

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	Risk Management Foundation of the Harvard	100 Front Street	Worcester	MA	01608	AUTO (A)	4.0%	03/01/17	PA	122,000	122,000	0	11/15/16	Marsh & McLennan Agency	Marsh & McLennan Agency 888-850-9400	No

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

Year Plan Will be Applied 2017  
 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.

<u>INSURANCE</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Citizens Insurance Company of America	Risk Management Foundation	38.8%	36.1%	Lower Acquisition / Processing / ULAE costs	4.0%

<insert year below>

2017

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**  
Citizens Insurance Company of Ameri Hanover Insurance Group Total Group and Non-Group

<u>Earned Premium</u>		
2014	2015	2016
\$129,873,920	\$133,463,872	\$137,023,867

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			
2014	2015	2016	2014	2015	2016	3 Yr. Total
\$79,611,711	\$84,349,188	\$77,890,664	61.3%	63.2%	56.8%	60.4%

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Citizens Insurance Company of America, The Hanover Insurance Company	Risk Management Foundation of the Harvard	100 Front Street	Worcester	MA	01608	AUTO (A)	4.0%	03/01/17	PA	122,000	122,000	0	11/15/16	Marsh & McLennan Agency	Marsh & McLennan Agency 888-850-9400	No

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

Year Plan Will be Applied

2017

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<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Citizens Insurance Company of America	Risk Management Foundation	38.8%	36.1%	Lower Acquisition / Processing / ULAE costs	4.0%

<insert year below>

2017

Year Plan Will be Applied

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**INSURANCE**

**COMPANY**

**GROUPNAME**

Citizens Insurance Company of Ameri Hanover Insurance Group Total Group and Non-Group

<b><u>Earned Premium</u></b>		
<b>2014</b>	<b>2015</b>	<b>2016</b>
<b>\$129,873,920</b>	<b>\$133,463,872</b>	<b>\$137,023,867</b>

<u>Incurring Loss Incl. IBNR</u>			<u>Incurring Loss Ratio</u>			
2014	2015	2016	2014	2015	2016	3 Yr. Total
\$79,611,711	\$84,349,188	\$77,890,664	61.3%	63.2%	56.8%	60.4%



MASSACHUSETTS  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Hanover Insurance Group 2017 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 2017 and have confirmed their participation to them in writing:

Risk Management Foundation of the Harvard Medical Institutions

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

A handwritten signature in black ink, appearing to read "Lev Kamenetsky". The signature is written in a cursive, flowing style.

Lev Kamenetsky  
Actuary & Manager

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INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
The Commerce Insurance Company	Sandwich Chamber of Commerce	128 Route 6A	Sandwich	MA	02563	A	5.0%	11/15/16	PA	365	365	0	New	Reid-Hoffman Insurance Agency	(508) 583-4400	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.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
The Commerce Insurance Company	Sandwich Chamber of Commerce	26.3%	21.6%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%

\* - Group business has a lower loss ratio than non-group business, resulting in reduced ULAE for group business when compared to ULAE for all business.

\*\* - Reduced costs of acquisition include lower advertising costs



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

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<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
Plymouth Rock Assurance Corporation	Tri-Town Chamber of Commerce	34.9%	27.2%	Lower Acquisition/Admin Costs; Improved retention; Smaller rate of cancellation/reinstatement; Decreased claim volume; Economies of scale	3.0%



MASSACHUSETTS  
GROUP MARKETING RATE DEVIATION NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Safety Insurance Company 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:

**Group Name**

Acton Education Association  
Babson College  
Baycoast Bank (formerly Citizens Union Savings Bank and Insurance Agency)  
Bose Corporation  
Boston University Law Alumni Association  
Bristol County Savings Bank  
Charles F. Murphy Insurance Agency, Inc.  
City of Brockton  
City of Gardner  
City of Haverhill  
Clarke Schools for Hearing and Speech  
Colonial Co-operative Bank  
Concord Chamber of Commerce  
Curry College  
D.F. Murphy Insurance Agency, Inc.  
Dighton-Rehoboth Regional School District  
E.A. Stevens Insurance Agency  
Eastern Insurance Group LLC  
Educators Benefits Corporation  
Educators of Danvers  
Emerson Umbrella Center for the Arts  
Equitable Cooperative Bank  
Franklin First Federal Credit Union  
Fred C. Church Ins. Agency Inc.  
Friends of the Merrimac Council on Aging  
Friends of the Newburyport Library  
Garber Travel Services, Inc.  
Greater Newburyport Chamber of Commerce

