

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	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%	4/1/2016	E	148	132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	350	64	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%	4/1/2016	E	200	190	28	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%	4/1/2016	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%	4/1/2016	CU	1198	1,198	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%	4/1/2016	E	69	69	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%	4/1/2016	E	515	485	168	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%	4/1/2016	PA	1024	920	242	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%	4/1/2016	E	1246	1,246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	409	93	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%	4/1/2016	E	363	363	27	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%	4/1/2016	E	900	900	269	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%	4/1/2016	E	497	444	80	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%	4/1/2016	E	1130	1,094	74	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%	4/1/2016	E	251	251	155	5/1/07	MTM Insurance Assoc, LLC	978-681-5700	No
Citizens Insurance Company of America, The Hanover Insurance Company	A College of Pharmacy & Allied Health Sciences	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	508	33	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%	4/1/2016	PA	115,518	107,000	8,264	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508-673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Industry (formerly Morgan Construction Corporation)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	306	111	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%	4/1/2016	E	1100	952	278	7/1/97	HUB 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	5.5%	4/1/2016	E	39	39	18	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%	4/1/2016	E	32	32	13	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%	4/1/2016	E	385	385	132	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%	4/1/2016	E	225	225	9	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%	4/1/2016	E	2650	2,650	230	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%	4/1/2016	E	550	135	13	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%	4/1/2016	E	338	285	111	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%	4/1/2016	E	2300	2,300	298	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%	4/1/2016	E	4,200	3,246	1,126	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%	4/1/2016	E	600	600	216	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%	4/1/2016	E	565	508	311	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%	4/1/2016	E	123	123	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%	4/1/2016	E	183	177	12	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%	4/1/2016	E	878	878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No

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

Year Plan Will be Applied

2016

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.

		(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
INSURANCE COMPANY	GROUPNAME				
Citizens Insurance Company of Americ	Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Assumption College	38.9%	33.0%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Bell & Hudson Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Berkshire Insurance Group, Inc.	38.9%	35.0%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Clark University	38.9%	33.8%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	all River Educators Associatio	38.9%	32.0%	Lower Acquisition / Processing / UL/	9.5%
Citizens Insurance Company of Americ	allon Community Health Plan, In	38.9%	34.7%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / UL/	7.5%
Citizens Insurance Company of Americ	Health New England	38.9%	35.0%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / UL/	6.0%
Citizens Insurance Company of Americ	B International New England, LI	38.9%	33.1%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	ident Bank Corp/Rockland Tru	38.9%	35.0%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Lazarus House, Inc.	38.9%	33.1%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	oge of Pharmacy & Allied Health	38.9%	35.0%	Lower Acquisition / Processing / UL/	4.0%
Citizens Insurance Company of Americ	ssachusetts Teachers Associat	38.9%	31.4%	Lower Acquisition / Processing / UL/	10.0%
Citizens Insurance Company of Americ	try (formerly Morgan Construct	38.9%	34.1%	Lower Acquisition / Processing / UL/	6.0%
Citizens Insurance Company of Americ	Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / UL/	6.0%
Citizens Insurance Company of Americ	andover Foundation for Educati	38.9%	34.0%	Lower Acquisition / Processing / UL/	5.5%
Citizens Insurance Company of Americ	Brien & Gibbons Ins. Agency, Ir	38.9%	33.7%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	idne Valley Plantation Cooperati	38.9%	34.1%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / UL/	4.0%
Citizens Insurance Company of Americ	Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	Salem Five Boyle Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / UL/	9.5%
Citizens Insurance Company of Americ	St.Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / UL/	5.0%
Citizens Insurance Company of Americ	The Hanover Insurance Group	38.9%	21.0%	Lower Acquisition / Processing / UL/	10.0%
Citizens Insurance Company of Americ	Town of Belchertown	38.9%	34.1%	Lower Acquisition / Processing / UL/	6.0%
Citizens Insurance Company of Americ	Unum Provident Company, Inc.	38.9%	33.0%	Lower Acquisition / Processing / UL/	7.5%
Citizens Insurance Company of Americ	USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / UL/	7.0%
Citizens Insurance Company of Americ	Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / UL/	4.0%
Citizens Insurance Company of Americ	orcester Polytechnical Institut	38.9%	35.0%	Lower Acquisition / Processing / UL/	6.0%

