

2013 193R Application Spreadsheet for The Commerce Insurance Company

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	Belmont Savings Bank	2 Leonard Street	Belmont	MA	02478	A	4.0%	9/1/2013	E	130	125	0	New	Hub International New England, LLC	(617) 484-6701	No
Commerce	Central One Federal Credit Union	714 Main Street	Shrewsbury	MA	01545	A	4.0%	9/1/2013	M	27,400	27,000	0	New	Oak Tree Insurance Agency, LLC	(508) 841-0515	No

2013 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

INSURANCE		(1)	(2)	(3)	(4)
<u>COMPANY</u>	<u>GROUPNAME</u>	Expenses Assumed In Insurer's Rates <u>Currently On File</u>	Expenses Associated With Group Marketing <u>Plan</u>	Reasons for Expensed <u>Difference</u>	Requested Group Rate <u>Deviation</u>
Commerce	Belmont Savings Bank	24.6%	20.9%	Commision contribution by agent.	4.0%
Commerce	Central One Federal Credit Union			Lower ULAE* Lower Acquisition Costs**	

* - 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

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