

2019 EXPENSE EXHIBIT FOR ALL 193R GROUP MARKETING PLANS

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per vehicle associated with the group marketing plan

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates <u>Currently On File</u>	(2) Expenses Associated With Group Marketing <u>Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
Commerce	Horace Mann groups (173)				
	Abington Education Association, Inc.	26.2%	22.6%	Commision contribution by agent.	4.0%
	Adams-Cheshire Regional School District			Lower ULAE*	
	Agawam Public Schools			Lower Acquisition Costs**	
	Algonquin Regional Teachers Association			Add'l Savings for Horace Mann Agents***	
	Amesbury Public Schools				
	Anna Jacques Hospital				
	Arlington Education Association				
	Ashburnham-Westminster Teachers Assoc. Inc.				
	Ashland Educators Association				
	Attleboro School District				
	Auburn Public School Employees				
	Avon Education Association				
	Barnstable School Department				
	Becket Arts Center of the Hilltowns				
	Bedford Public Schools System				
	Belchertown School Department				
	Bellingham Teachers Association				
	Bi-County Collaborative				
	Billerica Access Television				
	Blackstone-Millville Regional School District				
	Blackstone Valley Regional Technical High				
	Blue Hills Educational Association				
	Boston Trinity Academy				
	Braintree School District				
	Brookline Educators Union				
	Cambridge Teachers Federal Credit Union				
	Chicopee Public Schools				
	Clinton Teachers Association				
	Cohasset Public Schools				
	Cushing Academy				
	Danvers Public School District				
	Dartmouth School Department				
	Dedham Education Association				
	Douglas Public Schools				
	Duxbury Teachers Association, Inc.				
	East Longmeadow Public Schools				
	Easton Public School District				
	Education Association of Plymouth and Carver				
	Educational Association of Worcester, Inc.				
	Fall River Public School System				

Fessenden School (The)
Framingham Teachers Association
Francis W. Parker Charter School
Franklin County Tech School
Franklin Education Association
Gateway Regional School District
Gifford School, The
Gill-Montague Regional School District
Gloucester Public Schools
Greater Lowell Regional Vocational High
Greenfield Public Schools
Groton-Dunstable Education Association
Hampden-Wilbraham Regional School District
Hanover Teacher Association
Hingham Education Association
Hingham Federal Credit Union
Holbrook Education Association
Hopedale Public Schools
Hull Teachers Association
Ipswich Public Schools
LABBB Collaborative Education Association
Lanesborough Elementary School
Lee Public Schools
Leominster Public Schools
Lexington Teachers Association
Longmeadow Education Association
Lower Pioneer Valley Education Collaborative
Lunenburg Education Association
Lynn Public Schools
Malden Teachers Association
Manchester-Essex Regional School District
Mansfield Public Schools
Marlborough Education Association
Marshfield Teachers Association
Masconomet Regional School District
Masconomet Teachers Association
Maynard Public Schools
Medway Federation of Teachers
Mendon-Upton Regional School District
Methuen Education Association
Middleboro School Employees
Millbury Public Schools
Mohawk Trail, Hawlemont & Rowe School District
Montachusett Regional Teachers Association
Mt. Greylock Regional School District
Natick Public Schools
Needham Education Association
New Height's Charter School
Newton Educational Secretaries Association
North Attleboro Public Schools
North Central Charter Essential School

North Middlesex Regional Teachers Association
North Reading Public Schools
North Shore Education Consortium
North Shore Regional Vocational School District
Northampton Public Schools
Northbridge Public Schools
Norton Teachers Association
Norwell Education Association
Norwood Teachers Association
Oxford School District
Palmer Public Schools
Park School, The
Peabody Public Schools
Pentucket Regional School District
Pioneer Valley Regional School District
Plainville Public Schools
Plymouth County Teachers Federal Credit Union
Quaboag Regional School District
Quincy Public Schools
Randolph Education Association
Region One Schools
Rockport Teachers Association
Saint Jerome School
Scituate Public Schools
Seekonk Educators' Association
Sharon Public Schools
Shirley Teachers Organization
Shrewsbury Education Association
So. Worcester County Reg. Vocational School District
Somerville Teachers Association
South Shore Charter School of Hull
South Shore Regional High School
Southeastern Massachusetts Educational Collaborative
Southampton Education Association
Southbridge Public Schools
Southwick-Tolland Regional School District
Spencer-East Brookfield Regional School District
St. Sebastian's School
Stoneham Public Schools
Stoughton School Employees
Tantasqua Regional School District Teachers Assoc.
Taunton Education Association
Triton Regional School District
Tyngsboro Public Schools
United Educators of Pittsfield
Wachusett Regional Education Association
Wakefield Education Association
Walpole Public Schools
Waltham Educators Association
Wareham Education Association, Inc.
Watertown School System