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

-insert year below-

2016

Year Plan Will be Applied
 Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of Americ	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of Americ	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of Americ	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%

193R Application Spreadsheet																		
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	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 Comp	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2016	E	148	132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	350	64	1/1/93	Marsh & McLennan (formerly Protector Group	508-852-8500	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Babcock Power, Inc.	5 Neponset Street	Worcester	MA	01615	A	5.0%	4/1/2016	E	200	190	28	9/15/92	Eastern Insurance	800-333-7234	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Bell & Hudson Ins. Agency, Inc.	19 N. Main Street	Belchertown	MA	01007	A	7.0%	4/1/2016	E	25	25	13	6/1/06	Bell & Hudson	413-323-9611	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Berkshire Bank	24 North Street	Pittsfield	MA	01202	A	5.0%	4/1/2016	CU	1198	1,198	0	11/15/11	Berkshire Insurance Group, Inc.	413-5533400	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Berkshire Insurance Group, Inc.	117 Main Street	Greenfield	MA	01302	A	5.0%	4/1/2016	E	69	69	0	11/15/11	Berkshire Insurance Group, Inc.	413-5533400	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Clark University	950 Main Street	Worcester	MA	01610	A	5.0%	4/1/2016	E	515	485	168	1/1/92	Knight-Dik	508-753-6353	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Fall River Educators Association	178 Fourth Street	Fall River	MA	02720	A	9.5%	4/1/2016	PA	1024	920	242	1/1/79	John F. Stafford	508 673-5893	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Fallon Community Health Plan, Inc.	10 Chestnut Street	Worcester	MA	01608	A	5.0%	4/1/2016	E	1246	1,246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	409	93	8/1/99	USI Ins. Services (formerly TD Insurance)	413-750-4337	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Health New England	1 Monarch Place	Springfield	MA	01144	A	5.0%	4/1/2016	E	363	363	27	1/15/98	USI Ins. Services (formerly TD Insurance)	413-750-4337	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Holy Cross College	College Street	Worcester	MA	01610	A	6.0%	4/1/2016	E	900	900	269	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	HUB International New England, LLC.	299 Ballardvale Street	Wilmington	MA	01887	A	7.0%	4/1/2016	E	497	444	80	6/1/06	Brewer & Lord	617 547-3620	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Independent Bank Corp/Rockland Trust Co.	288 Union Street	Rockland	MA	02370	A	5.0%	4/1/2016	E	1130	1,094	74	1/1/91	A.E. Barnes	781-335-1589	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Lazarus House, Inc.	P.O. Box 408	Lawrence	MA	01842	A	5.0%	4/1/2016	E	251	251	155	5/1/07	MTM Insurance Assoc, LLC	978 681-5700	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	A College of Pharmacy & Allied Health Scien	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	508	33	8/1/00	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Massachusetts Teachers Association	20 Ashburton Place	Boston	MA	02108	A	10.0%	4/1/2016	PA	115,518	107,000	8,264	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508 673-5893	Yes		
Citizens Insurance Company of America, The Hanover Insurance Comp	Industry (formerly Morgan Construction Co	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	306	111	11/15/98	O'Brien & Gibbons	508 752-7504	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Mount Holyoke College	50 College Street	South Hadley	MA	01075	A	6.0%	4/1/2016	E	1100	952	278	7/1/97	HUB International (formerly Remillard)	413-733-3131	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	North Andover Foundation for Education, Inc.	PO Box 444	N.Andover	MA	01845	A	5.5%	4/1/2016	E	39	39	18	2/1/08	MTM Insurance Assoc, LLC	978 681-5700	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	O'Brien & Gibbons Ins. Agency, Inc.	52 Highland Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	32	32	13	6/1/06	O'Brien & Gibbons	508 752-7504	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Pine Valley Plantation Cooperative	281 Chauncey Walker Street	Belchertown	MA	01007	A	5.0%	4/1/2016	E	385	385	132	4/15/96	Bell & Hudson	413-323-9611	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Radius Providence LLC	1671 Worcester Road	Frammingham	MA	01702	A	4.0%	4/1/2016	E	225	225	9	8/1/01	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Reliant Medical Group	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2016	E	2650	2,650	230	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Salem Five Boyle Ins. Services	445 Main Street	Woburn	MA	01801	A	7.0%	4/1/2016	E	550	135	13	6/1/06	Salem Five Boyle	781-9333100	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Somerset Teachers	580 Whetstone Hill Road	Somerset	MA	02726	A	9.5%	4/1/2016	E	338	285	111	1/1/00	John F. Stafford	508 673-5893	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	St.Vincent Hospital	20 Worcester Center Blvd.	Worcester	MA	01609	A	5.0%	4/1/2016	E	2300	2,300	298	1/1/92	Sullivan, Garrity & Donnelly	800-287-8501	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	The Hanover Insurance Group	440 Lincoln Street	Worcester	MA	01653	A	10.0%	4/1/2016	E	4,200	3,246	1,126	10/1/93	Allmerica Plus	800-922-8246	Yes		
Citizens Insurance Company of America, The Hanover Insurance Comp	Town of Belchertown	2 Jabish Street	Belchertown	MA	01007	A	6.0%	4/1/2016	E	600	600	216	10/1/95	Bell & Hudson	413-323-9611	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Unum Provident Company, Inc.	18 Chestnut Street	Worcester	MA	01602	A	7.5%	4/1/2016	E	565	508	311	1/1/92	Knight-Dik	508-753-6353	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	USI Ins. Services of MA, Inc.	12 Gill Street	Woburn	MA	01888	A	7.0%	4/1/2016	E	123	123	13	4/15/07	USI Ins. Services	781-376-2600	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Worcester Academy	81 Providence Street	Worcester	MA	01604	A	4.0%	4/1/2016	E	183	177	12	10/1/08	Marsh & McLennan (formerly Protector Group	508-852-8500	No		
Citizens Insurance Company of America, The Hanover Insurance Comp	Worcester Polytechnical Institute	100 Institute Road	Worcester	MA	01602	A	6.0%	4/1/2016	E	878	878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	No		

