

**MASSACHUSETTS 2015
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT**

Attached is the documentation required for the application for the listed
Commerce Insurance Company 2015 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 2015 and have confirmed their participation to them in writing:

(See attached 2015 193R Application Spreadsheet)

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



Edward Dabrowski
Product Analyst Senior, Underwriting
The Commerce Insurance Company

2015 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)	25.8%	21.9%	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

Commerce	Randolph Education Association	301 North Main Street	Randolph	MA	02368	A	4.0%	4/1/2015	M	425	424	22	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Randolph Public Schools	1 North Street	Randolph	MA	02368	A	4.0%	4/1/2015	E	600	598	1	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Region One Schools	246 Warren Turnpike	Falls Village	CT	06031	A	4.0%	4/1/2015	E	460	50	38	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Revere Teachers Association	School Street	Revere	MA	02151	A	4.0%	4/1/2015	M	450	450	162	3/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Richmond Public Schools	1831 State Road	Richmond	MA	01254	A	4.0%	4/1/2015	E	50	48	24	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Rivers School Corporation, The	333 Winter Street	Weston	MA	02493	A	4.0%	4/1/2015	E	105	100	11	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Road To Responsibility, Inc.	1831 Ocean Street	Marshfield	MA	02050	A	4.0%	4/1/2015	E	325	315	43	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Rochester Memorial Teachers Assoc.	16 Pine Street	Rochester	MA	02770	A	4.0%	4/1/2015	M	40	39	26	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Rockport Teachers Association	Jerdens Lane	Rockport	MA	01966	A	4.0%	4/1/2015	M	125	110	28	2/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	4.0%	4/1/2015	E	145	130	9	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Saint Jerome School	598 Bridge Street	N. Weymouth	MA	02191	A	4.0%	4/1/2015	E	30	26	5	12/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Scituate Public Schools	606 Cushing Highway	Scituate	MA	02066	A	4.0%	4/1/2015	E	410	391	11	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sharon Public Schools	One School Street	Sharon	MA	02067	A	4.0%	4/1/2015	E	515	498	89	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Shelburne Falls Area Business Association, Inc.	75 Bridge Street	Shelburne Falls	MA	01370	A	4.0%	4/1/2015	M	250	250	11	4/1/2014	Mirick Insurance Agency	(413)625-2526	No
Commerce	Shirley Teachers Organization	Main Street	Shirley	MA	01464	A	4.0%	4/1/2015	M	95	93	12	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Shore Country Day School	545 Cabot Street	Beverly	MA	01915	A	4.0%	4/1/2015	E	93	89	9	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Shrewsbury Education Association	Shrewsbury Avenue	Shrewsbury	MA	01545	A	4.0%	4/1/2015	M	500	490	27	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Silverlake Education Association	80 Learning Lane	Pembroke	MA	02359	A	4.0%	4/1/2015	M	310	300	39	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Simonds International, Corp.	135 Intervale Road	Fitchburg	MA	01420	A	4.0%	4/1/2015	E	380	161	1	4/1/2014	Choice Insurance Agency, Inc.	(918) 424-0120	No
Commerce	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	4.0%	4/1/2015	E	1,262	1,182	16	12/1/2013	Whalen Insurance	1-413-586-1000	No
Commerce	Southeast Regional Network/High Point Treatment Center	108 North Front Street	New Bedford	MA	02740	A	4.0%	4/1/2015	E	492	487	30	8/1/2012	Rogers & Gray Insurance	(508) 209-6054	No
Commerce	So. Worcester County Reg. Vocational School District	57 Old Muggett Hill Rd.	Charlton	MA	01507	A	4.0%	4/1/2015	E	187	174	22	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Somerville Teachers Association	17 Washington Street	Somerville	MA	02143	A	4.0%	4/1/2015	M	479	475	282	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	South Shore Charter School of Hull	2 A Street	Hull	MA	02045	A	4.0%	4/1/2015	E	53	51	38	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	South Shore Regional High School	476 Webster Street	Hanover	MA	02339	A	4.0%	4/1/2015	E	67	64	23	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southampton Education Association	Norris Elementary School	Southampton	MA	01073	A	4.0%	4/1/2015	M	50	50	21	4/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southbridge Public Schools	41 Elm Street	Southbridge	MA	01550	A	4.0%	4/1/2015	E	450	440	26	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southeastern Massachusetts Educational Collaborative	12 Welby Road	New Bedford	MA	02745	A	4.0%	4/1/2015	E	165	160	6	6/1/2012	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southern Berkshire Regional School District	Berkshire School Road	Sheffield	MA	01257	A	4.0%	4/1/2015	E	279	274	68	4/1/2002	Wheeler & Taylor, Inc.	(413)229-8064	No
Commerce	Southwick-Tolland Regional School District	86 Powder Mill Road	Southwick	MA	01072	A	4.0%	4/1/2015	E	250	245	11	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Spencer-East Brookfield Regional School District	306 Main Street	Spencer	MA	01562	A	4.0%	4/1/2015	E	315	310	27	2/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Springfield College	263 Alden Street	Springfield	MA	01109	A	4.0%	4/1/2015	E	667	392	44	6/1/2002	Hub International of New England	(781)792-3200	No
Commerce	Springfield Public Schools	195 State Street	Springfield	MA	01103	A	4.0%	4/1/2015	E	4,800	4,500	408	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	St. Sebastian's School	1191 Greendale	Needham	MA	02492	A	4.0%	4/1/2015	E	73	70	14	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	STD Medical, Inc.	75 Mill Street	Stoughton	MA	02072	A	4.0%	4/1/2015	E	189	183	10	12/16/2009	Hub International of New England	(781)792-3200	No
