

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

Year Plan Will be Applied 2014-2015
 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.

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
The Premier Insurance Company of Massachusetts	3M	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	ABM Industries	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	Accenture	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Alcate-Lucent	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Alcoa	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	AMEC Americas	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	American Cancer Society	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	ACEC Business Insurance Trust	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	American Express	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	American Red Cross	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Amgen, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Aramark Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	AT&T Services, Inc.	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Avery Dennison Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Baystate Health, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Big Y Foods, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	BlackRock, Inc.	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	BNY Mellon	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Bose Corporation	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	Boston Scientific Corp.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Brown Shoe Company, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Capitol Communications Federal Credit Union	26.85	15.5	1	4.0
The Premier Insurance Company of Massachusetts	Central One Federal Credit Union	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Charter Communications, Inc	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	Chrysler Group, LLC	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	Citigroup, Inc.	26.85	12.5	1	10.0
The Premier Insurance Company of Massachusetts	Citizens Financial Group, Inc.	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	Clean Harbors Environmental Services, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Comcast Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Covidien	26.85	16.5	1,2	4.0
The Premier Insurance Company of Massachusetts	CVS Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Delta Air Lines	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Digital Federal Credit Union	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Disney Worldwide Services, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Education Management Corp, Inc. (EDMC)	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Electronic Arts, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Eze Castle Integration	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	FairPoint Communications	26.85	12.5	1	4.0

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The Premier Insurance Company of Massachusetts	Federal Reserve System	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Ford Motor Company	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	Fox Entertainment Group	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Franklin First Federal Credit Union	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	General Dynamics Corporation	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Genzyme Corporation	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Golden Living	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	H&R Block	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Hartford Hospital	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Hub International, Ltd.	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	IEEE	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	IKON Office Solutions	26.85	12.5	1	2.0
The Premier Insurance Company of Massachusetts	Insperty, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	International Data Group	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	Johnson & Johnson	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Kennametal, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Kohl's Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Kraft Foods, Inc.	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Kripalu Center For Yoga and Health, Inc.	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Landlord Business Association, Inc.	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Life Technologies	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Mac Gray Corporation	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Marsh & McLennan Companies	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Massachusetts Association of REALTORS	26.85	24.2	1,2	4.0
The Premier Insurance Company of Massachusetts	Mechanics Co-Operative Bank	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Medtronic, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Middlesex Community College	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Morgan Stanley	26.85	16.5	1,2	4.0
The Premier Insurance Company of Massachusetts	New England Federal Credit Union	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	New York Life	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	News Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Novartis Corporation	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	NRT Associates	26.85	25.5	1,2	3.5
The Premier Insurance Company of Massachusetts	OfficeMax, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Pace Industries	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	People, Inc.	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	People's United Bank	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	PepsiCo, Inc.	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Performance Food Group	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Price Chopper Supermarkets	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Prime Time Club	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Publicis USA	26.85	23.5	1,2	5.0

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The Premier Insurance Company of Massachusetts	Putnam Investments	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Raytheon	26.85	15.5	1	4.0
The Premier Insurance Company of Massachusetts	Realogy	26.85	25.5	1,2	3.5
The Premier Insurance Company of Massachusetts	Regis Corporation	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Rite Aid Corporation	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	Robert Half International, Inc.	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Royal Health Group, LLC	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Saks Fifth Avenue	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	SAP Americas	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Seagate	26.85	16.5	1	4.0
The Premier Insurance Company of Massachusetts	Sears Associates	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Sears Retirees	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Shriners International	26.85	16.5	1	4.0
The Premier Insurance Company of Massachusetts	Southern Berkshire Chamber of Commerce	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Southcoast Health System Federal Credit Union	26.85	25.4	1,2	3.0
The Premier Insurance Company of Massachusetts	Southern Massachusetts Credit Union	26.85	25.4	1,2	3.0
The Premier Insurance Company of Massachusetts	SPX Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	Staples, Inc.	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Starbucks Corporation	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	State of Connecticut	26.85	15.5	1	4.0
The Premier Insurance Company of Massachusetts	SuperValu	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Target Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	TD Bank	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	TE Connectivity	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	The Hertz Corporation	26.85	23.5	1,2	5.0
The Premier Insurance Company of Massachusetts	The MITRE Corporation	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	The New York Times Company	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	The Travelers Companies, Inc.	26.85	12.5	1	15.0
The Premier Insurance Company of Massachusetts	TJX Companies, Inc	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Touchstone Federal Credit Union	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	Trinity College	26.85	25.4	1,2	5.0
The Premier Insurance Company of Massachusetts	Tyco International, Ltd.	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	U.S. Airways, Inc.	26.85	12.5	1	4.0
The Premier Insurance Company of Massachusetts	United Technologies Corporation	26.85	23.5	1,2	4.0
The Premier Insurance Company of Massachusetts	Universal Health Systems, Inc. (UHS)	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Utica Mutual Insurance Company	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Verizon	26.85	12.5	1	10.0
The Premier Insurance Company of Massachusetts	Verizon Business	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Verizon Wireless	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Webster First Federal Credit Union	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Weichert Companies Affiliates	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Weichert Companies Employees and Associates	26.85	12.5	1	5.0
The Premier Insurance Company of Massachusetts	Wells Fargo & Company	26.85	25.4	1,2	4.0
The Premier Insurance Company of Massachusetts	Worldwide TechServices	26.85	25.4	1,2	5.0

