

| 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 |
| The Commerce Insurance Company | East Boston Savings Bank | 67 Prospect St. | Peabody | MA | 01960 | A | 4.0% | 06/01/18 | E | 527 | 520 | 0 | New | Starkweather & Shepley Insurance Brokerage, Inc. | (781)320-9660 | No |
| The Commerce Insurance Company | Office of Professional Employees International Union Local 6 | 150 Wood Rd., Suite 400 | Braintree | MA | 02184 | A | 6.0% | 06/01/18 | TU | 4,500 | 4,000 | 0 | New | Flynn Insurance Agency, Inc. | (617)242-1200 | No |
| The Commerce Insurance Company | Boston Firefighters Credit Union | 60 Hallett St. | Dorchester | MA | 02124 | A | 4.0% | 06/01/18 | CU | 9,200 | 9,000 | 0 | New | Eastern Insurance Group, LLC | (508)270-5315 | No |

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

Year Plan Will be Applied

2018

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> |
|--------------------------------|--|---|---|--|--|
| The Commerce Insurance Company | East Boston Savings Bank Boston Firefighters Credit Union | 26.2% | 22.5% | Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** | 4.0% |
| | Office of Professional Employees International Union Local 6 | 26.2% | 21.5% | Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** | 6.0% |

* - Group business has a lower loss ratio than non-group business, resulting in reduced ULAE for group business when compared to ULAE for all business.

** - Reduced costs of acquisition include lower advertising costs