Watertown Teachers Association
 Webster School District
 West Boylston Teachers Association
 West Bridgewater School District
 West Springfield Public Schools
 Westfield Education Association
 Westwood Teachers Association
 Weymouth Public Schools
 Weymouth Teachers Association
 Whitman-Hanson Education Association
 Wrentham Teachers Association

Assabet Valley Federation of Teachers	26.2%	23.6%	Commision contribution by agent.	2.0%
Blue Hills Regional Tech High School			Lower ULAE*	
Boston Preparatory Charter Public School			Lower Acquisition Costs**	
Brockton Teachers Association			Add'l Savings for Horace Mann Agents***	
Canton Teachers Association				
DuFour, Inc.				
Fitchburg Public Schools Clerical Association				
Lawrence Public Schools				
Medford Teachers Association				
Newton Teachers Credit Union				
Randolph Public Schools				
Silverlake Education Association				
Uxbridge Public Schools				

Charlestown High School	26.2%	22.6%	Commision contribution by agent.	2.0%
Lincoln-Sudbury Regional Teachers Association			Lower ULAE*	
Wakefield Public Schools			Lower Acquisition Costs**	
			Add'l Savings for Horace Mann Agents***	

Rochester Memorial Teachers Association	26.2%	23.6%	Commision contribution by agent.	1.0%
Springfield Public Schools			Lower ULAE*	
Sudbury Public Schools			Lower Acquisition Costs**	
Winchester Public Schools			Add'l Savings for Horace Mann Agents***	

* - 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

2019 PREMIUM/LOSS/EXPENSE EXHIBIT FOR 193R GROUPS AT LEAST 3 YEARS OLD WITH 1,000 or MORE INSURED VEHICLES

Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2015	2016	2017	2015	2016	2017	2015	2016	2017	
Commerce	Commerce Total - Group and Non-Group	\$1,108,796,215	\$1,158,760,822	\$1,196,452,559	\$741,344,949	\$770,969,056	\$810,343,362	66.86%	66.53%	67.73%	67.05%
Adjustment of Commerce LR to Group EP Distribution:											
	Align Credit Union						adjusted LR	64.84%	64.52%	65.68%	65.02%
	Digital Federal Credit Union						adjusted LR	66.13%	65.81%	66.99%	66.32%
	Greylock Federal Credit Union						adjusted LR	62.04%	62.75%	65.02%	63.39%
	Hingham Federal Credit Union						adjusted LR	66.18%	65.86%	67.04%	66.37%
	IC Federal Credit Union						adjusted LR	66.06%	65.74%	66.92%	66.25%
	Luso Federal Credit Union						adjusted LR	58.55%	62.17%	68.52%	63.32%
	MA Society of Certified Public Accountants						adjusted LR	65.58%	65.26%	66.43%	65.77%
	MAPFRE USA, Corp.						adjusted LR	65.01%	64.69%	65.85%	65.20%
	Polish National Credit Union						adjusted LR	66.45%	66.13%	67.31%	66.64%
Commerce	Align Credit Union	\$1,950,889	\$2,055,828	\$2,121,996	\$999,834	\$1,441,382	\$1,357,721	51.25%	70.11%	63.98%	61.99%
Commerce	Digital Federal Credit Union	\$2,674,492	\$4,278,433	\$4,949,633	\$2,032,191	\$3,520,579	\$3,708,595	75.98%	82.29%	74.93%	77.81%
Commerce	Greylock Federal Credit Union	\$5,579,409	\$6,534,786	\$7,897,657	\$3,632,421	\$4,145,659	\$5,034,070	65.10%	63.44%	63.74%	64.02%
Commerce	Hingham Federal Credit Union	\$856,179	\$892,309	\$937,168	\$551,897	\$682,878	\$725,321	64.46%	76.53%	77.39%	72.98%
Commerce	IC Federal Credit Union	\$1,480,075	\$1,510,948	\$1,584,703	\$1,333,542	\$924,396	\$934,341	90.10%	61.18%	58.96%	69.77%
Commerce	Luso Federal Credit Union	\$984,290	\$1,497,474	\$1,967,346	\$818,833	\$1,000,257	\$1,140,781	83.19%	66.80%	57.99%	66.53%
Commerce	MA Society of Certified Public Accountants	\$954,181	\$942,268	\$951,068	\$696,817	\$530,989	\$598,034	73.03%	56.35%	62.88%	64.12%
Commerce	MAPFRE USA, Corp.	\$1,420,579	\$1,585,137	\$1,668,571	\$920,414	\$940,883	\$1,083,021	64.79%	59.36%	64.91%	62.99%
Commerce	Polish National Credit Union	\$380,964	\$731,879	\$1,081,128	\$320,665	\$415,769	\$604,406	84.17%	56.81%	55.91%	61.11%

Notes:

Earned Premium is at manual rates and 2017 includes development factor

2015, 2016, and 2017 deviation percentage for 'Commerce Group and Non-Group' uses estimated deviation percentage of 0.1%

Adjusted LR is calculated per the Division's instructions.

