









**2014 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) <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>
Commerce	all Horace Mann groups (190)	24.9%	21.1%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** Add'l Savings for Horace Mann Agents***	4.0%
	Abington Education Association, Inc.				
	Adams-Cheshire Regional School District				
	Algonquin Regional Teachers Association				
	Amesbury Public Schools				
	Anna Jacques Hospital				
	Arlington Education Association				
	Ashburnham-Westminster Teachers Assoc. Inc.				
	Ashland Educators Association				
	Assabet Valley Federation of Teachers				
	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				
	Belmont Education Association				
	Berkley School Employees				
	Bi-County Collaborative				
	Blackstone Valley Regional Technical High				
	Blue Hills Educational Association				
	Blue Hills Regional Technical School				
	Boston Preparatory Charter Public School				
	Boston Trinity Academy				
	Bourne School Employees				
	Boylston Teachers Association				
	Braintree School District				
	Brockton Teachers Association				
	Brookline Educators Union				
	Cambridge Teachers Association				
	Cambridge Teachers Federal Credit Union				
	Canton Teachers Association				
	Cape Cod Lighthouse Charter School				
	Cape Tech Association				
	Charlestown High School				
	Chicopee Public Schools				
	Clinton Teachers Association				

Cohasset Public Schools  
Cushing Academy  
Danvers Public School District  
Dartmouth School Department  
Dedham Education Association  
Dedham Public Schools  
Dennis-Yarmouth Educators Association  
Douglas Public Schools  
DuFour, Inc.  
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  
Falmouth Education Association  
Fessenden School (The)  
Fitchburg Public Schools Clerical Association  
Foxborough Education Association  
Framingham Teachers Association  
Francis W. Parker Charter 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  
Horace Mann School for the Deaf  
Horace Mann Service Corp.  
Hull Teachers Association  
Ipswich Public Schools  
King Philip Teachers Association  
LABBB Collaborative Education Association  
Lanesborough Elementary School  
Lawrence Public Schools  
Lee Public Schools  
Leominster Public Schools  
Lexington Teachers Association  
Lighthouse School  
Lincoln-Sudbury Regional 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  
Matignon High School  
Maynard Public Schools  
Medford Teachers Association  
Medway Federation of Teachers  
Mendon-Upton Regional School District  
Methuen Education Association  
Middleboro School Employees  
Millbury Public Schools  
Milton Education Association  
Mohawk Trail, Hawlemont & Rowe School District  
Montachusett Regional Teachers Association  
Mt. Greylock Regional School District  
Natick Public Schools  
Nauset Education Association  
Needham Education Association  
Newton Educational Secretaries Association  
Newton Teachers Credit Union  
Norfolk Teachers 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  
Norton Teachers Association  
Norwell Education Association  
Norwood Public Schools  
Norwood Teachers Association  
Oxford School District  
Palmer Public Schools  
Park School, The  
Peabody Public Schools  
Pioneer Valley Performing Arts Charter HS  
Pioneer Valley Regional School District  
Plainville Public Schools  
Plymouth County Teachers Federal Credit Union  
Quaboag Regional School District  
Quincy Public Schools  
Randolph Education Association  
Randolph Public Schools  
Region One Schools  
Revere Teachers Association  
Richmond Public Schools  
Rochester Memorial Teachers Assoc.  
Rockport Teachers Association

Sabis International Charter School  
Saint Jerome School  
Scituate Public Schools  
Sharon Public Schools  
Shirley Teachers Organization  
Shrewsbury Education Association  
Silverlake 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  
Springfield Public Schools  
St. Sebastian's School  
Stoneham Public Schools  
Stoughton School Employees  
Sudbury Public Schools  
Tantasqua Regional School District Teachers Assoc.  
Taunton Education Association  
Tri-County Teachers Association  
Tyngsboro Public Schools  
United Educators of Pittsfield  
Uxbridge Public Schools  
Wachusett Regional Education Association  
Wakefield Education Association  
Wakefield Public Schools  
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  
Westport Community Schools  
Westwood Teachers Association  
Weymouth Public Schools  
Weymouth Teachers Association  
Whitman-Hanson Education Association  
Winchester Public Schools  
Wrentham Teachers Association  
WT Holmes Transportation