1. Reduced Commission
2. Reduced Marketing Costs

MASSACHUSETTS
GROUP MARKETING RATE DEVIATION NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Premier Insurance Company of Massachusetts 2014 - 2015 Group Marketing clients.

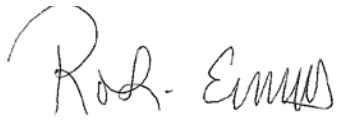
We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2014 - 2015 and have confirmed their participation to them in writing:

3M
ABM
Accenture
Alcate-Lucent
Alcoa
AMEC Americas
American Cancer Society
ACEC Business Insurance Trust
American Express
American Red Cross
Amgen, Inc.
Aramark Corporation
AT&T Services, Inc.
Avery Dennison Corporation
Baystate Health, Inc.
Big Y Foods, Inc.
BlackRock, Inc.
BNY Mellon
Bose Corporation
Boston Scientific Corp.
Brown Shoe Company, Inc.
Capitol Communications Federal Credit Union
Central One Federal Credit Union
Charter Communications, Inc.
Chrysler Group, LLC
Citigroup, Inc.
Citizens Financial Group, Inc.
Clean Harbors Environmental Services, Inc.
Comcast Corporation
Covidien
CVS Corporation
Delta Air Lines
Digital Federal Credit Union
Disney Worldwide Services, Inc.
Education Management Corp., Inc. (EDMC)

Electronic Arts, Inc.
Eze Castle Integration
FairPoint Communications
Federal Reserve System
Ford Motor Company
Fox Entertainment Group
Franklin First Federal Credit Union
General Dynamics Corporation
Genzyme Corporation
Golden Living
H&R Block
Hartford Hospital
Hub International, Ltd.
IEEE
IKON Office Solutions
Insperity, Inc.
International Data Group
Johnson & Johnson
Kennametal, Inc.
Kohl's Corporation
Kraft Foods, Inc.
Kripalu Center For Yoga and Health
Landlord Business Association, Inc.
Life Technologies
Mac Gray Corporation
Marsh & McLennan Companies
Massachusetts Association of REALTORS
Mechanics Co-Operative Bank
Medtronic, Inc.
Middlesex Community College
Morgan Stanley
New England Federal Credit Union
New York Life
News Corporation
Novartis Corporation
NRT Associates
OfficeMax, Inc.
Pace Industries
People, Inc.
People's United Bank
PepsiCo, Inc.
Performance Food Group
Price Chopper Supermarkets
Prime Time Club
Publicis USA

Putnam Investments
Raytheon
Realogy
Regis Corporation
Rite Aid Corporation
Robert Half International, Inc.
Royal Health Group, LLC
Saks Fifth Avenue
SAP Americas
Seagate Technology
Sears Associates
Sears Retirees
Shriners International
Southern Berkshire Chamber of Commerce
Southcoast Health System Federal Credit Union
Southern Massachusetts Credit Union
SPX Corporation
Staples, Inc.
Starbucks Corporation
State of Connecticut
SuperValu
Target Corporation
TD Bank
TE Connectivity
The Hertz Corporation
The MITRE Corporation
The New York Times Company
The Travelers Companies, Inc.
TJX Companies, Inc.
Touchstone Federal Credit Union
Trinity College
Tyco International, Ltd.
U.S. Airways, Inc.
United Technologies Corporation
Universal Health Systems, Inc. (UHS)
Utica Mutual Insurance Company
Verizon
Verizon Business
Verizon Wireless
Webster First Federal Credit Union
Weichert Companies Affiliates
Weichert Companies Employees and Associates
Wells Fargo & Company
Worldwide TechServices

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

A handwritten signature in black ink that reads "Robin Emmons". The letters are cursive and somewhat stylized, with a large initial 'R'.

Robin Emmons
Product Director