

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%	4/1/2017	E	139	131	22	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%	4/1/2017	E	350	350	3	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%	4/1/2017	E	200	190	21	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%	4/1/2017	E	25	25	147	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%	4/1/2017	CU	1208	1208	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%	4/1/2017	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%	4/1/2017	E	515	482	159	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%	4/1/2017	PA	1012	911	201	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%	4/1/2017	E	1246	1246	61	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%	4/1/2017	E	355	355	57	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%	4/1/2017	E	363	363	20	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%	4/1/2017	E	936	900	257	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%	4/1/2017	E	420	403	72	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%	4/1/2017	E	1150	1094	59	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%	4/1/2017	E	251	251	96	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%	4/1/2017	E	565	508	31	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%	4/1/2017	PA	115,518	107,000	7,984	12/1/01	Educators Ins. Agency, Inc., John F. Stafford	508-673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	Ms Industry (formerly Moran Construction Co)	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2017	E	353	309	100	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%	4/1/2017	E	997	952	264	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	3.5%	4/1/2017	E	39	39	11	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%	4/1/2017	E	30	30	147	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%	4/1/2017	E	385	385	136	4/15/96	Bell & Hudson	413-323-9611	No
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	1671 Worcester Road	Framingham	MA	01702	A	4.0%	4/1/2017	E	225	225	7	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%	4/1/2017	E	2650	2650	215	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%	4/1/2017	E	573	110	147	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%	4/1/2017	E	322	281	96	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%	4/1/2017	E	2300	2300	261	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%	4/1/2017	E	4,200	3,246	1,073	10/1/95	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%	4/1/2017	E	600	600	212	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%	4/1/2017	E	550	525	289	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%	4/1/2017	E	119	119	147	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%	4/1/2017	E	198	180	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%	4/1/2017	E	950	948	204	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

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.

INSURANCE	GROUPNAME	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Differences	(4) Requested Group Rate Deviation
Citizens Insurance Company of America, The Hanover Insurance Company	COMPNXY	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clerk University	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	38.8%	33.3%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	38.8%	34.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	38.8%	33.1%	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)	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	38.8%	35.7%	Lower Acquisition / Processing / ULAE costs	3.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boys Ins. Services	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	38.8%	33.3%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	38.8%	33.1%	Lower Acquisition / Processing / ULAE costs. See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	38.8%	34.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	38.8%	34.7%	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>
 2017

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2014	2015	2016	2014	2015	2016	2014	2015	2016	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$129,873,920	\$133,463,872	\$137,023,867	\$79,611,711	\$84,349,188	\$77,890,664	61.3%	63.2%	56.8%	60.4%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,642,447	\$12,517,499	\$12,709,505	\$6,865,023	\$6,712,360	\$6,428,811	54.3%	53.6%	50.6%	52.8%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,863,152	\$1,892,757	\$1,887,590	\$680,801	\$1,385,108	\$920,340	36.5%	73.2%	48.8%	52.9%

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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
Citizens Insurance Company of America, The Hanover Insurance Company	Marsh & McLennan Agency	100 Front Street	Worcester	MA	01608	A	5.0%	4/1/2017	E	139	131	22	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%	4/1/2017	E	350	350	3	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%	4/1/2017	E	200	190	21	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%	4/1/2017	E	25	25	147	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%	4/1/2017	CU	1208	1208	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%	4/1/2017	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%	4/1/2017	E	515	482	159	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%	4/1/2017	PA	1012	911	201	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%	4/1/2017	E	1246	1246	61	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%	4/1/2017	E	355	355	57	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%	4/1/2017	E	363	363	20	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%	4/1/2017	E	936	900	257	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%	4/1/2017	E	420	403	72	6/1/06	Brewer & Lord	617-547-3620	No
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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%	4/1/2017	E	565	508	31	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%	4/1/2017	PA	115,518	107,000	7,984	12/1/01	Educators Ins. Agency, Inc., John F. Stafford	508-673-5893	Yes
Citizens Insurance Company of America, The Hanover Insurance Company	is Industry (formerly Morgan Construction Co	15 Belmont Street	Worcester	MA	01605	A	6.0%	4/1/2017	E	353	309	100	11/15/98	O'Brien & Gibbons	508-752-7504	No
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Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	PO Box 444	N.Andover	MA	01845	A	3.5%	4/1/2017	E	39	39	11	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%	4/1/2017	E	30	30	147	6/1/06	O'Brien & Gibbons	508-752-7504	No
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Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	100 Institute Road	Worcester	MA	01602	A	6.0%	4/1/2017	E	950	948	204	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. 2017

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	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Assumption College	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Babcock Power, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Bell & Hudson Ins. Agency, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Bank	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Berkshire Insurance Group, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Clark University	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Fall River Educators Association	38.8%	33.3%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Fallon Community Health Plan, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Friendly Ice Cream Corp.	38.8%	34.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	Health New England	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Holy Cross College	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	HUB International New England, LLC.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Independent Bank Corp/Rockland Trust Co.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Lazarus House, Inc.	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	MA College of Pharmacy & Allied Health Science	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	38.8%	33.1%	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)	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Mount Holyoke College	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	North Andover Foundation for Education, Inc.	38.8%	35.7%	Lower Acquisition / Processing / ULAE costs	3.5%
Citizens Insurance Company of America, The Hanover Insurance Company	O'Brien & Gibbons Ins. Agency, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Pine Valley Plantation Cooperative	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Radius Providence LLC	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Reliant Medical Group	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Salem Five Boyle Ins. Services	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Somerset Teachers	38.8%	33.3%	Lower Acquisition / Processing / ULAE costs	9.5%
Citizens Insurance Company of America, The Hanover Insurance Company	St.Vincent Hospital	38.8%	35.1%	Lower Acquisition / Processing / ULAE costs	5.0%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	38.8%	33.1%	Lower Acquisition / Processing / ULAE costs, See "Supp Loss Experience" tab	10.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Town of Belchertown	38.8%	34.7%	Lower Acquisition / Processing / ULAE costs	6.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Unum Provident Company, Inc.	38.8%	34.1%	Lower Acquisition / Processing / ULAE costs	7.5%
Citizens Insurance Company of America, The Hanover Insurance Company	USI Ins. Services of MA, Inc.	38.8%	34.3%	Lower Acquisition / Processing / ULAE costs	7.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Academy	38.8%	35.5%	Lower Acquisition / Processing / ULAE costs	4.0%
Citizens Insurance Company of America, The Hanover Insurance Company	Worcester Polytechnical Institute	38.8%	34.7%	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->
 2017

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2014	2015	2016	2014	2015	2016	2014	2015	2016	
Citizens Insurance Company of America, The Hanover Insurance Company	Hanover Insurance Group Total Group and Non-Group	\$129,873,920	\$133,463,872	\$137,023,867	\$79,611,711	\$84,349,188	\$77,890,664	61.3%	63.2%	56.8%	60.4%
Citizens Insurance Company of America, The Hanover Insurance Company	Massachusetts Teachers Association	\$12,642,447	\$12,517,499	\$12,709,505	\$6,865,023	\$6,712,360	\$6,428,811	54.3%	53.6%	50.6%	52.8%
Citizens Insurance Company of America, The Hanover Insurance Company	The Hanover Insurance Group	\$1,863,152	\$1,892,757	\$1,887,590	\$680,801	\$1,385,108	\$920,340	36.5%	73.2%	48.8%	52.9%

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:

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
Actuarial Director