

**MASSACHUSETTS 2014
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed Commerce Insurance Company 2014 Group Marketing clients.

We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2014 and have confirmed their participation to them in writing:

(See attached 2014 193R Application Spreadsheet)

You may contact any of our clients to verify information and confirm participation.

A handwritten signature in cursive script that reads "Edward Dabrowski".

Edward Dabrowski
Product Analyst Senior, Underwriting
The Commerce Insurance Company

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	Kripalu Center for Yoga and Health	57 Interlaken Road	Stockbridge	MA	01262	A	4.0%	12/10/2014	E	500	480	0	New	Hub International of New England	(413) 448-3113	No
Commerce	Montserrat College of Art	23 Essex Street	Beverly	MA	01915	A	7.0%	12/10/2014	E	120	120	0	New	Archer Insurance	(978) 922-4600	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 COMPANY	GROUPNAME	(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
Commerce	Kripalu Center for Yoga and Health	24.9%	21.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
Commerce	Montserrat College of Art	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