\* - 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



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<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 (105)				
	Advocates, Inc.				
	Align Credit Union (formerly Northern MA Telephone Workers Credit Union)	24.9%	21.2%	Commission contribution by agent.	4.0%
	Asthma & Allergy Foundation of America - New England Chapter, Inc.			Lower ULAE*	
	Astro Chemicals, Inc.			Lower Acquisition Costs**	
	Bay Cove Human Services				
	Belmont Education Association				
	Benjamin Franklin Institute				
	Berkshire Healthcare Systems, Inc.				
	Berkshire Hills Regional School District				
	Berkshire School				
	Berlin-Boylston Regional School District				
	BP Trucking				
	Bridgewater State College				
	Bridgewater-Raynham Education Assoc.				
	Bristol County Savings Bank				
	Bristol County Savings Bank - Prime Time Customers				
	Built-Rite Tool/Reliance Engineering				
	Cambridge Friends School				
	Cambridge Savings Bank				
	Cape Cod Academy				
	Carleton-Willard Homes				
	Caritas Christi Health Care				
	Carroll Enterprises, Inc.				
	Central One Federal Credit Union				
	Channing Bete Company, Inc.				
	Chapel Hill-Chauncy Hall School				
	Citizen's Circle Checking Club				
	Commerce Bank & Trust				
	Country Bank for Savings				
	Credit Union of the Berkshires				
	Dana Hall School				
	Danvers Teachers Association				
	dPer Club, LLC				
	e Clinical Works				
	Eastern Bank				
	Easthampton Savings Bank				
	Education Association of Leicester				
	E. L. Harvey & Sons, Inc.				
	Flagship Press, Inc				
	Framingham Municipal Federal Credit Union				
	Gloucester Teachers Association				
	Gordon College				
	Gordon-Conwell Theological Seminary				
	Governors Academy (The)				
	Greater Lynn Senior Services				
	Greylock Federal Credit Union				
	Hampden Bank				
	Hampden County Physicians Associates, LLC				
	Hampshire College				
	Holyoke Gas & Electric				
	Hopkinton Teachers Association				
	Hudson Education Association				
	IC Federal Credit Union				
	Intelicoat Technologies Holding Co., LLC				
	International Data Group, Inc.				
	Jewish Healthcare Center				
	Joslin Diabetes Center				
	Kollmorgen Corp.				
	Landmark School				
	Lawrence Academy, Trustees of				
	Learning Center For The Deaf				
	Legacy Bank				
	MA Council of Human Services Providers, Inc.				
	MA Society of Certified Public Accountants				
	Mass Mutual Life Insurance Company				
	Mechanics Cooperativ Bank - Employees				
	Mechanics Cooperativ Bank - Members				
	Medfield Teachers Association				
	Melrose Education Association				
	Methuen, City of				
	Milford Teachers Association				
	Milton Academy				
	Minuteman Faculty Association				
	Monson School System				
	National Fire Protection Agency				
	Nichols College Alumni Association				
	Noble and Greenough School				
	Northeast Insurance Agency, Inc.				
	Palmer (Town of)				
	Path Finder Regional Technical High School				
	Paxton (Town of)				
	Polish National Credit Union - Members				

Premier Source Credit Union  
 Rivers School Corporation, The  
 Road To Responsibility, Inc.  
 Shelburne Falls Area Business Association  
 Shore Country Day School  
 Smith College  
 Southern Berkshire Regional School District  
 Southeast Regional Network/High Point Treatment Center  
 Springfield College  
 STD Medical, Inc.  
 Stoneham Savings Bank  
 Tenacre Country Day School  
 Thayer Academy  
 United Cooperative Bank  
 Walnut Hill School  
 Wellesley Municipal Employee Federal Credit Union  
 Western New England College School District  
 Wilbraham and Monson Academy  
 Wing Memorial Hospital  
 Workers Credit Union  
 Y.O.U. Inc.

Caritas Christi Health Care	24.9%	23.2%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
MAPFRE USA, Corp.	24.9%	21.1%	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.

