

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 Insurance Company and LM General Insurance Company	American Optometric Association	243 Lindbergh Blvd.	St. Louis	MO	63141	A	5.00%		M	25,000	200	0		Joseph Nawrocki	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Berkshire County Sheriff's Office	467 Cheshire Rd	Pittsfield	MA	01201	A	5.00%		E	275	275	0		Sean Gifford	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Crescent Credit Union	1300 Belmont St.	Brockton	MA	02301-4433	A	5.00%		CU	49,629	49,629	0		Abigail Laughery	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Global Partners LP	800 South Street	Walham	MA	02454	A	5.00%		E	2,700	500	0		Paul Hackley	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Leidos, Inc.	11951 Freedom Dr.	Reston	VA	20190	A	5.00%		E	20,000	100	0		Heather Rodrigues	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Madico, Inc.	64 Industrial Parkway	Woburn	MA	01801	A	5.00%		E	260	140	0		Mark Gordon	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	MassMutual Federal Credit Union	1295 State St	Springfield	MA	01111-0001	A	5.00%		CU	11,982	7,932	0		Abigail Laughery	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Neumann University Alumni Association	One Neumann Drive	Aston	PA	19014	A	8.00%		M	15,000	100	0		Joseph Nawrocki	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	P.F. Chang's China Bistro, Inc.	7676 E. Pinnacle Peak Rd.	Scottsdale	AZ	85255	A	5.00%		E	24,273	150	0		Heather Rodrigues	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Smartbooks Corp	2352 Main Street, Suite 200	Concord	MA	01742	A	5.00%		E	38	38	0		Thomas Lizotte	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Springfield College Alumni Association	263 Alden Street	Springfield	MA	01109-3797	A	8.00%		M	48,000	34,000	0		Paul Hackley	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Stantec	1438 West Broadway Road, Suite 101	Tempe	AZ	85282	A	8.00%		E	3,750	211	0		Joy Hartley	(888)538-2146 or call a Liberty Mutual Sales Office. www.libertymutual.com	NO
Liberty Mutual Insurance Company and LM General Insurance Company	Visiting Nurse Home Care	6 Blacksone Valley Place Suite 515	Lincoln	RI	02865	A	5.00%		E	106	19	0		Melissa King-Platt	(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

2015

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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>(1) Expenses Assumed In Insurer's Rates Currently On File</u>	<u>(2) Expenses Associated With Group Marketing Plan</u>	<u>(3) Reasons for Expensed Difference</u>	<u>(4) Requested Group Rate Deviation</u>
Liberty Mutual Insurance Company and LM General Insurance Company	American Optometric Association	28.9%	22.4%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Berkshire County Sheriff's Office	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Crescent Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Global Partners LP	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Leidos, Inc.	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Madico, Inc.	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	MassMutual Federal Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Neumann University Alumni Association	28.9%	10.4%	Lower Acquisition Costs, Reduced Marketing Costs	8.0%
Liberty Mutual Insurance Company and LM General Insurance Company	P.F. Chang's China Bistro, Inc.	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Smartbooks Corp	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Springfield College Alumni Association	28.9%	10.4%	Lower Acquisition Costs, Reduced Marketing Costs	8.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Stantec	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	8.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Visiting Nurse Home Care	28.9%	16.1%	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 2015 Group Marketing clients.

We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2015 and have confirmed their participation to them in writing:

American Optometric Association
Berkshire County Sheriff's Office
Crescent Credit Union
Global Partners LP
Leidos, Inc.
Madico, Inc.
MassMutual Federal Credit Union
Neumann University Alumni Association
P.F. Chang's China Bistro, Inc.
Smartbooks Corp
Springfield College Alumni Association
Stantec
Visiting Nurse Home Care

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



Jonathan D Galda