Greylock Federal Credit Union  
H & K Insurance Agency, Inc.  
Highland Fish & Game Club, Inc.  
Hilb Group Operating Co LLC dba Dowling & O'Neil Insurance Agency (formerly Miller McCartin Inc. dba Dowling &  
O'Neil Insurance Agency)  
Holyoke Medical Center  
Hub International NE, LLC  
James J. Dowd Insurance Agency, Inc.  
Jeanne D'Arc Credit Union (Members)  
Landlords Business Association  
Lowell Five Cent Savings Bank  
M/A Com - Tyco Electronics  
Manchester Federal Credit Union  
Massachusetts Bar Association  
Massachusetts Medical Society  
Massachusetts Municipal Wholesale Electric Company  
McSweeney & Ricci Insurance Agency  
Medford Teachers Association  
Merrimack College  
Morrill Insurance Agency, LLC  
Newton Police Department  
North Shore Bank  
NorthStar Insurance Agency Employees  
Phillips Andover Academy  
Professional Fire Fighters of Massachusetts  
Reading Educators  
Roblin Insurance Agency, Inc.  
Rockland Federal Credit Union Members  
Rockland School Department  
S.H.O.R.E., Inc.  
Safe Roads Alliance  
Safety Insurance Company  
South Side Civic Association  
St. Anselm College Alumni Association  
State Police Association of Massachusetts  
Sun Life Financial



Taunton Federal Credit Union  
Taunton Municipal Light Plant  
The Lowell Sun  
The Sylvia Group of Insurance Agencies  
Thomas E. Sears Insurance Agency, Inc.  
Town of Bourne  
Town of Falmouth  
Town of Granby  
Town of Holbrook  
Town of Middleborough  
Town of Milton  
Town of Natick  
United Food & Commercial Workers Union Local #1459  
Watertown Police Association  
Wellesley Bank  
Wellesley Municipal Federal Credit Union  
Westfield Education Association, Inc.  
Wheeler & Taylor Inc.  
Willis of Massachusetts  
Winchester Healthcare Management  
Yarmouth Police Relief Association