Commerce	Stoneham Public Schools	149 Franklin Street	Stoneham	MA	02180	A	4.0%	4/1/2015	E	300	295	31	2/15/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Stoneham Savings Bank	359 Main Street	Stoneham	MA	02180	A	4.0%	4/1/2015	E	85	82	19	2/1/2000	Robert F. O'Neil Insurance Agency, Inc.	(781)438-5000	No
Commerce	Stoughton School Employees	232 Pearl Street	Stoughton	MA	02072	A	4.0%	4/1/2015	E	650	645	128	9/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sudbury Public Schools	40 Fairbanks Road	Sudbury	MA	01776	A	4.0%	4/1/2015	E	675	665	33	3/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tantasqua Regional School District Teachers Assoc.	Route 148	Sturbridge	MA	01566	A	4.0%	4/1/2015	E	480	450	84	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Taunton Education Association	5 Hill Street	Taunton	MA	02780	A	4.0%	4/1/2015	M	525	512	29	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tenacre Country Day School	78 Benvenue Street	Wellesley	MA	02482	A	4.0%	4/1/2015	E	65	54	2	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	4.0%	4/1/2015	E	145	140	17	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Tri-County Teachers Association	147 Pond Street	Franklin	MA	02038	A	4.0%	4/1/2015	M	105	102	2	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tyngsboro Public Schools	50 Norris Road	Tyngsboro	MA	01879	A	4.0%	4/1/2015	E	325	200	14	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	United Cooperative Bank	95 Elm Street	West Springfield	MA	01089	A	4.0%	4/1/2015	E	189	166	19	1/1/2003	Ross Insurance Agency/RAIS	(413)536-8380	No
Commerce	United Educators of Pittsfield	Williams Street	Pittsfield	MA	01201	A	4.0%	4/1/2015	M	506	489	89	4/1/2008	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Uxbridge Public Schools	21 South Main Street	Uxbridge	MA	1569	A	4.0%	4/1/2015	E	288	259	1	8/1/2012	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wachusett Regional Education Association	270 Shrewsbury Street	Holden	MA	01520	A	4.0%	4/1/2015	M	485	480	80	1/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wakefield Education Association	60 Farm Street	Wakefield	MA	01880	A	4.0%	4/1/2015	M	364	360	25	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wakefield Public Schools	60 Farm Street	Wakefield	MA	01880	A	4.0%	4/1/2015	E	491	438	32	3/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Walnut Hill School	12 Highland Street	Natick	MA	01760	A	4.0%	4/1/2015	E	98	90	6	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Walpole Public Schools	111 Robbins Road	Walpole	MA	02081	A	4.0%	4/1/2015	E	419	401	27	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Waltham Educators Association	750 Main Street	Waltham	MA	02451	A	4.0%	4/1/2015	M	615	600	43	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wareham Education Association, Inc.	6 Viking Drive	Wareham	MA	02571	A	4.0%	4/1/2015	M	305	295	23	9/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Watertown School System	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2015	E	330	325	15	11/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Watertown Teachers Association	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2015	M	360	350	48	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Webster School District	75 Poland Street	Webster	MA	01570	A	4.0%	4/1/2015	E	150	130	5	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wellesley Municipal Employee Federal Credit Union	180 Linden Street	Wellesley	MA	02482	A	4.0%	4/1/2015	CU	2300	2150	30	5/1/2010	Corcoran & Havlin Insurance Agency, Inc.	(781)235-3100	No
Commerce	West Boylston Teachers Association	125 Crescent Street	West Boylston	MA	01583	A	4.0%	4/1/2015	M	135	130	31	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	West Bridgewater School District	2 Spring Street	West Bridgewater	MA	02379	A	4.0%	4/1/2015	E	230	225	13	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	West Springfield Public Schools	26 Central Street	West Springfield	MA	01089	A	4.0%	4/1/2015	E	565	550	74	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Western New England College School District	1215 Wilbraham Road	Springfield	MA	01119	A	4.0%	4/1/2015	E	667	392	45	4/1/2002	Hub International of New England	(781)792-3200	No
Commerce	Westfield Education Association	38 Thomas Street	Westfield	MA	01085	A	4.0%	4/1/2015	M	900	850	65	5/5/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Westport Community Schools	17 Main Road	Westport	MA	02790	A	4.0%	4/1/2015	E	165	150	4	6/28/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Westwood Teachers Association	200 Nahatan Street	Westwood	MA	02090	A	4.0%	4/1/2015	M	250	250	45	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Weymouth Public Schools	111 Middle Street	Weymouth	MA	02189	A	4.0%	4/1/2015	E	1200	1150	3	5/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Weymouth Teachers Association	33 Union St., Suite 23	S. Weymouth	MA	02190	A	4.0%	4/1/2015	M	630	600	154	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Whitman-Hanson Education Association	600 Franklin Street	Whitman	MA	02382	A	4.0%	4/1/2015	M	386	379	52	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wilbraham and Monson Academy	423 Main Street	Wilbraham	MA	01095	A	4.0%	4/1/2015	E	144	138	16	2/15/2005	J. Stolar Insurance Agency	(413)283-2561	No
Commerce	Winchester Public Schools	154 Horn Pond Brook Road	Winchester	MA	01890	A	4.0%	4/1/2015	E	540	530	13	11/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wing Memorial Hospital	40 Wright Street	Palmer	MA	01069	A	4.0%	4/1/2015	E	565						

