

193R Application Spreadsheet																
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE	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	Yankee Chapter POCI	4 Mt. Lebanon St.	Pepperell	MA	01463	A	4.0%	02/01/19	O	120	115	0	New	Georgetown Insurance Agency	(978) 352-8000	No

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

Year Plan Will be Applied

2019

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	Yankee Chapter POCI	26.2%	22.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	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

**MASSACHUSETTS 2019  
GROUP MARKETING NEW/RENEWAL  
AFFIDAVIT**

Attached is the documentation required for the application for the listed  
Commerce Insurance Company 2019 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 2019 and have confirmed their participation to them in writing:

(See attached 2019 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  
Insurance Company, ou=Product  
Analyst Senior, Underwriting,  
email=jcastoldi@mapfreusa.com, c=US  
Date: 2019.01.02 08:16:44 -05'00'

Jennifer Castoldi  
Product Analyst Senior, Underwriting  
The Commerce Insurance Company

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The Commerce Insurance Company	Yankee POCI	28 Caredon St.	Newtonville	MA	02460	A	4.0%	02/01/19	O	120	115	0	New	Georgetown Insurance Agency	(978) 352-8000	No

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