8500	No

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

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 rate deviation.

<b>INSURANCE COMPANY</b>	<b>GROUPNAME</b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	39.5%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	39.5%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	39.5%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUD International (formerly FieldEddy, Inc)	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	#N/A
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	39.5%	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)	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	39.5%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	39.5%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	39.5%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	39.5%	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	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	3.5%

**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  
 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.  
 <insert year below>  
 2015

INSURANCE COMPANY	GROUP NAME	Earned Premium				Incurred Loss				Incurred Loss Ratio				4 Yr. Total
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$120,788,090	\$122,601,467	\$127,034,595	\$129,873,920	\$69,307,640	\$63,206,095	\$76,319,565	\$79,611,711	57.4%	52.3%	62.3%	62.7%	57.7%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$13,603,021	\$13,068,355	\$12,650,152	\$12,642,447	\$6,919,701	\$5,987,420	\$6,854,893	\$6,865,023	50.9%	44.0%	52.5%	54.3%	51.2%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,954,598	\$1,907,922	\$1,836,464	\$1,863,152	\$1,343,617	\$898,274	\$1,081,109	\$680,801	68.7%	46.0%	56.7%	37.1%	52.9%

MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 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	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
FieldEddy, Inc.	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.
Siemens Industry (formerly Morgan Construction Company)	Commonwealth Purchasing Group
Mount Holyoke College	Marsh & McLennan Agency

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



Daniel Imperato  
Actuarial Assistant

193R Application Spreadsheet																		
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	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	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2015	E	140	140	0	4/1/2015	Marsh & McLennan Agency	508-852-8500	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	40 Court Street, 10 <sup>th</sup> Floor	Boston	MA	02108	A	2.0%	4/1/2015	M	14,000	13,500	5	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%	4/1/2015	E	324	311	72	1/1/93	Marsh & McLennan (formerly 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%	4/1/2015	E	1,100	250	37	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%	4/1/2015	E	25	25	163	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%	4/1/2015	E	1,100	1,100	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%	4/1/2015	E	64	64	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%	4/1/2015	E	530	495	178	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%	4/1/2015	M	1,043	942	299	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%	4/1/2015	E	1,200	1,200	71	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%	4/1/2015	E	59	56	163	6/1/06	HUD International (formerly FieldEddy, Inc)	413-733-3131	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wibraham	MA	01095	A	7.5%	4/1/2015	E	5,470	400	114	8/1/89	USI Ins. Services (formerly 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%	4/1/2015	E	300	270	28	1/15/98	USI Ins. Services (formerly 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%	4/1/2015	E	900	900	278	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%	4/1/2015	E	467	401	45	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%	4/1/2015	E	1,050	940	79	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	5.0%	4/1/2015	M	251	251	173	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%	4/1/2015	E	551	501	35	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%	4/1/2015	M	114,531	114,531	8684	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%	4/1/2015	E	366	366	112	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%	4/1/2015	E	1,097	1,070	297	7/1/97	HUD International (formerly 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%	4/1/2015	M	39	39	23	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%	4/1/2015	E	25	25	163	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%	4/1/2015	M	389	389	135	4/15/96	Bell & Hudson	413-323-9611	No		
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Framingham	MA	01702	A	4.0%	4/1/2015	E	225	225	17	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%	4/1/2015	E	2,500	2,500	251	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%	4/1/2015	E	550	350	163	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%	4/1/2015	M	345	290	118	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%	4/1/2015	E	2,300	2,300	331	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%	4/1/2015	E	4,200	3,246	1176	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%	4/1/2015	E	600	600	222	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%	4/1/2015	E	566	566	355	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%	4/1/2015	E	94	75	163	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%	4/1/2015	E	192	186	11	10/1/08	Marsh & McLennan (formerly 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%	4/1/2015	E	865	865	244	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	3.5%	4/1/2015	E	425	425	83	2/1/95	Marsh & McLennan (formerly 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

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 rate deviation.