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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 (111)				
	Advocates, Inc.	25.8%	22.0%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
	Align Credit Union				
	Asthma & Allergy Foundation of America - New England Chapter, Inc.				
	Astro Chemicals, Inc.				
	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				
	Built-Rite Tool/Reliance Engineering				
	Cambridge Friends School				
	Cambridge Savings Bank				
	Cape Cod Academy				
	Carleton-Willard Homes				
	Caritas Christi Health Care				
	Carroll Enterprises, Inc.				
	Channing Bete Company, Inc.				
	Chapel Hill-Chauncy Hall School				
	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				
	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.				
	Inly School, Inc.				
	Jewish Healthcare Center				
	Kollmorgen Corp.				
	Kripalu Center for Yoga and Health				
	Landmark School				
	Lawrence Academy, Trustees of				
	Learning Center For The Deaf				
	Legacy Bank				
	MA Council of Human Services Providers, Inc.				
	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)				
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 Walnut Hill School
 Wellesley Municipal Employee Federal Credit Union
 Western New England College School District
 Wilbraham and Monson Academy
 Wing Memorial Hospital
 Y.O.U. Inc.

Keller Williams Realty	25.8%	20.0%	Comission contribution by agent.	7.0%
Montserrat College of Art			Lower ULAE*	
			Lower Acquisition Costs**	

Bristol County Savings Bank - Prime Time Customers	25.8%	22.0%	Comission contribution by agent.	8.0%
Central One Federal Credit Union			Lower ULAE*	
Citizen's Circle Checking Club			Lower Acquisition Costs**	
Digital Federal Credit Union				
Freedom Credit Union				
Luso Federal Credit Union				
MA Society of Certified Public Accountants				
Mass Mutual Life Insurance Company				
MetroWest Community Federal Credit Union (formerly Framingham Fed. CU)				
Polish National Credit Union - Members				
Workers Credit Union				

MAPFRE USA, Corp.	25.8%	21.9%	Lower ULAE*	20.0%
			Lower Acquisition Costs**	

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2015 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	non-Horace Mann groups (110)				
	Advocates, Inc.	25.8%	22.0%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
	Align Credit Union				
	Asthma & Allergy Foundation of America - New England Chapter, Inc.				
	Astro Chemicals, Inc.				
	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				
	Built-Rite Tool/Reliance Engineering				
	Cambridge Friends School				
	Cambridge Savings Bank				
	Cape Cod Academy				
	Carleton-Willard Homes				
	Caritas Christi Health Care				
	Carroll Enterprises, Inc.				
	Channing Bete Company, Inc.				
	Chapel Hill-Chauncy Hall School				
	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				
	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				
	Kollmorgen Corp.				
	Kripalu Center for Yoga and Health				
	Landmark School				
	Lawrence Academy, Trustees of				
	Learning Center For The Deaf				
	Legacy Bank				
	MA Council of Human Services Providers, Inc.				
	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)				
	Premier Source Credit Union				
	Rivers School Corporation, The				
	Road To Responsibility, Inc.				
	Shelburne Falls Area Business Association				
	Shore Country Day School				
	Simonds International, Corp.				
	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
 Y.O.U. Inc.