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

Year Plan Will be Applied

2016

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		(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Citizens Insurance Company of America	Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Assumption College	38.9%	33.0%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Bell & Hudson Ins. Agency, Inc	38.9%	33.7%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Berkshire Insurance Group, Inc	38.9%	35.0%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Clark University	38.9%	33.8%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Full River Educators Association	38.9%	32.0%	Lower Acquisition / Processing / UL	9.5%
Citizens Insurance Company of America	Illon Community Health Plan, Inc	38.9%	34.7%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / UL	7.5%
Citizens Insurance Company of America	Health New England	38.9%	35.0%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America	International New England, LLC	38.9%	33.1%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	Indent Bank Corp/Rockland Trust	38.9%	35.0%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Lazarus House, Inc.	38.9%	33.1%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Life of Pharmacy & Allied Health	38.9%	35.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America	Massachusetts Teachers Association	38.9%	31.4%	Lower Acquisition / Processing / UL	10.0%
Citizens Insurance Company of America	Meritry (formerly Morgan Construction)	38.9%	34.1%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America	Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America	Dover Foundation for Education	38.9%	34.0%	Lower Acquisition / Processing / UL	5.5%
Citizens Insurance Company of America	Brien & Gibbons Ins. Agency, Inc	38.9%	33.7%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	De Valley Plantation Cooperative	38.9%	34.1%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America	Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	Salem Five Boyle Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / UL	9.5%
Citizens Insurance Company of America	St. Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / UL	5.0%
Citizens Insurance Company of America	The Hanover Insurance Group	38.9%	21.0%	Lower Acquisition / Processing / UL	10.0%
Citizens Insurance Company of America	Town of Belchertown	38.9%	34.1%	Lower Acquisition / Processing / UL	6.0%
Citizens Insurance Company of America	Unum Provident Company, Inc	38.9%	33.0%	Lower Acquisition / Processing / UL	7.5%
Citizens Insurance Company of America	USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / UL	7.0%
Citizens Insurance Company of America	Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / UL	4.0%
Citizens Insurance Company of America	Worcester Polytechnical Institute	38.9%	35.0%	Lower Acquisition / Processing / UL	6.0%