INSURANCE COMPANY	GROUPNAME	(1)	(2)	(3)	(4)
		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	Marsh & McLennan Agency	39.5%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	39.5%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	39.5%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUD International (formerly FieldEddy, Inc)	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	#N/A
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	39.5%	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)	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	39.5%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	39.5%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	39.5%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	39.5%	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	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	3.5%

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

<insert year below>  
2015

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	GROUP NAME	Earned Premium				Incurred Loss				Incurred Loss Ratio				4 Yr. Total
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$120,788,090	\$122,601,467	\$127,034,595	\$129,873,920	\$69,307,640	\$63,206,095	\$76,319,565	\$79,611,711	57.4%	52.3%	62.3%	62.7%	57.7%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$13,602,021	\$13,068,355	\$12,650,152	\$12,642,447	\$6,919,701	\$5,987,420	\$6,854,893	\$6,865,023	50.9%	44.0%	52.5%	54.3%	51.2%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,954,598	\$1,907,922	\$1,636,464	\$1,863,152	\$1,343,617	\$898,274	\$1,081,109	\$680,801	68.7%	46.0%	56.7%	37.1%	52.9%

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	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2015	E	140	140	0	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	40 Court Street, 10 <sup>th</sup> Floor	Boston	MA	02108	A	2.0%	4/1/2015	M	14,000	13,500	5	4/1/2014	Knight-Dik	508-753-6363	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2015	E	324	311	72	1/1/93	Marsh & McLennan (formerly 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%	4/1/2015	E	1,100	250	37	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%	4/1/2015	E	25	25	163	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%	4/1/2015	E	1,100	1,100	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%	4/1/2015	E	64	64	0	11/15/11	Berkshire Insurance Group, Inc.	413-5533400	No
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	390 Main Street	Worcester	MA	01610	A	5.0%	4/1/2015	E	630	495	178	1/1/92	Knight-Dik	508-753-6363	No
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	178 Fourth Street	Fall River	MA	02720	A	9.5%	4/1/2015	M	1,043	942	299	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%	4/1/2015	E	1,200	1,200	71	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%	4/1/2015	E	59	56	163	6/1/06	HUD International (formerly 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%	4/1/2015	E	5,470	400	114	8/1/99	USI Ins. Services (formerly 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%	4/1/2015	E	300	270	28	1/15/98	USI Ins. Services (formerly 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%	4/1/2015	E	900	900	278	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%	4/1/2015	E	467	401	45	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%	4/1/2015	E	1,050	940	79	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	5.0%	4/1/2015	M	251	251	173	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%	4/1/2015	E	551	501	35	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%	4/1/2015	M	114,631	114,631	8684	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%	4/1/2015	E	365	366	112	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%	4/1/2015	E	1,097	1,070	287	7/1/97	HUD International (formerly 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%	4/1/2015	M	39	39	23	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%	4/1/2015	E	25	25	163	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%	4/1/2015	M	389	389	135	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Framingham	MA	01702	A	4.0%	4/1/2015	E	225	225	17	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%	4/1/2015	E	2,500	2,500	251	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%	4/1/2015	E	550	350	163	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	9.5%	4/1/2015	M	345	290	118	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%	4/1/2015	E	2,300	2,300	331	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%	4/1/2015	E	4,200	3,248	1,176	10/1/83	Almerra 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%	4/1/2015	E	600	600	222	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%	4/1/2015	E	566	566	355	1/1/92	Knight-Dik	508-753-6363	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%	4/1/2015	E	94	75	163	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%	4/1/2015	E	192	186	11	10/1/08	Marsh & McLennan (formerly 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%	4/1/2015	E	865	865	244	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	3.5%	4/1/2015	E	425	425	83	2/1/95	Marsh & McLennan (formerly 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

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 rate deviation.

<b>INSURANCE COMPANY</b>	<b>GROUPNAME</b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	39.5%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Commonwealth Purchasing Group	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	2.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	39.5%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	39.5%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	39.5%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUD International (formerly FieldEddy, Inc)	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	#N/A
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	39.5%	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)	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	39.5%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	39.5%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	39.5%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	39.5%	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	39.5%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	39.5%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	39.5%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	39.5%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	39.5%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Telegram & Gazette	39.5%	33.1%	Lower Acquisition / Processing / ULAE costs	3.5%

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

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 <insert year below>  
 2015

INSURANCE COMPANY	GROUP NAME	Earned Premium				Incurred Loss				Incurred Loss Ratio				4 Yr. Total
		2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014	
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Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$13,603,021	\$13,068,355	\$12,650,152	\$12,642,447	\$6,919,701	\$5,987,420	\$6,854,893	\$6,865,023	50.9%	44.0%	52.5%	54.3%	51.2%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,954,598	\$1,907,922	\$1,836,464	\$1,863,152	\$1,343,617	\$898,274	\$1,081,109	\$680,801	68.7%	46.0%	56.7%	37.1%	52.9%