Keller Williams Realty	25.8%	20.0%	Comission contribution by agent.	7.0%
Montserrat College of Art			Lower ULAE*	
			Lower Acquisition Costs**	
Bristol County Savings Bank - Prime Time Customers	25.8%	22.0%	Comission contribution by agent.	8.0%
Central One Federal Credit Union			Lower ULAE*	
Citizen's Circle Checking Club			Lower Acquisition Costs**	
Digital Federal Credit Union				
Freedom Credit Union				
Luso Federal Credit Union				
MA Society of Certified Public Accountants				
Mass Mutual Life Insurance Company				
MetroWest Community Federal Credit Union (formerly Framingham Fed. CU)				
Polish National Credit Union - Members				
Workers Credit Union				
MAPFRE USA, Corp.	25.8%	21.9%	Lower ULAE*	20.0%
			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.

2015 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	Abington Education Association, Inc.	1 Ralph Hamlin Lane	Abington	MA	02351	A	4.0%	4/1/2015	M	155	150	15	11/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Adams-Cheshire Regional School District	125 Savoy Road	Adams	MA	01220	A	4.0%	4/1/2015	E	362	350	122	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Advocates, Inc.	One Clarks Hill, Suite 305	Framingham	MA	01702	A	4.0%	4/1/2015	E	785	740	13	11/1/2009	USI Insurance Services	(781)938-7500	No
Commerce	Align Credit Union	87 Hale Street	Lowell	MA	01851	A	4.0%	4/1/2015	CU	23,325	10,913	1,636	9/8/2000	Insurance Center of New England, Inc.	(413)781-2410	Yes
Commerce	Algonquin Regional Teachers Association	79 Bartlett Street	Northboro	MA	01532	A	4.0%	4/1/2015	M	112	110	27	4/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Amesbury Public Schools	62 Friend Street	Amesbury	MA	01913	A	4.0%	4/1/2015	E	426	415	104	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Anna Jacques Hospital	25 Highland Avenue	Newburyport	MA	01950	A	4.0%	4/1/2015	E	888	865	5	9/15/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Arlington Education Association	637 Massachusetts Ave.	Arlington	MA	02476	A	4.0%	4/1/2015	M	425	411	159	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Ashburnham-Westminster Teachers Assoc. Inc.	28 Westminster Street	Ashburnham	MA	01430	A	4.0%	4/1/2015	M	182	170	49	7/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Ashland Educators Association	87 West Union Street	Ashland	MA	01701	A	4.0%	4/1/2015	M	176	173	21	9/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Assabet Valley Federation of Teachers	Fitchburg Street	Marlboro	MA	01752	A	4.0%	4/1/2015	M	170	160	10	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Asthma & Allergy Foundation of America - New England Chapter, Inc.	109 Highland Avenue	Needham	MA	02494	A	4.0%	4/1/2015	M	529	454	16	7/1/2009	Hub International of New England	(781)792-3200	No
Commerce	Astro Chemicals, Inc.	126 Memorial Drive	Springfield	MA	01102	A	4.0%	4/1/2015	E	52	50	7	9/21/2009	Insurance Center of New England	(413)781-2410	No
Commerce	Attleboro School District	299 Rathbun Willard Drive	Attleboro	MA	02703	A	4.0%	4/1/2015	E	700	655	52	12/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Auburn Public School Employees	5 West Street	Auburn	MA	01501	A	4.0%	4/1/2015	E	386	379	93	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Avon Education Association	287 West Main Street	Avon	MA	02322	A	4.0%	4/1/2015	M	65	62	9	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Barnstable School Department	100 West Main Street	Hyannis	MA	02601	A	4.0%	4/1/2015	E	1,000	1,000	82	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Bay Cove Human Services	66 Canal Street	Boston	MA	02114	A	4.0%	4/1/2015	E	888	886	30	1/20/2009	USI Insurance Services	(781)938-7500	No