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



Elizabeth B. Brodeur  
Director, Legal & Regulatory Compliance

**193R Application Spreadsheet**

INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) # HOME (H)	PROPOSED RATE (REV. 0.5%)	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 YRS OR NO
Safety Insurance Company	Acton Education Association	16 Charter Road	Acton	MA	01720	A	5.0%	04/01/16	TU	342	298	63	02/15/96	Gallant Insurance Agency, Inc.	(978) 263-3500	No
Safety Insurance Company	Babson College	Babson Park	Wellesley	MA	02157	A	5.0%	04/01/16	E	1,000	800	43	07/15/96	Charles F. Murphy, Inc.	(781) 380-0599	No
Safety Insurance Company	Baycoast Bank (formerly Citizens Union Savings Bank and Insurance Agency)	330 Swansea Mall Drive	Swansea	MA	02777	A	5.0%	04/01/16	E	258	251	51	04/05/06	Partners Insurance Group, LLC	(508) 678-3100	No
Safety Insurance Company	Bose Corporation	The Mountain	Framlingham	MA	01701	A	5.0%	04/01/16	E	1,800	1,750	128	11/30/11	Eastern Insurance Group, LLC	(800) 620-3317	No
Safety Insurance Company	Boston University Law Alumni Association	765 Commonwealth Avenue	Boston	MA	02215	A	3.0%	04/01/16	PA	7,800	4,225	253	04/01/96	Corcoran & Havlin Insurance Agency, Inc.	(781) 235-3100	No
Safety Insurance Company	Bristol County Savings Bank	29 Broadway	Taunton	MA	02780	A	5.0%	04/01/16	E	285	266	40	07/28/08	FBINSURE, LLC	(508) 824-8666	No
Safety Insurance Company	Charles F. Murphy Insurance Agency, Inc.	14 Stars Avenue	Braintree	MA	02184	A	5.0%	04/01/16	E	25	25	20	01/01/95	Charles F. Murphy, Inc.	(781) 380-0599	No
Safety Insurance Company	City of Brockton	45 School Street	Brockton	MA	02301	A	5.0%	04/01/16	E	790	790	358	09/01/95	Eastern Insurance Group, LLC	(800) 876-5510	No
Safety Insurance Company	City of Gardner	City Hall	Gardner	MA	02780	A	5.0%	04/01/16	E	600	600	247	12/01/08	Lashua-LaChance & Poliks Insurance Agency Inc	(978) 632-0205	No
Safety Insurance Company	City of Haverhill	4 Summer Street	Haverhill	MA	01830	A	5.0%	04/01/16	E	1,500	1,100	223	03/17/97	MTM Insurance Associates LLC	(978) 681-5700	No
Safety Insurance Company	Clarke Schools for Hearing and Speech	46 Round Hill Road	Northampton	MA	01060	A	5.0%	04/01/16	E	192	103	36	05/23/94	King and Cushman, Inc.	(413) 584-5610	No
Safety Insurance Company	Colonial Co-operative Bank	6 City Hall Ave	Gardner	MA	01440	A	5.0%	04/01/16	CU	9,000	9,000	201	12/01/08	Lashua-LaChance & Poliks Insurance Agency Inc	(978) 632-0205	No
Safety Insurance Company	Concord Chamber of Commerce	15 Walden Street, Suite 7	Concord	MA	01742	A	5.0%	04/01/16	AG	230	200	38	05/31/96	McWalter Volunteer Insurance Agency Inc.	(978) 369-4313	No
Safety Insurance Company	Curry College	1071 Blue Hill Avenue	Milton	MA	02186	A	5.0%	04/01/16	E	429	429	59	03/09/98	Quincy Insurance Agency, Inc.	(781) 431-9600	No
Safety Insurance Company	D.F. Murphy Insurance Agency, Inc.	200 Main Street	Marlboro	MA	01752	A	5.0%	04/01/16	E	75	75	57	04/22/96	D Francis Murphy Insurance Agency, Inc.	(978) 568-8711	No
Safety Insurance Company	Dighton-Rehoboth Regional School District	2700 Regional Road	North Dighton	MA	02764	A	5.0%	04/01/16	E	400	350	41	06/01/95	FBINSURE, LLC	(508) 824-8666	No
Safety Insurance Company	E. A. Stevens Insurance Agency	389 Main Street	Malden	MA	02148	A	5.0%	04/01/16	E	25	25	21	02/15/95	E. A. Stevens Company, Inc.	(781) 322-2324	No
Safety Insurance Company	Eastern Insurance Group LLC	233 W. Central St	Natick	MA	01760	A	5.0%	04/01/16	E	296	296	44	03/15/95	Eastern Insurance Group, LLC	(508) 620-3382	No
Safety Insurance Company	Educators Benefits Corporation	269 Main Street	Medford	MA	02155	A	5.0%	04/01/16	PA	690	565	347	01/01/03	Ark Insurance Agency, Inc.	(781) 279-7750	No
Safety Insurance Company	Educators of Danvers	54 Cabot Road	Danvers	MA	01923	A	5.0%	04/01/16	E	313	313	104	10/15/95	Ark Insurance Agency, Inc.	(781) 279-7750	No
Safety Insurance Company	Emerson Umbrella Center for the Arts	40 Slow Street	Concord	MA	01742	A	3.0%	04/01/16	CO	230	230	136	10/20/95	Gallant Insurance Agency, Inc.	(978) 263-3500	No
Safety Insurance Company	Equitable Cooperative Bank	400 Broadway	Lynn	MA	01904	A	3.0%	04/01/16	CU	140	138	87	03/31/00	A. James Lynch Insurance Agency, Inc.	(781) 598-4700	No
Safety Insurance Company	Franklin First Federal Credit Union	57 Newton St	Greenfield	MA	01301	A	5.0%	04/01/16	CU	5,786	4,210	379	06/01/09	A H Risk Insurance Agency Inc.	(413) 863-4373	No
Safety Insurance Company	Fred C. Church Ins. Agency Inc.	Connector Park: 41 Wellman Street	Lowell	MA	01851	A	5.0%	04/01/16	E	140	116	87	05/15/95	Fred C. Church, Inc.	(800) 225-1865	No
Safety Insurance Company	Friends of the Merrimac Council on Aging	100 East Main Street	Merrimac	MA	01860	A	3.0%	04/01/16	BC	1,600	1,600	348	02/15/96	Journeay Insurance Agency, Inc.	(978) 346-8761	No
Safety Insurance Company	Friends of the Newburyport Library	94 State Street	Newburyport	MA	01950	A	3.0%	04/01/16	BC	1,007	645	379	10/01/96	Peter L. Chelsas Insurance Agency	(978) 465-2700	No
Safety Insurance Company	Garber Travel Services, Inc.	27 Boylston Street	Brookline	MA	02467	A	5.0%	04/01/16	E	120	100	68	12/01/95	Aronson Insurance Agency, Inc.	(617) 965-3030	No
Safety Insurance Company	Greater Newburyport Chamber of Commerce	38R Merrimac Street	Newburyport	MA	01950	A	4.0%	04/01/16	AG	752	750	80	11/15/95	Chase & Lunt, LLC	(978) 462-4434 x324	No
Safety Insurance Company	Greylock Federal Credit Union	150 West St.	Pittsfield	MA	01220	A	3.0%	04/01/16	CU	60,000	20,000	222	05/01/11	Greylock Insurance Agency	(413) 236-4817	No
Safety Insurance Company	H & K Insurance Agency, Inc.	182 Main Street	Waterford	MA	02172	A	5.0%	04/01/16	E	27	27	29	03/15/95	H & K Insurance Agency, Inc.	(617) 924-5600	No

