

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	City of Lawrence School Employees	233 Havervill Street	Lawrence	MA	01841	A	5.00%		E	1,400	1,300	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	Direct Federal Credit Union	50 Cabot St	Needham Heights	MA	02494-2819	A	5.00%		CU	21,870	17,851	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	Mills42 Federal Credit Union	83 Merrimack St	Lowell	MA	01852-1721	A	5.00%		CU	2,307	1,788	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	St. Anne Credit Union	93 Union Street	New Bedford	MA	02740-6361	A	5.00%		CU	2,177	1,918	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	UMassFive College Federal Credit Union	200 Westgate Center Dr	Hadley	MA	01035-9536	A	5.00%		CU	32,421	25,501	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	United Technologies Corporation	4 Farm Springs Road	Farmington	CT	06032	A	5.00%		E	78,600	2,500	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	VM Turbo, Inc.	500 Boylston Street, 8 Th Floor	Boston	MA	02116	A	5.00%		E	261	261	0		Schwitters, Nina	(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>	(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>
Liberty Mutual Insurance Company and LM General Insurance Company	City of Lawrence School Employees	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Direct Federal Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	Mills42 Federal Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	St. Anne Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	UMassFive College Federal Credit Union	28.9%	13.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	United Technologies Corporation	28.9%	16.1%	Lower Acquisition Costs, Reduced Marketing Costs	5.0%
Liberty Mutual Insurance Company and LM General Insurance Company	VMTurbo, Inc.	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:

City of Lawrence School Employees  
Direct Federal Credit Union  
Mills42 Federal Credit Union  
St. Anne Credit Union  
UMassFive College Federal Credit Union  
United Technologies Corporation  
VMTurbo, Inc.

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



Jonathan D Galda