Commerce	Becket Arts Center of the Hilltowns	Brooker Hill Road	Becket	MA	01223	A	4.0%	4/1/2015	M	311	277	46	10/17/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Bedford Public Schools System	11 Mudge Way	Bedford	MA	01730	A	4.0%	4/1/2015	E	383	317	49	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Belchertown School Department	14 Maple St. Box 841	Belchertown	MA	01007	A	4.0%	4/1/2015	E	410	401	22	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Bellingham Teachers Association	342 Harford Avenue	Bellingham	MA	02019	A	4.0%	4/1/2015	M	204	201	9	3/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Belmont Education Association	221 Concord Avenue	Belmont	MA	02478	A	4.0%	4/1/2015	M	356	349	8	11/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Belmont Savings Bank	2 Leonard Street	Belmont	MA	02478	A	4.0%	4/1/2015	E	130	125	2	9/1/2013	Hub International New England, LLC	(617) 484-6701	No
Commerce	Benjamin Franklin Institute	41 Berkeley Street	Boston	MA	02116	A	4.0%	4/1/2015	E	65	59	2	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Berkley School Employees	21 North Main Street	Berkley	MA	02779	A	4.0%	4/1/2015	E	172	160	10	11/8/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Berkshire Healthcare Systems, Inc.	75 North Street, Suite 210	Pittsfield	MA	01201	A	4.0%	4/1/2015	E	2,118	1,832	2	7/1/2009	USI Insurance Services	(781)938-7500	No
Commerce	Berkshire Hills Regional School District	50 Main Street	Stockbridge	MA	01262	A	4.0%	4/1/2015	E	290	274	36	9/15/2002	Wheeler & Taylor, Inc.	(413)229-8064	No
Commerce	Berkshire School	245 N. Undermountain Road	Sheffield	MA	01257	A	4.0%	4/1/2015	E	154	133	34	1/1/2005	Wheeler & Taylor Insurance Agency	(413)229-8064	No
Commerce	Berlin-Boylston Regional School District	215 Main Street	Boylston	MA	01505	A	4.0%	4/1/2015	E	192	191	12	4/1/2004	D.F. Murphy Insurance Agency, Inc.	(508)485-8211	No
Commerce	Bi-County Collaborative	201 Franklin Street	Wrentham	MA	02093	A	4.0%	4/1/2015	M	100	97	39	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Blackstone Valley Regional Technical High	Pleasant Street	Upton	MA	01568	A	4.0%	4/1/2015	E	195	190	38	2/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Blue Hills Educational Association	800 Randolph Street	Canton	MA	02021	A	4.0%	4/1/2015	M	90	87	24	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Blue Hills Regional Technical School	800 Randolph Street	Canton	MA	02021	A	4.0%	4/1/2015	E	110	106	8	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Boston Preparatory Charter Public School	1286 Hyde Park Avenue	Hyde Park	MA	02136	A	4.0%	4/1/2015	E	33	33	5	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Boston Trinity Academy	1187 Beacon	Brookline	MA	02446	A	4.0%	4/1/2015	E	25	25	5	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Bourne School Employees	36 Sandwich Road	Bourne	MA	02532	A	4.0%	4/1/2015	E	300	295	1	5/16/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Boylston Teachers Association	200 Sewall Street	Boylston	MA	01505	A	4.0%	4/1/2015	M	32	32	8	3/15/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	BP Trucking	55 Nickerson Road	Ashland	MA	01721	A	4.0%	4/1/2015	E	57	56	0	4/1/2013	Getchell Companies	(978) 807-3439	No
Commerce	Braintree School District	348 Pond Street	Braintree	MA	02184	A	4.0%	4/1/2015	E	710	700	11	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Bridgewater State College	Park Avenue	Bridgewater	MA	02324	A	4.0%	4/1/2015	E	828	790	134	3/1/2002	Estabrook & Chamberlain Insurance Agency	(508)697-6963	No
Commerce	Bridgewater-Raynham Education Assoc.	21 Bridge Street	Bridgewater	MA	02324	A	4.0%	4/1/2015	M	403	400	9	1/15/2002	Farrell Backlund Insurance Agency, Inc.	(508)824-8666	No
Commerce	Bristol County Savings Bank	29 Broadway	Taunton	MA	02780	A	4.0%	4/1/2015	E	242	178	48	8/1/2008	Farrell Backlund Insurance Agency, LLC	(508)824-8666	No
Commerce	Bristol County Savings Bank - Prime Time Customers	29 Broadway	Taunton	MA	02780	A	8.0%	4/1/2015	M	60,000	60,000	66	2/15/2010	Farrell Buckland Insurance Agency, LLC	(508)824-8666	No