Safely Insurance Company	Highland Fish & Game Club, Inc.	PO Box 84	Provincetown	MA	02657	A	3.0%	04/01/16	PA	155	155	137	05/10/96	Fireside Insurance Agency, Inc.	(508) 487-9044	No
Safely Insurance Company	Hibb Group Operating Co LLC dba Dowling & O'Neil Insurance Agency (formerly Miller McMartin Inc. dba Dowling & O'Neil Insurance Agency)	973 Iyannough Road	Hyannis	MA	02601	A	5.0%	04/01/16	E	32	32	56	05/01/95	Dowling & O'Neil Ins. Agency	(508) 775-1620	No
Safely Insurance Company	Holyoke Medical Center	575 Beech Street	Holyoke	MA	01040	A	5.0%	04/01/16	E	921	743	214	11/01/95	Goss-Molain Insurance Agency, Inc.	(413) 534-7355	No
Safely Insurance Company	Hub International NE, LLC	600 Longwater Drive	Norwell	MA	02061	A	8.0%	04/01/16	E	492	492	228	04/15/95	Hub International NE, LLC	(978) 661-6672	No
Safely Insurance Company	James J. Dowd Insurance Agency, Inc.	14 Bobala Road	Holyoke	MA	01040	A	5.0%	04/01/16	E	45	45	30	08/19/99	James J. Dowd Agency & Sons	(413) 437-1013	No
Safely Insurance Company	Jeanne D'Arc Credit Union (Members)	685 Merrimack Street	Lowell	MA	01854	A	3.0%	04/01/16	CU	67,170	44,462	1,018	07/11/96	Clark Insurance	(978) 459-0505	No
Safely Insurance Company	Landlords Business Association	PO Box 812	Greenfield	MA	01301	A	5.0%	04/01/16	AG	395	297	23	06/01/09	A H Rist Insurance Agency Inc.	(413) 863-4373	No
Safely Insurance Company	Lowell Five Cent Savings Bank	One Merrimack Plaza	Lowell	MA	01852	A	5.0%	04/01/16	E	198	169	58	10/01/96	Fred C. Church, Inc.	(800) 225-1865	No
Safely Insurance Company	M/A Com - Tyco Electronics	100 Chimsford St	Lowell	MA	01851	A	5.0%	04/01/16	E	426	390	121	05/13/96	Fred C. Church, Inc.	(800) 225-1865	No
Safely Insurance Company	Manchester Federal Credit Union	10 Central Street	Manchester	MA	01944	A	5.0%	04/01/16	CU	468	370	139	04/22/96	Logue Insurance Agency, Inc.	(978) 526-8444	No
Safely Insurance Company	Massachusetts Bar Association	20 West Street	Boston	MA	02111	A	5.0%	04/01/16	PA	11,500	10,000	592	04/15/99	Hub International NE, LLC	(978) 661-6672	No
Safely Insurance Company	Massachusetts Medical Society	860 Winter Street	Wallham	MA	02451	A	5.0%	04/01/16	PA	24,200	5,480	618	12/01/95	W T Phelan & Company IAI	(617) 484-4600	No
Safely Insurance Company	Massachusetts Municipal Wholesale Electric Company	426 Moody Street	Ludlow	MA	01056	A	4.0%	04/01/16	E	73	66	25	11/23/01	Haberman Insurance Group, Inc.	(413) 781-7000	No
Safely Insurance Company	McSweeney & Ricci Insurance Agency	420 Washington Street	Braintree	MA	02184	A	5.0%	04/01/16	E	48	48	35	01/01/04	McSweeney & Ricci Insurance Agency, Inc.	(781) 848-8600	No
Safely Insurance Company	Medford Teachers Association	489 Winthrop Street	Medford	MA	02155	A	5.0%	04/01/16	E	470	340	72	05/15/95	Ark Insurance Agency, Inc.	(781) 279-7750	No