2019 EXPENSE EXHIBIT FOR ALL 193R GROUP MARKETING PLANS

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per vehicle associated with the group marketing plan

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>(1) Expenses Assumed In Insurer's Rates Currently On File</u>	<u>(2) Expenses Associated With Group Marketing Plan</u>	<u>(3) Reasons for Expensed Difference</u>	<u>(4) Requested Group Rate Deviation</u>
Commerce	non-Horace Mann groups (132)				
	Beth Israel Deaconess Hospital - Plymouth Milford Teachers Association Sysco Boston LLC	26.2%	23.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
	Road To Responsibility, Inc. Southeast Regional Network/High Point Treatment Center	26.2%	22.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
	IC Federal Credit Union	26.2%	23.1%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
	Advocates, Inc. Align Credit Union Asthma & Allergy Foundation of America - New England Chapter, Inc. Astro Chemicals, Inc. Barclay Water Management, Inc. Belmont Savings Bank Berkshire Hills Regional School District Berkshire School Berlin-Boylston Regional School District Boston Firefighters Credit Union Bridgewater-Raynham Education Assoc. Bridgewater State University Bristol County Savings Bank Cambridge Friends School Cambridge Savings Bank Cape Cod Academy Carleton-Willard Homes Carroll Enterprises, Inc. Channing Bete Company, Inc. Chapel Hill-Chauncy Hall School City of Methuen College of the Holy Cross Commerce Bank & Trust Community Action of the Franklin, Hampshire and North Quabbin Regions Country Bank for Savings Credit Union of the Berkshires Dana Hall School dPer Club, LLC e Clinical Works East Boston Savings Bank Eastern Bank Easthampton Savings Bank Education Association of Leicester Fessenden School (The) First Priority Credit Union Gloucester Teachers Association Gordon College Gordon-Conwell Theological Seminary Greater Lynn Senior Services Greenfield/Northampton Cooperative Bank - Employees Greenfield/Northampton Cooperative Bank - Members Greylock Federal Credit Union Greater Shelburne Falls Area Bus Hampshire College Home Health Foundations Hometown Bank Hudson Education Association Jewish Healthcare Center Kollmorgen Corp. Kripalu Center for Yoga and Health Landmark School Lawrence Academy, Trustees of Learning Center For The Deaf Legacy Bank MA Council of Human Services Providers, Inc. Mashpee Chamber of Commerce Massachusetts Association of Health Plans, Inc. (MAHP) Mechanics Cooperativ Bank - Employees Mechanics Cooperativ Bank - Members Medfield Teachers Association Melrose Education Association Metro Credit Union Middlesex Gases & Technologies, Inc. Milton Academy Monson School System National Fire Protection Agency Nichols College Alumni Association Noble and Greenough School	26.2%	22.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%

Northeast Insurance Agency, Inc. Palmer (Town of) Path Finder Regional Technical High School Paxton (Town of) Premier Source Credit Union PRIME Motor Group Primo Medical Group, Inc. (formerly STD Medical, Inc.) Rivers School Corporation, The Salem Five - Gold Star Checking Account Holders Salem Five - Star Checking Account Holders Shore Country Day School Smith College Southern Berkshire Regional School District Springfield College Stoneham Savings Bank Suburban Home Health Care Sunshing Village The Governors Academy Walnut Hill School Webster First Federal Credit Union Wellesley Municipal Employee Federal Credit Union Western New England College School District Wilbraham and Monson Academy Worcester Polytechnic Institute Yankee Chapter POCI Y.O.U. Inc.				
The Guild of St Agnes	26.2%	20.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
MA Society of Certified Public Accountants	26.2%	23.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
E. M. Duggan Sandwich Chamber of Commerce Sandwich Education Association	26.2%	22.1%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
Bristol County Savings Bank - Prime Time Customers Citizen's Circle Checking Club Digital Federal Credit Union Freedom Credit Union MetroWest Community Federal Credit Union	26.2%	22.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
Eastern Bank Premier Checking Customers Guidos Quality Fruit & Produce, Inc. Massachusetts Coalition of Police	26.2%	21.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
Aero Manufacturing A.R.S. Services, Inc. Boston Public Health Commission GFA Federal Credit Union Keller Williams Realty Montserrat College of Art Mortgage Financial Inc. Office of Professional Employees International Union Local 6 Sager Electronics SEIU Local 509 SEIU Local 1199 SEIU Local 5000 - NAGE	26.2%	21.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
Central One Federal Credit Union Luso Federal Credit Union Polish National Credit Union - Members	26.2%	22.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
Mass Mutual Life Insurance Company	26.2%	24.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
AAA Employees	26.2%	18.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	10.0%
Insurance Center of New England	26.2%	17.6%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	10.0%
MAPFRE USA, Corp.	26.2%	24.6%	Lower ULAE* Lower Acquisition Costs**	20.0%