Commerce	Brockton Teachers Association	410 Belmont Street	Brockton	MA	02301	A	4.0%	4/1/2015	M	1,440	1,400	265	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Brookline Educators Union	115 Greenough Street	Brookline	MA	02446	A	4.0%	4/1/2015	M	725	720	132	6/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Built-Rite Tool/Reliance Engineering	807 Sterling Road	Lancaster	MA	01523	A	4.0%	4/1/2015	E	61	60	0	4/1/2013	Getchell Companies	(978) 807-3439	No
Commerce	Cambridge Friends School	5 Cadbury Road	Cambridge	MA	02140	A	4.0%	4/1/2015	E	53	48	10	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Cambridge Savings Bank	1374 Massachusetts Ave.	Cambridge	MA	02138	A	4.0%	4/1/2015	E	275	225	12	1/1/2002	W.T. Phelan & Co. Insurance Agency, Inc.	(617)876-0876	No
Commerce	Cambridge Teachers Association	2464 Massachusetts Avenue	Cambridge	MA	02140	A	4.0%	4/1/2015	M	990	980	396	12/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Cambridge Teachers Federal Credit Union	459 Broadway	Cambridge	MA	02138	A	4.0%	4/1/2015	CU	2,800	2,800	289	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Canton Teachers Association	960 Washington Street	Canton	MA	02021	A	4.0%	4/1/2015	M	215	210	16	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Cape Cod Academy	50 Osterville-WBarnstable Rd	Osterville	MA	02655	A	4.0%	4/1/2015	E	79	75	10	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Cape Cod Lighthouse Charter School	225 Route 6A	Orleans	MA	02653	A	4.0%	4/1/2015	E	35	35	1	11/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Cape Tech Association	351 Pleasant Lake Ave.	Harwich	MA	02645	A	4.0%	4/1/2015	E	180	175	3	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Carleton-Willard Homes	100 Old Billerica Rd	Bedford	MA	01730	A	4.0%	4/1/2015	E	325	315	15	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Carroll Enterprises, Inc.	554 Main Street	Worcester	MA	01608	A	4.0%	4/1/2015	E	171	171	34	6/1/2013	Small Business Insurance Agency	(508) 795-0635	No
Commerce	Central One Federal Credit Union	714 Main Street	Shrewsbury	MA	01545	A	8.0%	4/1/2015	M	27,400	27,000	62	9/1/2013	Oak Tree Insurance Agency, LLC	(508) 841-0515	No
Commerce	Channing Bete Company, Inc.	One Community Place	So. Deerfield	MA	01373	A	4.0%	4/1/2015	E	366	300	63	6/1/2002	Whalen Insurance	(413)586-1000	No
Commerce	Chapel Hill-Chauncy Hall School	785 Beaver Street	Waltham	MA	02452	A	4.0%	4/1/2015	E	60	55	18	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Charlestown High School	240 Medford Street	Charlestown	MA	02129	A	4.0%	4/1/2015	E	101	98	40	11/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Chicopee Public Schools	180 Broadway	Chicopee	MA	01013	A	4.0%	4/1/2015	E	1,250	1,200	114	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Citizen's Circle Checking Club	28 State Street	Boston	MA	02190	A	8.0%	4/1/2015	M	130,000	68,000	916	10/1/2001	Hub International of New England	(781)792-3200	Yes
Commerce	Clinton Teachers Association	Main Street	Clinton	MA	01510	A	4.0%	4/1/2015	M	230	220	36	4/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Cohasset Public Schools	143 Pond Street	Cohasset	MA	02025	A	4.0%	4/1/2015	E	198	194	12	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Commerce Bank & Trust	386 Main St	Worcester	MA	01615	A	4.0%	4/1/2015	E	226	218	11	9/17/2007	Sullivan Insurance Group	(800)649-1553	No
Commerce	Country Bank for Savings	75 Main Street	Ware	MA	01082	A	4.0%	4/1/2015	E	247	245	56	7/1/2012	Bell & Hudson Insurance Agency, Inc.	(413) 323-9611	No
Commerce	Credit Union of the Berkshires	744 Williams Street	Pittsfield	MA	01201	A	4.0%	4/1/2015	CU	2,300	2,100	147	1/1/2002	Alliance Berkshire Insurance Agency, Inc.	(413)447-7376	Yes
Commerce	Cushing Academy	Main Street	Ashburnham	MA	01430	A	4.0%	4/1/2015	E	168	164	15	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Dana Hall School	45 Dana Road	Wellesley	MA	02482	A	4.0%	4/1/2015	E	165	160</					