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

<insert year below>

2016

Year Plan Will be Applied
 Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of Ameri	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of Ameri	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of Ameri	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%

COMPONENT WITHDRAWN

MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2016 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 2016 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.
Berkshire Bank	Pine Valley Plantation Cooperative
Berkshire Insurance Group, Inc.	Radius Providence LLC
Clark University	Reliant Medical Group
Fall River Educators Association	Salem Five Boyle Ins. Services
Fallon Community Health Plan, Inc.	Siemens Industry (formerly Morgan Construction Company)
Friendly Ice Cream Corp.	Somerset Teachers
Health New England	St. Vincent Hospital
Holy Cross College	The Hanover Insurance Group
HUB International New England, LLC.	Town of Belchertown
Independent Bank Corp/Rockland Trust Co.	Unum Provident Company, Inc.
Lazarus House, Inc.	USI Ins. Services of MA, Inc.
MA College of Pharmacy & Allied Health Science	Worcester Academy
Marsh & McLennan Agency	Worcester Polytechnic Institute
Massachusetts Teachers Association	

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



Lev Kamenetsky
Actuary & Manager

193R Application Spreadsheet

INSURANCE		STREET	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE	PROPOSED EFFECTIVE DATE	GROUP	TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED
COMPANY	GROUP NAME	ADDRESS					DEV. (0.0%)		TYPE	IN GROUP	IN GROUP					YES OR NO
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2016	E	148	132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	350	64	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%	4/1/2016	E	200	190	28	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%	4/1/2016	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%	4/1/2016	CU	1198	1198	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%	4/1/2016	E	69	69	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%	4/1/2016	E	515	485	168	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%	4/1/2016	PA	1024	920	242	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%	4/1/2016	E	1246	1246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	409	93	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%	4/1/2016	E	363	363	27	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%	4/1/2016	E	900	900	269	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%	4/1/2016	E	497	444	80	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%	4/1/2016	E	1130	1094	74	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%	4/1/2016	E	251	251	155	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 Sciences	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	508	33	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%	4/1/2016	PA	115,518	107,000	8,264	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508-673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	ns Industry (formerly Morgan Construction Co)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	306	111	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%	4/1/2016	E	1100	952	278	7/1/97	HUB 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	5.5%	4/1/2016	E	39	39	18	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%	4/1/2016	E	32	32	13	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%	4/1/2016	E	385	385	132	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%	4/1/2016	E	225	225	9	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%	4/1/2016	E	2650	2650	230	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%	4/1/2016	E	550	135	13	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%	4/1/2016	E	338	285	111	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%	4/1/2016	E	2300	2300	298	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%	4/1/2016	E	4,200	3,246	1,126	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%	4/1/2016	E	600	600	216	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%	4/1/2016	E	565	508	311	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%	4/1/2016	E	123	123	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%	4/1/2016	E	183	177	12	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%	4/1/2016	E	878	878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	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.

2016

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	Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	38.9%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	38.9%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	38.9%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	38.9%	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	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	38.9%	31.4%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Siemens Industr (formerly Moran Construction Company)	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	5.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boye Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	38.9%	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	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%

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
 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>
 2016