* - 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.

2019 193R Application Spreadsheet for The Commerce Insurance Company - Non-Renew

Insurance Company	Group Name	Street Address	City/Town	State	Zip	Auto (A) or Home (H)	Proposed Rate Dev. (%)	Proposed Effective Date	CU, E, M, U 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)
Commerce	Benjamin Franklin Institute	41 Berkley Street	Boston	MA	02116	A	Non-Renew	4/1/2019	E	65	59	1	04/15/10	Hub International of New England, LLC	(781)792-3200	No
Commerce	Inly School, Inc.	46 Watch Hill Drive	Scituate	MA	02066	A	Non-Renew	4/1/2019	E	53	53	0	09/01/14	Hub International of New England, LLC	(781)545-5544	No
Commerce	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	Non-Renew	4/1/2019	E	145	140	14	04/15/10	Hub International of New England, LLC	(781)792-3200	No
Commerce	Masy Systems, Inc.	10 Lomar Park Drive	Pepperell	MA	01463	A	Non-Renew	4/1/2019	E	115	110	0	07/17/17	Choice Insurance Agency, Inc.	(978) 343-4853	No
Commerce	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	Non-Renew	4/1/2019	CO	800	750	0	03/01/16	J.K. Olivieri Insurance Agency, Inc.	(508)923-7522	No
Commerce	Worcester County League of Sportsmens Clubs	450 Main Street	Holden	MA	01520	A	Non-Renew	4/1/2019	PA	20,000	18,000	2	11/01/16	Marsh - Kemp Insurance Agency, Inc.	(508) 832-9896	No
Commerce	Danvers Teachers Association	Cabot Road (c/o Dunn Middle)	Danvers	MA	01923	A	Non-Renew	4/1/2019	PA	381	364	9	01/01/02	William J. Lynch Insurance Agency, Inc.	(978)750-0044	No
Commerce	Hopkinton Teachers Association	104 Hayden Rowe Street	Hopkinton	MA	01748	A	Non-Renew	4/1/2019	PA	275	264	28	07/01/02	Paul M. Phipps Insurance Agency, Inc.	(508)435-6388	No
Commerce	Bay Cove Human Services	66 Canal Street	Boston	MA	02114	A	Non-Renew	4/1/2019	E	888	886	30	01/20/09	USI Insurance Services, LLC	(781)938-7500	No
Commerce	Belmont Education Association	221 Concord Avenue	Belmont	MA	02478	A	Non-Renew	4/1/2019	PA	356	349	7	11/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Berkley School Employees	21 North Main Street	Berkley	MA	02779	A	Non-Renew	4/1/2019	E	172	160	10	11/08/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Boylston Teachers Association	200 Sewall Street	Boylston	MA	01505	A	Non-Renew	4/1/2019	PA	32	32	2	3/15/2006	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Cape Tech Association	351 Pleasant Lake Ave.	Hatwich	MA	02645	A	Non-Renew	4/1/2019	PA	180	175	1	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Horace Mann School for the Deaf	40 Armington Street	Allston	MA	02134	A	Non-Renew	4/1/2019	E	92	90	6	04/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Lighthouse School	25 Wallman Avenue	No. Chelmsford	MA	01863	A	Non-Renew	4/1/2019	E	125	120	2	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Matignon High School	1 Matignon Road	Cambridge	MA	02140	A	Non-Renew	4/1/2019	E	31	30	7	12/29/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Norfolk Teachers Association	232 Main Street	Norfolk	MA	02056	A	Non-Renew	4/1/2019	PA	85	85	2	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Pioneer Valley Performing Arts Charter HS	135 Russell St. Box 344	Hadley	MA	01035	A	Non-Renew	4/1/2019	E	75	74	9	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	Non-Renew	4/1/2019	E	145	130	4	11/1/1999	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	WT Holmes Transportation	22 Myrtle Street	Norfolk	MA	02056	A	Non-Renew	4/1/2019	E	163	157	7	08/21/11	Horace Mann Ins. Brokerage of MA	(217)789-2500	No

