

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
The Commerce Insurance Company	Spencer East Brookfield Regional School District	306 Main St.	Spencer	MA	01562	A	4.0%	10/01/18	E	300	290	0	New	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Insurance Center of New England	1070 Suffield St.	Agawam	MA	01001	A	10.0%	10/01/18	E	71	60	0	New	Insurance Center of New England, Inc.	(413) 781-2410	No
The Commerce Insurance Company	Billerica Access Television	430 Boston Rd.	Billerica	MA	01821	A	4.0%	10/01/18	O	330	328	0	New	MTM Insurance Associates, LLC	(978) 667-9031	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>
	Spencer East Brookfield Regional School District	26.2%	22.5%	Commision contribution by agent. Lower ULAE*	4.0%
The Commerce Insurance Company	Insurance Center of New England	26.2%	18.5%	Lower Acquisition Costs** Add'l Savings for Horace Mann Agents***	
	Billerica Access Television	26.2%	22.5%	Commision contribution by agent. Lower ULAE*	4.0%

* - 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

*** -Producers of Horace Mann direct mail our policies