

193R Application Spreadsheet																	
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	RATE DEV. (0.0%)	EFFECTIVE DATE	GROUP TYPE (CU, E, M, U)	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO	
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	AmeriGas Propane, Inc.	460 N. Gulph Road	King of Prussia	MA	19406	A	5%		E	8,800	100	0		Joseph Nawrocki	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO	
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Amherst Dental Group, LLP	650 Main St #1	Amherst	MA	01002	A	5%		E	30	30	0		Sean Gifford	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO	
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Millbury Federal Credit Union	50 MAIN ST	Millbury	MA	01527-2006	A	5%		CU	33,421	20,778	0		Lucy Hoosian	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO	
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Simon, Kucher & Partners Strategy & Marketing Consultants, LLC	One Canal Park	Cambridge	MA	02141	A	5%		E	120	75	0		Paul Hackley	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO	

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

Year Plan Will be Applied

2014

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

<b>INSURANCE COMPANY</b>	<b><u>GROUPNAME</u></b>	<b>(1) Expenses Assumed In Insurer's Rates Currently On File</b>	<b>(2) Expenses Associated With Group Marketing Plan</b>	<b>(3) Reasons for Expensed Difference</b>	<b>(4) Requested Group Rate Deviation</b>
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	AmeriGas Propane, Inc.	29.0%	16.4%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Amherst Dental Group, LLP	29.0%	16.4%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Millbury Federal Credit Union	29.0%	14.6%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, Liberty Insurance Corporation, LM Insurance Corporation, Liberty Mutual Personal Insurance Company, Liberty Mutual Insurance Company and LM General Insurance Company	Simon, Kucher & Partners Strategy & Marketing Con:	29.0%	16.4%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%

MASSACHUSETTS  
GROUP MARKETING RATE DEVIATION NEW/RENEWAL  
AFFIDAVIT

Attached is the documentation required for the application for the listed Liberty Mutual Group 2014 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 2014 and have confirmed their participation to them in writing:

AmeriGas Propane, Inc.  
Amherst Dental Group, LLP  
Millbury Federal Credit Union  
Simon, Kucher & Partners Strategy & Marketing Consultants, LLC

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



Jonathan D Galda