Safely Insurance Company	Merrimack College	315 Turnpike Street	North Andover	MA	01845	A	6.0%	04/01/16	E	600	600	43	01/01/95	Hub International NE, LLC	(978) 661-6672	No
Safely Insurance Company	Morrill Insurance Agency, LLC	17 Central Street	Norwood	MA	02062	A	5.0%	04/01/16	E	25	25	14	01/01/96	Morrill Insurance Agency LLC	(781) 762-7300	No
Safely Insurance Company	Newton Police Department	1321 Washington Street	Newton	MA	02165	A	5.0%	04/01/16	E	195	175	32	07/01/97	Aronson Insurance Agency, Inc.	(617) 965-3030	No
Safely Insurance Company	North Shore Bank	248 Andover Street	Peabody	MA	01960	A	3.0%	04/01/16	CU	7,500	5,500	152	12/08/99	Tarpey Insurance Group, Inc.	(781) 233-9050	No
Safely Insurance Company	NorthStar Insurance Agency Employees	300 First Ave. Ste 100	Needham	MA	02494	A	5.0%	04/01/16	E	35	35	44	01/22/00	Northstar Insurance Services, Inc.	(781) 431-2500	No
Safely Insurance Company	Phillips Andover Academy	180 Main Street	Andover	MA	01810	A	5.0%	04/01/16	E	535	466	100	09/15/95	Fred C. Church, Inc.	(800) 225-1865	No
Safely Insurance Company	Professional Fire Fighters of Massachusetts	2 Center Plaza Suite 4M	Boston	MA	02108	A	5.0%	04/01/16	TU	12,000	12,000	1,178	03/01/96	Paul Murphy Insurance Agency	(781) 321-9700	No
Safely Insurance Company	Reading Educators	211 Summer Ave.	Reading	MA	01867	A	5.0%	04/01/16	TU	290	290	69	06/01/95	Ark Insurance Agency, Inc.	(781) 279-7750	No
Safely Insurance Company	Roblin Insurance Agency, Inc.	144 Gould Street	Needham	MA	02494	A	5.0%	04/01/16	E	29	29	32	03/01/95	Roblin Insurance Agency, Inc.	(781) 455-0700	No
Safely Insurance Company	Rockland Federal Credit Union Members	241 Union Street	Rockland	MA	02370	A	3.0%	04/01/16	CU	148,000	64,000	205	03/18/96	Charles G. Jordan Insurance Agency, Inc.	(781) 337-0427	No
Safely Insurance Company	Rockland School Department	Rogers Middle School - Taunton Avenue	Rockland	MA	02370	A	5.0%	04/01/16	E	390	390	93	09/01/95	Amos A. Phelps & Son, Inc.	(781) 878-0217	No
Safely Insurance Company	S.H.O.R.E., Inc.	PO Box 196	Scituate	MA	02066	A	3.0%	04/01/16	BC	780	780	509	04/01/00	O'Donoghue Insurance Agency, Inc.	(781) 383-8700	No
Safely Insurance Company	Safe Roads Alliance	PO Box 422	North Andover	MA	02845	A	5.0%	04/01/16	AG	4,000	3,700	1,315	03/23/06	Direct Account/Safely Insurance	(617) 951-0600 x1214	No
Safely Insurance Company	Safely Insurance Company	20 Custom House Street	Boston	MA	02110	A	8.0%	04/01/16	E	850	850	361	03/01/96	Direct Account/Safely Insurance	(617) 951-0600 x1214	No
Safely Insurance Company	South Side Civic Association	PO Box 574	Dennisport	MA	02639	A	5.0%	04/01/16	AG	80	77	46	05/10/96	Dickey Insurance Agency, Inc.	(508) 398-3031	No
Safely Insurance Company	St. Anselm College Alumni Association	100 St. Anselm Drive	Manchester	NH	03102	A	5.0%	04/01/16	BC	5,490	3,920	163	02/23/96	Cororan & Havlin Insurance Agency, Inc.	(781) 235-3100	No

