

2014 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	Digital Federal Credit Union	865 Donald Lynch Boulevard	Marlborough	MA	01752	A	4.0%	7/15/2014	M	400,000	100,000	0	New	DCU Financial Insurance Services, LLC	(508) 380-1385	No
Commerce	Freedom Credit Union	1976 Main Street	Springfield	MA	01103	A	4.0%	7/15/2014	M	27,000	25,000	0	New	Whalen Insurance Agency	(413) 586-1000	No
Commerce	Keller Williams Realty	500 Cummings Ctr. Suite 1550	Beverly	MA	01915	A	7.0%	7/15/2014	E	250	220	0	New	Archer Insurance Agency, Inc.	(978) 922-4600	No
Commerce	Luso Federal Credit Union	599 East Street	Ludlow	MA	01056	A	4.0%	7/15/2014	M	6,700	6,258	0	New	Field Eddy Insurance	(413) 733-3131	No

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

INSURANCE		(1)	(2)	(3)	(4)
<u>COMPANY</u>	<u>GROUPNAME</u>	Expenses Assumed In Insurer's Rates Currently On File	Expenses Associated With Group Marketing Plan	Reasons for Expensed Difference	Requested Group Rate Deviation
Commerce	Digital Federal Credit Union Freedom Credit Union Luso Federal Credit Union	24.9%	21.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
Commerce	Keller Williams Realty	24.9%	19.1%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	7.0%

* - 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