Commerce	Danvers Teachers Association	Cabot Road (c/o Dunn Middle)	Danvers	MA	01923	A	4.0%	4/1/2015	M	381	364	11	1/1/2002	William J. Lynch Insurance Agency	(978)750-0044	No
Commerce	Dartmouth School Department	8 Bush Street	Dartmouth	MA	02748	A	4.0%	4/1/2015	E	569	551	6	5/1/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Dedham Education Association	Whiting Avenue	Dedham	MA	02026	A	4.0%	4/1/2015	M	300	290	16	1/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Dedham Public Schools	1106 High Street	Dedham	MA	02026	A	4.0%	4/1/2015	E	493	484	1	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Dennis-Yarmouth Educators Association	296 Station Avenue	South Dennis	MA	02660	A	4.0%	4/1/2015	M	380	376	3	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Digital Federal Credit Union	865 Donald Lynch Boulevard	Marlborough	MA	01752	A	8.0%	4/1/2015	M	400,000	100,000	281	7/15/2014	DCU Financial Insurance Services, LLC	(508) 380-1385	No
Commerce	dPer Club, LLC	92 State Street, Suite 600	Boston	MA	02109	A	4.0%	4/1/2015	M	3970	3970	2	1/14/2013	Public Employee Insurance, Inc.	(617) 596-1376	No
Commerce	Douglas Public Schools	21 Davis Street	Douglas	MA	01516	A	4.0%	4/1/2015	E	180	180	21	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	DuFour, Inc.	133 South Street	Hinsdale	MA	01235	A	4.0%	4/1/2015	E	200	181	86	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Duxbury Teachers Association, Inc.	130 St. George Street	Duxbury	MA	02332	A	4.0%	4/1/2015	M	340	330	6	11/8/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	e Clinical Works	2 Technology Drive	Westborough	MA	01581	A	4.0%	4/1/2015	E	300	291	45	4/1/2013	Dolan & Maloney Insurance Agency LLC	(508) 366-4894	No
Commerce	East Longmeadow Public Schools	180 Maple Street	East Longmeadow	MA	01028	A	4.0%	4/1/2015	E	417	413	31	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Eastern Bank	265 Franklin Street	Boston	MA	02110	A	4.0%	4/1/2015	E	1,250	1,200	207	1/1/2005	Eastern Insurance	(800)876-5510	No
Commerce	Easthampton Savings Bank	36 Main Street	Easthampton	MA	01027	A	4.0%	4/1/2015	E	130	130	51	9/15/2002	Finck & Perras Insurance Agency, Inc.	(413)527-5520	No
Commerce	Easton Public School District	50 Olivee Street	Easton	MA	02356	A	4.0%	4/1/2015	E	450	444	36	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Education Association of Leicester	1078 Main Street	Leicester	MA	01524	A	4.0%	4/1/2015	M	153	150	35	4/1/2002	George McKenna Insurance Agency, Inc.	(508)892-8133	No
Commerce	Education Association of Plymouth and Carver	116 Long Pond Road	Plymouth	MA	02360	A	4.0%	4/1/2015	M	1,100	1,050	75	10/2/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Educational Association of Worcester, Inc.	397 Grove Street	Worcester	MA	01605	A	4.0%	4/1/2015	M	2,949	2,875	413	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	E. L. Harvey & Sons, Inc.	68 Hopkinton Road	Westborough	MA	01581	A	4.0%	4/1/2015	E	211	192	5	4/1/2013	Getchell Companies	(978) 807-3439	No
Commerce	Fall River Public School System	417 Rack Street	Fall River	MA	02720	A	4.0%	4/1/2015	E	1250	1200	34	4/15/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Falmouth Education Association	340 TeaTicket Highway	East Falmouth	MA	02536	A	4.0%	4/1/2015	M	500	500	3	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	4/1/2015	E	155	150	16	10/1/2005	Horace Mann Service Corp./Hub International	(217)789-2500	No
Commerce	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	4/1/2015	E	155	150	37	10/1/2005	Hub International of New England	(781)792-3200	No
Commerce	Fitchburg Public Schools Clerical Association	140 Arn-How Farm Road	Fitchburg	MA	01420	A	4.0%	4/1/2015	M	37	37	19	4/1/2008	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Flagship Press, Inc	150 Flagship Dr	North Andover	MA	01845	A	4.0%	4/1/2015	E	85	80	2	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Foxborough Education Association	111 Mechanic Street	Foxborough	MA	02035	A	4.0%	4/1/2015	M	300	300	1	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Framingham Teachers Association	301 Brook Street	Framingham	MA	01703	A	4.0%	4/1/2015	M	1,000	1,000	189	1/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Francis W. Parker Charter School	49 Antietam Street	Devens	MA	01432	A	4.0%	4/1/2015	E	70	68	13	3/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Franklin Education Association	218 Oak Street	Franklin	MA	02038	A	4.0%	4/1/2015	M	560	550	31	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Freedom Credit Union	1976 Main Street	Springfield	MA	01103	A	8.0%	4/1/2015	M	27,000	25,000	0	7/15/2014	Whalen Insurance Agency	(413) 586-1000	No