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	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%	4/1/2016	E	148	* 132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	* 350	64	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%	4/1/2016	E	200	* 190	28	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%	4/1/2016	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%	4/1/2016	CU	1198	* 1198	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%	4/1/2016	E	69	* 69	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%	4/1/2016	E	515	* 485	168	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%	4/1/2016	PA	1024	* 920	242	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%	4/1/2016	E	1246	* 1246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	* 409	93	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%	4/1/2016	E	363	* 363	27	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%	4/1/2016	E	900	* 900	269	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%	4/1/2016	E	497	* 444	80	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%	4/1/2016	E	1130	* 1094	74	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%	4/1/2016	E	251	* 251	155	5/1/07	MTM Insurance Assoc. LLC	978 681-5700	No
Citizens Insurance Company of America, The Hanover Insurance Company	A College of Pharmacy & Allied Health Scienc	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	* 508	33	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%	4/1/2016	PA	115,518	* 107,000	8,264	12/1/01	Educators Ins. Agency, Inc./ John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Industry (formerly Morgan Construction Col	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	* 306	111	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%	4/1/2016	E	1100	* 952	278	7/1/97	HUB 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	5.5%	4/1/2016	E	39	* 39	18	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%	4/1/2016	E	32	* 32	13	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%	4/1/2016	E	385	* 385	132	4/15/98	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%	4/1/2016	E	225	* 225	9	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%	4/1/2016	E	2650	* 2650	230	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%	4/1/2016	E	550	* 135	13	6/1/06	Salem Five Boyle	781-9333100	No
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	580 Wheatstone Hill Road	Somerset	MA	02726	A	9.5%	4/1/2016	E	338	* 285	111	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%	4/1/2016	E	2300	* 2300	298	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%	4/1/2016	E	4,200	* 3,246	1,126	10/1/83	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%	4/1/2016	E	600	* 600	216	10/1/85	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%	4/1/2016	E	565	* 508	311	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%	4/1/2016	E	123	* 123	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%	4/1/2016	E	183	* 177	12	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%	4/1/2016	E	878	* 878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	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.

2016

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	38.9%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	38.9%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	38.9%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	38.9%	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	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	38.9%	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)	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	5.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	38.9%	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	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Urum Provident Company, Inc.	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%

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
 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>
 2016

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%

193R Application Spreadsheet

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	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%	4/1/2016	E	148	• 132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	• 350	64	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%	4/1/2016	E	200	• 190	28	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%	4/1/2016	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%	4/1/2016	CU	1198	• 1198	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%	4/1/2016	E	69	• 69	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%	4/1/2016	E	515	• 485	168	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%	4/1/2016	PA	1024	• 920	242	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%	4/1/2016	E	1246	• 1246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	• 409	93	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%	4/1/2016	E	363	• 363	27	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%	4/1/2016	E	900	• 900	269	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%	4/1/2016	E	497	• 444	80	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%	4/1/2016	E	1130	• 1094	74	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%	4/1/2016	E	251	• 251	155	5/1/07	MTM Insurance Assoc. LLC	978 681-5700	No
Citizens Insurance Company of America, The Hanover Insurance Company	A College of Pharmacy & Allied Health Scienc	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	• 508	33	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%	4/1/2016	PA	115,518	• 107,000	8,264	12/1/01	Educators Ins. Agency, Inc./ John F. Stafford	508 673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Industry (formerly Morgan Construction Col	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	• 306	111	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%	4/1/2016	E	1100	• 952	278	7/1/97	HUB 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	5.5%	4/1/2016	E	39	• 39	18	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%	4/1/2016	E	32	• 32	13	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%	4/1/2016	E	385	• 385	132	4/15/98	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%	4/1/2016	E	225	• 225	9	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%	4/1/2016	E	2650	• 2650	230	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%	4/1/2016	E	550	• 135	13	6/1/06	Salem Five Boyle	781-9333100	No
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	580 Wheatstone Hill Road	Somerset	MA	02726	A	9.5%	4/1/2016	E	338	• 285	111	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%	4/1/2016	E	2300	• 2300	298	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%	4/1/2016	E	4,200	• 3,246	1,126	10/1/83	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%	4/1/2016	E	600	• 600	216	10/1/85	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%	4/1/2016	E	565	• 508	311	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%	4/1/2016	E	123	• 123	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%	4/1/2016	E	183	• 177	12	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%	4/1/2016	E	878	• 878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	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.

