

193R Application Spreadsheet														PRODUCER OR		EXPERIENCE	
INSURANCE	STREET	AUTO (A) or			PROPOSED	PROPOSED	GROUP	TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR		MARKETING REPRESENTATIVE	PRODUCER OR	EXPERIENCE	
COMPANY	ADDRESS	CITY/TOWN	STATE	ZIP CODE	HOME (H)	RATE	EFFECTIVE	TYPE	NUMBER	NUMBER	OF CURRENT	PLAN	MARKETING REPRESENTATIVE	CONTACT INFORMATION	MARKETING REPRESENTATIVE	MARKETING REPRESENTATIVE	
	GROUP NAME					DEV. (0.0%)	DATE		IN GROUP	IN GROUP	INSUREDS	DATE				YES OR NO	
The Commerce Insurance Company	College of the Holy Cross	1 College Rd.	Worcester	MA	01610	A	4.0%	12/26/18	E	1,150	1,149	0	New	SG&D Insurance Agencies	(508)453-2549		No
The Commerce Insurance Company	Worcester Polytechnic Institute	100 Institute Rd.	Worcester	MA	01609	A	4.0%	12/26/18	E	1,000	950	0	New	SG&D Insurance Agencies	(508)453-2549		No
The Commerce Insurance Company	Suburban Home Health Care	1050 Commonwealth Ave. #300	Boston	MA	02215	A	4.0%	12/26/18	E	410	405	0	New	Hub International of New England, LLC	(781)792-3200		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	College of the Holy Cross Worcester Polytechnic Institute Suburban Home Health Care	26.2%	22.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%

* - 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

**MASSACHUSETTS 2018
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed
Commerce Insurance Company 2018 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 2018 and have confirmed their participation to them in writing:

(See attached 2018 193R Application Spreadsheet)

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

**Jennifer
Castoldi**

Digitally signed by Jennifer Castoldi
DN: cn=Jennifer Castoldi, o=MAPFRE
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Date: 2018.11.29 14:43:12 -05'00'

Jennifer Castoldi
Product Analyst Senior, Underwriting
The Commerce Insurance Company