2014 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	Berkshire Bank	24 North Street	Pittsfield	MA	01202	A	DNR		E	398	374	0	04/01/2007	Berkshire Insurance Group, Inc.	(413)935-1200	No
Commerce	Berkshire Insurance Group, Inc.	117 Main Street	Greenfield	MA	01302	A	DNR		E	102	96	0	04/01/2007	Berkshire Insurance Group, Inc.	(413)935-1200	No
Commerce	Delta-Wye Federal Credit Union	256 Freeport Street	Dorchester	MA	02122	A	DNR		M	2,900	2,778	0	01/01/2011	Doren Insurance	(781)326-9900	No
Commerce	Derby Academy	56 Burditt Ave	Hingham	MA	02043	A	DNR		E	86	84	0	04/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Franklin County Co-Op Corporation	144 Main Street	Greenfield	MA	01301	A	DNR		E	45	45	0	11/01/2005	MassOne Insurance Agency, Inc.	(413)773-9913	No
Commerce	Greenfield Community College	One College Drive	Greenfield	MA	01301	A	DNR		E	200	186	0	06/08/2006	MassOne Insurance Agency, Inc.	(413)773-9913	No
Commerce	Greenfield Savings Bank	400 Main Street	Greenfield	MA	01302	A	DNR		E	150	145	0	10/01/2005	MassOne Insurance Agency, Inc.	(413)773-9913	No
Commerce	Navix Diagnostix	100 Myles Standish Boulevard	Taunton	MA	02780	A	DNR		E	70	70	0	10/01/2012	Lawrence Sasso Insurance & Financial Services, Inc	(508)865-9499	No
Commerce	Rockland Public Schools	34 Mackinley Way	Rockland	MA	02370	A	DNR		E	560	560	0	03/01/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Rogers, Lunt, Bowlen, Inc.	298 Federal Street	Greenfield	MA	01302	A	DNR		E	90	80	0	11/01/2005	MassOne Insurance Agency, Inc.	(413)773-9913	No

**2014 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
		2011	2012	2013	2011	2012	2013	2011	2012	2013	
Commerce	Commerce Total - Group and Non-Group	\$1,094,566,959	\$1,101,008,504	\$1,107,490,358	\$718,608,573	\$678,372,362	\$687,114,937	65.65%	61.61%	62.04%	63.10%
Adjustment of Commerce LR to Group EP Distribution:											
	Citizen's Circle Checking Club						adjusted LR	65.98%	61.92%	62.35%	63.41%
	Greylock Federal Credit Union						adjusted LR	62.70%	58.84%	59.25%	60.25%
	IC Federal Credit Union						adjusted LR	63.27%	59.38%	59.79%	60.81%
	MA Society of Certified Public Accountants						adjusted LR	64.16%	60.21%	60.63%	61.66%
	Northern MA Telephone Workers Credit Union						adjusted LR	63.59%	59.68%	60.10%	61.12%
	Workers Credit Union						adjusted LR	63.16%	59.27%	59.68%	60.70%
Commerce	Citizen's Circle Checking Club	\$1,040,825	\$1,146,582	\$1,173,237	\$638,070	\$515,835	\$453,072	61.30%	44.99%	38.62%	47.82%
Commerce	Greylock Federal Credit Union	\$60,899	\$1,868,519	\$4,084,975	\$15,878	\$952,558	\$2,123,300	26.07%	50.98%	51.98%	51.41%
Commerce	IC Federal Credit Union	\$1,277,107	\$1,422,085	\$1,503,356	\$526,598	\$895,384	\$933,992	41.23%	62.96%	62.13%	56.06%
Commerce	MA Society of Certified Public Accountants	\$1,184,196	\$1,150,741	\$1,069,025	\$494,423	\$930,386	\$503,191	41.75%	80.85%	47.07%	56.64%
Commerce	Northern MA Telephone Workers Credit Union	\$1,863,017	\$1,976,779	\$1,990,791	\$1,143,882	\$943,713	\$1,376,817	61.40%	47.74%	69.16%	59.42%
Commerce	Workers Credit Union	\$2,567,850	\$2,752,227	\$2,778,862	\$1,449,376	\$1,119,413	\$1,785,017	56.44%	40.67%	64.24%	53.76%

Notes:

Earned Premium is at manual rates and 2013 includes development factor

2011, 2012, and 2013 deviation percentage for 'Commerce Group and Non-Group' uses estimated deviation percentage of 0.1%

Adjusted LR is calculated per the Division's instructions.

<b><u>GROUP NAME</u></b>	<b><u>COMMENT</u></b>	<b><u>RESPONSE</u></b>
Berkshire Bank	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Berkshire Insurance Group, Inc.	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Delta-Wye Federal Credit Union	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Derby Academy	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Fessenden School (The)	Please explain the duplicate group listed.	This group is written through two different agencies.
Franklin County Co-Op Corporation	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Greenfield Community College	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Greenfield Savings Bank	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Navix Diagnostix	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Rockland Public Schools	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.
Rogers, Lunt, Bowlen, Inc.	Please confirm that this group is being nonrenewed.	This group is not being renewed for 2014.