

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) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
The Commerce Insurance Company	Alden Credit Union	26.2%	22.1%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
	Alnylam Pharmaceuticals Inc.	26.2%	22.6%	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

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	Alden Credit Union	725 Gratten St.	Chicopee	MA	01020	A	0.05	43556	CU	14641	14600	0	New	Brochu Insurance Agency, Inc., LeBel, Lavigne & Deady Insurance Agency, Inc., Bell & Hudson Insurance Agency, Inc.	(413) 536-3311, (413) 532-3291, (413) 323-9611	No
The Commerce Insurance Company	Alylam Pharmaceuticals Inc.	300 Third St., 3rd Floor	Cambridge	MA	02142	A	4.0%	04/01/19	E	802	600	0	New	Alden C. Goodnow Jr. Insurance Agency, Inc.	(978) 774-2620	No

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	Alden Credit Union	725 Gratten St.	Chicopee	MA	01020	A	5.0%	04/01/19	CU	14,641	14,600	0	New	Brochu Insurance Agency, Inc.	(413) 536-3311	No
The Commerce Insurance Company	Alden Credit Union	725 Gratten St.	Chicopee	MA	01020	A	5.0%	04/01/19	CU	14,641	14,600	0	New	LeBel, Lavigne & Deady Insurance Agency, Inc.	(413) 532-3291	No
The Commerce Insurance Company	Alden Credit Union	725 Gratten St.	Chicopee	MA	01020	A	5.0%	04/01/19	CU	14,641	14,600	0	New	Bell & Hudson Insurance Agency, Inc.	(413) 323-9611	No
The Commerce Insurance Company	Alnylam Pharmaceuticals Inc.	300 Third St., 3rd Floor	Cambridge	MA	02142	A	4.0%	04/01/19	E	802	600	0	New	Alden C. Goodnow Jr. Insurance Agency, Inc.	(978) 774-2620	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) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
The Commerce Insurance Company	Alden Credit Union	26.2%	22.1%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
	Alnylam Pharmaceuticals Inc.	26.2%	22.6%	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