

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	Plymouth County Teachers Federal Credit Union	2203 Cranberry Highway	West Wareham	MA	02576	A	4.0%	10/01/2013	E	3800	3700	0	New	Horace Mann Service Corp.	(217)789-2500	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>	<u>Expenses Assumed In Insurer's Rates Currently On File</u>	<u>Expenses Associated With Group Marketing Plan</u>	<u>Reasons for Expensed Difference</u>	<u>Requested Group Rate Deviation</u>
Commerce	Plymouth County Teachers Federal Credit Union	24.6%	20.8%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** Add'l Savings for Horace Mann Agents***	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

*** - Producers of Horace Mann direct mail our policies