**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: 2019.01.30 09:05:14 -05'00'

Jennifer Castoldi
Product Analyst Senior, Underwriting
The Commerce Insurance Company

2019 193R Application Spreadsheet for The Commerce Insurance Company - Non-Renew

Insurance Company	Group Name	Street Address	City/Town	State	Zip	Auto (A) or Home (H)	Proposed Rate Dev. (%)	Proposed Effective Date	CU, E, M, U 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)
Commerce	Benjamin Franklin Institute	41 Berkley Street	Boston	MA	02116	A	Non-Renew	4/1/2019	E	65	59	1	04/15/10	Hub International of New England, LLC	(781)792-3200	No
Commerce	Inly School, Inc.	46 Watch Hill Drive	Scituate	MA	02066	A	Non-Renew	4/1/2019	E	53	53	0	09/01/14	Hub International of New England, LLC	(781)545-5544	No
Commerce	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	Non-Renew	4/1/2019	E	145	140	14	04/15/10	Hub International of New England, LLC	(781)792-3200	No
Commerce	Masy Systems, Inc.	10 Lomar Park Drive	Pepperell	MA	01463	A	Non-Renew	4/1/2019	E	115	110	0	07/17/17	Choice Insurance Agency, Inc.	(978) 343-4853	No
Commerce	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	Non-Renew	4/1/2019	CO	800	750	0	03/01/16	J.K. Olivieri Insurance Agency, Inc.	(508)923-7522	No
Commerce	Worcester County League of Sportsmens Clubs	450 Main Street	Holden	MA	01520	A	Non-Renew	4/1/2019	PA	20,000	18,000	2	11/01/16	Marsh - Kemp Insurance Agency, Inc.	(508) 832-9896	No
Commerce	Danvers Teachers Association	Cabot Road (c/o Dunn Middle)	Danvers	MA	01923	A	Non-Renew	4/1/2019	PA	381	364	9	01/01/02	William J. Lynch Insurance Agency, Inc.	(978)750-0044	No
Commerce	Hopkinton Teachers Association	104 Hayden Rowe Street	Hopkinton	MA	01748	A	Non-Renew	4/1/2019	PA	275	264	28	07/01/02	Paul M. Phipps Insurance Agency, Inc.	(508)435-6388	No
Commerce	Bay Cove Human Services	66 Canal Street	Boston	MA	02114	A	Non-Renew	4/1/2019	E	888	886	30	01/20/09	USI Insurance Services, LLC	(781)938-7500	No
Commerce	Belmont Education Association	221 Concord Avenue	Belmont	MA	02478	A	Non-Renew	4/1/2019	PA	356	349	7	11/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Berkley School Employees	21 North Main Street	Berkley	MA	02779	A	Non-Renew	4/1/2019	E	172	160	10	11/08/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Boylston Teachers Association	200 Sewall Street	Boylston	MA	01505	A	Non-Renew	4/1/2019	PA	32	32	2	3/15/2006	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Cape Tech Association	351 Pleasant Lake Ave.	Hatwich	MA	02645	A	Non-Renew	4/1/2019	PA	180	175	1	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Horace Mann School for the Deaf	40 Armington Street	Allston	MA	02134	A	Non-Renew	4/1/2018	E	92	90	6	04/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Lighthouse School	25 Wallman Avenue	No. Chelmsford	MA	01863	A	Non-Renew	4/1/2019	E	125	120	2	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Matignon High School	1 Matignon Road	Cambridge	MA	02140	A	Non-Renew	4/1/2019	E	31	30	7	12/29/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Norfolk Teachers Association	232 Main Street	Norfolk	MA	02056	A	Non-Renew	4/1/2019	PA	85	85	2	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Pioneer Valley Performing Arts Charter HS	135 Russell St. Box 344	Hadley	MA	01035	A	Non-Renew	4/1/2019	E	75	74	9	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	Non-Renew	4/1/2019	E	145	130	4	11/1/1999	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
Commerce	WT Holmes Transportation	22 Myrtle Street	Norfolk	MA	02056	A	Non-Renew	4/1/2019	E	163	157	7	08/21/11	Horace Mann Ins. Brokerage of MA	(217)789-2500	No