2016

INSURANCE COMPANY	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	38.9%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	38.9%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	38.9%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	38.9%	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	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	38.9%	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)	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	5.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	38.9%	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	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Urum Provident Company, Inc.	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%

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
 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>
 2016

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%

193R Application Spreadsheet																		
INSURANCE	COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	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%	4/1/2016	E	148	132	24	4/1/2015	Marsh & McLennan Agency	508-852-8500	No	
	Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	500 Salisbury Street	Worcester	MA	01609	A	7.0%	4/1/2016	E	375	350	64	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%	4/1/2016	E	200	190	28	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%	4/1/2016	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%	4/1/2016	CU	1198	1198	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%	4/1/2016	E	69	69	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%	4/1/2016	E	515	485	168	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%	4/1/2016	PA	1024	920	242	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%	4/1/2016	E	1246	1246	70	1/1/06	Sullivan, Garrity & Donnelly	800-287-8501	No	
	Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	1855 Boston Road	Wilbraham	MA	01095	A	7.5%	4/1/2016	E	550	409	93	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%	4/1/2016	E	363	363	27	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%	4/1/2016	E	900	900	269	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%	4/1/2016	E	497	444	80	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%	4/1/2016	E	1130	1094	74	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%	4/1/2016	E	251	251	155	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 Sciences	179 Longwood Avenue	Boston	MA	02108	A	4.0%	4/1/2016	E	565	508	33	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%	4/1/2016	PA	115,518	107,000	8,264	12/1/01	Educators Ins. Agency, Inc.; John F. Stafford	508-673-5893	Yes	
	Citizens Insurance Company of America, The Hanover Insurance Company	Construction Industry (formerly Morgan Construction Co)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2016	E	352	306	111	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%	4/1/2016	E	1100	952	278	7/1/97	HUB 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	5.5%	4/1/2016	E	39	39	18	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%	4/1/2016	E	32	32	13	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%	4/1/2016	E	385	385	132	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%	4/1/2016	E	225	225	9	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%	4/1/2016	E	2650	2650	230	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%	4/1/2016	E	550	135	13	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%	4/1/2016	E	338	285	111	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%	4/1/2016	E	2300	2300	298	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%	4/1/2016	E	4,200	3,246	1,126	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%	4/1/2016	E	600	600	216	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%	4/1/2016	E	565	508	311	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%	4/1/2016	E	123	123	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%	4/1/2016	E	183	177	12	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%	4/1/2016	E	878	878	220	1/1/93	Sullivan, Garrity & Donnelly	800-287-8501	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.

2016

INSURANCE COMPANY		GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company		Marsh & McLennan Agency	38.9%	33.6%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Assumption College	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Babcock Power, Inc.	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Bell & Hudson Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Berkshire Bank	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Berkshire Insurance Group, Inc.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Clark University	38.9%	33.8%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Fall River Educators Association	38.9%	32.0%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company		Fallon Community Health Plan, Inc.	38.9%	34.7%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Friendly Ice Cream Corp.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company		Health New England	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Holy Cross College	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		HUB International New England, LLC.	38.9%	33.1%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Independent Bank Corp/Rockland Trust Co.	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Lazarus House, Inc.	38.9%	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	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Massachusetts Teachers Association	38.9%	31.4%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Siemens Industr (formerly Moran Construction Company)	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Mount Holyoke College	38.9%	33.3%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		North Andover Foundation for Education, Inc.	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	5.5%
Citizens Insurance Company of America, The Hanover Insurance Company		O'Brien & Gibbons Ins. Agency, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Pine Valley Plantation Cooperative	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Radius Providence LLC	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Reliant Medical Group	38.9%	34.5%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Salem Five Boye Ins. Services	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Somerset Teachers	38.9%	32.1%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company		St.Vincent Hospital	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company		The Hanover Insurance Group	38.9%	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	38.9%	34.1%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Unum Provident Company, Inc.	38.9%	33.0%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company		USI Ins. Services of MA, Inc.	38.9%	33.7%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Worcester Academy	38.9%	34.0%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company		Worcester Polytechnical Institute	38.9%	35.0%	Lower Acquisition / Processing / ULAE costs	6.0%

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
 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>
 2016

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$127,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	60.1%	61.3%	63.2%	61.6%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,650,152	\$12,642,447	\$12,517,499	\$6,854,893	\$6,865,023	\$6,712,360	54.2%	54.3%	53.6%	54.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,836,464	\$1,863,152	\$1,892,757	\$1,081,109	\$680,801	\$1,385,108	58.9%	36.5%	73.2%	56.3%