Safety Insurance Company	State Police Association of Massachusetts	11 Beacon St., Suite 700	Boston	MA	02108	A	3.0%	04/01/16	TU	1,900	1,900	363	05/13/96	O' Brien & Gibbons Insurance Agency Inc.	(508) 752-7504	No
Safety Insurance Company	Sun Life Financial	One Sun Life Executive Park	Wellesley	MA	02481	A	5.0%	04/01/16	E	2,000	1,950	156	10/20/99	Fred C. Church, Inc.	(800) 225-1865	No
Safety Insurance Company	Taunton Federal Credit Union	14 Church Green	Taunton	MA	02780	A	5.0%	04/01/16	E	52	51	26	08/23/06	FBINSURE, LLC	(508) 824-8666	No
Safety Insurance Company	Taunton Municipal Light Plant	55 Weir Street	Taunton	MA	02780	A	5.0%	04/01/16	E	155	155	86	09/09/96	Allan M. Walker Company, Inc.	(508) 824-5875	No
Safety Insurance Company	The Lowell Sun	491 Dullon St	Lowell	MA	01853	A	5.0%	04/01/16	E	270	168	40	01/25/96	Fred C. Church, Inc.	(800) 225-1865	No
Safety Insurance Company	The Sylvia Group of Insurance Agencies	500 Faunce Corner Road - Bldg 100 - Suite 120	Dartmouth	MA	02747	A	5.0%	04/01/16	E	52	52	26	04/01/95	Sylvia & Co. Ins. Agency, Inc.	(508) 995-4553	No
Safety Insurance Company	Thomas E. Sears Insurance Agency, Inc.	125 High St Oliver Street Tower 5th Floor	Boston	MA	02110	A	5.0%	04/01/16	E	25	20	40	03/15/95	Thomas E. Sears Insurance Agency, Inc.	(866) 230-4682	No
Safety Insurance Company	Town of Bourne	24 Perry Avenue	Bourne	MA	02532	A	5.0%	04/01/16	E	975	975	77	12/15/95	Murray & MacDonald Insurance Services	(508) 540-2400	No
Safety Insurance Company	Town of Falmouth	59 Town Hall Square	Falmouth	MA	02540	A	5.0%	04/01/16	E	1,200	1,200	165	05/01/95	Murray & MacDonald Insurance Services	(508) 540-2400	No
Safety Insurance Company	Town of Granby	10B West State Street	Granby	MA	01033	A	5.0%	04/01/16	E	141	141	48	01/01/96	R. G. Neylon Insurance Agency, Inc.	(413) 467-9133	No
Safety Insurance Company	Town of Holbrook	50 North Franklin Street	Holbrook	MA	02343	A	5.0%	04/01/16	E	250	250	150	11/01/95	The Holbrook Insurance Center, Inc.	(781) 767-2400	No
Safety Insurance Company	Town of Middleborough	10 Nickerson Avenue	Middleborough	MA	02346	A	3.0%	04/01/16	E	844	844	142	01/01/05	FBINSURE, LLC	(508) 824-8666	No
Safety Insurance Company	Town of Millon	525 Canton Avenue	Millon	MA	02186	A	5.0%	04/01/16	E	530	525	86	01/01/96	William J. Sullivan Insurance Agency	(617) 698-3838	No
Safety Insurance Company	Town of Natick	13 East Central Street	Natick	MA	01760	A	5.0%	04/01/16	E	1,200	1,200	186	05/01/96	Fair & Yeager Insurance Agency, Inc.	(508) 653-3131	No
Safety Insurance Company	United Food & Commercial Workers Union Local #1459	33 Eastland Street	Springfield	MA	01109	A	4.0%	04/01/16	TU	2,500	1,500	136	04/20/99	Hub International NE, LLC	(413) 733-3131	No
Safety Insurance Company	Watertown Police Association	552 Main Street	Watertown	MA	02472	A	5.0%	04/01/16	TU	45	40	22	03/01/96	H & K Insurance Agency, Inc.	(617) 924-5600	No
Safety Insurance Company	Wellesley Bank	40 Central St	Wellesley	MA	02482	A	4.0%	04/01/16	CU	6,600	3,800	132	04/15/10	Corcoran & Havlin Insurance Agency, Inc.	(781) 235-3100	No
Safety Insurance Company	Wellesley Municipal Federal Credit Union	One Hollis Street Suite 105	Wellesley	MA	02482	A	3.0%	04/01/16	CU	2,200	1,800	0	04/01/14	Corcoran & Havlin Insurance Agency, Inc.	(781) 235-3100	No
Safety Insurance Company	Westfield Education Association, Inc.	16 Union Ave 2nd Floor	Westfield	MA	01085	A	5.0%	04/01/16	TU	800	800	72	03/05/96	Roger Butler Insurance Agency, Inc.	(413) 562-2304	No
Safety Insurance Company	Wheeler & Taylor Inc.	333 Main Street	Great Barrington	MA	01230	A	5.0%	04/01/16	E	50	50	34	01/01/95	Wheeler & Taylor, Inc.	(413) 528-1000 x311	No
Safety Insurance Company	Willis of Massachusetts	296 Concord Road, Suite 125	Billerica	MA	01821	A	5.0%	04/01/16	E	280	140	22	04/01/10	Willis of Massachusetts, Inc.	(866) 756-7304	No
Safety Insurance Company	Winchester Healthcare Management	41 Highland Avenue	Winchester	MA	01890	A	3.0%	04/01/16	E	2,911	2,200	108	04/15/95	W.T. Phelan & Co. Ins. Agency	(781) 935-0220	No
Safety Insurance Company	Yarmouth Police Relief Association	30 Higgins Crowell Road	West Yarmouth	MA	02873	A	5.0%	04/01/16	TU	83	70	32	01/01/96	Hub International NE, LLC	(978) 661-6672	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	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
Safety Insurance Company	Acton Education Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Babson College	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Baycoast Bank (formerly Citizens Union Savings Bank and Insurance Agency)	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Bose Corporation	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Boston University Law Alumni Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Bristol County Savings Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Charles F. Murphy Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	City of Brockton	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	City of Gardner	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	City of Haverhill	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Clarke Schools for Hearing and Speech	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Colonial Co-operative Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Concord Chamber of Commerce	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Curry College	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	D.F. Murphy Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Dighton-Rehoboth Regional School District	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	E.A. Stevens Insurance Agency	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Eastern Insurance Group LLC	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Educators Benefits Corporation	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Educators of Danvers	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Emerson Umbrella Center for the Arts	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Equitable Cooperative Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Franklin First Federal Credit Union	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Fred C. Church Ins. Agency Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Friends of the Merrimac Council on Aging	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Friends of the Newburyport Library	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Garber Travel Services, Inc.	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Greater Newburyport Chamber of Commerce	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	4.0%
Safety Insurance Company	Greylock Federal Credit Union	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	H & K Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Highland Fish & Game Club, Inc.	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Hilb Group Operating Co LLC dba Dowling & O'Neil Insurance Agency (formerly Miller McCartin Inc. dba Dowling & O'Neil Insurance Agency)	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Holyoke Medical Center	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Hub International NE, LLC	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	8.0%
Safety Insurance Company	James J. Dowd Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Jeanne D'Arc Credit Union (Members)	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Landlords Business Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Lowell Five Cent Savings Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	M/A Com - Tyco Electronics	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Manchester Federal Credit Union	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Massachusetts Bar Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Massachusetts Medical Society	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Massachusetts Municipal Wholesale Electric Company	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	4.0%
Safety Insurance Company	McSweeney & Ricci Insurance Agency	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Medford Teachers Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Merrimack College	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	6.0%
Safety Insurance Company	Morrill Insurance Agency, LLC	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Newton Police Department	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	North Shore Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	NorthStar Insurance Agency Employees	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Phillips Andover Academy	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Professional Fire Fighters of Massachusetts	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Reading Educators	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Roblin Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Rockland Federal Credit Union Members	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Rockland School Department	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	S.H.O.R.E., Inc.	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Safe Roads Alliance	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Safety Insurance Company	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	8.0%

Safety Insurance Company	South Side Civic Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	St. Anselm College Alumni Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	State Police Association of Massachusetts	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Sun Life Financial	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Taunton Federal Credit Union	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Taunton Municipal Light Plant	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	The Lowell Sun	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	The Sylvia Group of Insurance Agencies	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Thomas E. Sears Insurance Agency, Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Bourne	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Falmouth	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Granby	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Holbrook	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Middleborough	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Town of Millon	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Town of Natick	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	United Food & Commercial Workers Union Local #1459	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	4.0%
Safety Insurance Company	Watertown Police Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Wellesley Bank	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	4.0%
Safety Insurance Company	Wellesley Municipal Federal Credit Union	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Westfield Education Association, Inc.	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Wheeler & Taylor Inc.	35.8%	28.1%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Willis of Massachusetts	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%
Safety Insurance Company	Winchesler Healthcare Management	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	3.0%
Safety Insurance Company	Yarmouth Police Relief Association	35.8%	28.8%	Lower Acquisition Costs and Lower Commission Paid	5.0%







**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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) Reasons for Expensed <u>Difference</u>	(4) Requested Group Rate <u>Deviation</u>
Citizens Insurance Company of Americ	Risk Management Foundation	38.8%	36.1%	Lower Acquisition / Processing / ULAE costs	4.0%

**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 Amer	Hanover Insurance Group Total Group and Non-Group	\$137,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	55.7%	61.3%	63.2%	60.0%



**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.

<u>INSURANCE</u> <u>COMPANY</u>	<u>GROUPNAME</u>	(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 Ameri	Risk Management Foundation	38.8%	36.1%	Lower Acquisition / Processing / ULAE costs	4.0%

**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 America	Hanover Insurance Group Total Group and Non-Group	\$137,034,595	\$129,873,920	\$133,463,872	\$76,319,565	\$79,611,711	\$84,349,188	55.7%	61.3%	63.2%	60.0%

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:

Risk Management Foundation of the Harvard Medical Institutions

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

A handwritten signature in black ink, appearing to read "Lev Kamenetsky". The signature is written in a cursive, flowing style.

Lev Kamenetsky  
Actuary & Manager