Commerce	Gateway Regional School District	12 Littleville Road	Huntington	MA	01050	A	4.0%	4/1/2015	E	250	244	31	12/2/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Gifford School, The	177 Boston Post Road	Weston	MA	02493	A	4.0%	4/1/2015	E	83	81	65	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Gill-Montague Regional School District	Crocker Avenue	Turners Falls	MA	01376	A	4.0%	4/1/2015	E	295	250	20	1/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Gloucester Public Schools	Blackburn Circle	Gloucester	MA	01930	A	4.0%	4/1/2015	E	701	675	11	3/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Gloucester Teachers Association	32 Leslie O'Johnson Road	Gloucester	MA	01930	A	4.0%	4/1/2015	M	350	330	20	10/15/2002	Cape Ann Insurance Agency, Inc.	(978)283-7757	No
Commerce	Gordon College	255 Grapevine Road	Wenham	MA	01984	A	4.0%	4/1/2015	E	335	300	74	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Gordon-Conwell Theological Seminary	130 Essex Street	So Hamilton	MA	01982	A	4.0%	4/1/2015	E	126	117	25	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Governors Academy (The)	1 Elm Street	Byfield	MA	01922	A	4.0%	4/1/2015	E	196	137	4	5/1/2010	Hub International of New England	(781)792-3200	No
Commerce	Greater Lowell Regional Vocational High	250 Pawtucket Boulevard	Tyngsboro	MA	01879	A	4.0%	4/1/2015	E	280	250	20	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Greater Lynn Senior Services	8 Silsbee Street	Lynn	MA	01902	A	4.0%	4/1/2015	E	620	615	16	9/5/2008	Hub International of New England	(781)792-3200	No
Commerce	Greenfield Public Schools	141 Davis Street	Greenfield	MA	01301	A	4.0%	4/1/2015	E	475	450	61	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Greylock Federal Credit Union	150 West Street	Pittsfield	MA	01201	A	4.0%	4/1/2015	CU	70,000	45,000	5293	9/15/2011	Greylock Insurance Agency	(508)892-8133	Yes
Commerce	Groton-Dunstable Education Association	Main Street	Groton	MA	01450	A	4.0%	4/1/2015	M	240	230	94	5/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Hampden Bank	19 Harrison Avenue	Springfield	MA	01102	A	4.0%	4/1/2015	E	113	105	19	10/1/2009	Insurance Center of New England	(413)781-2410	No
Commerce	Hampden County Physicians Associates, LLC	254 Birnie Avenue	Springfield	MA	01107	A	4.0%	4/1/2015	E	209	198	3	7/10/2007	Insurance Center of New England, Inc.	(413)781-2410	No
Commerce	Hampden-Wilbraham Regional School District	621 Main Street	Wilbraham	MA	01095	A	4.0%	4/1/2015	E	500	491	51	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Hampshire College	893 West Street	Amherst	MA	01002	A	4.0%	4/1/2015	E	427	412	99	5/4/1995	Whalen Insurance Agency	(413)586-1000	No
Commerce	Hanover Teacher Association	287 Cedar Street	Hanover	MA	02339	A	4.0%	4/1/2015	M	215	208	22	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Hingham Education Association	17 Union Street	Hingham	MA	02043	A	4.0%	4/1/2015	M	400	395	73	12/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Hingham Federal Credit Union	19 Fort Hill Street	Hingham	MA	02043	A	4.0%	4/1/2015	CU	5,600	5,600	791	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Holbrook Education Association	719 South Franklin Street	Holbrook	MA	02343	A	4.0%	4/1/2015	M	130	125	43	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Holyoke Gas & Electric	99 Suffolk Street	Holyoke	MA	01040	A	4.0%	4/1/2015	E	136	136	4	12/6/2010	Ross Insurance Agency/RAIS	(413)536-8380	No
Commerce	Hopkinton Teachers Association	104 Hayden Rowe Street	Hopkinton	MA	01748	A	4.0%	4/1/2015	M	275	264	34	7/1/2002	Phipps Insurance Agency, Inc.	(508)435-6388	No
Commerce	Horace Mann School for the Deaf	40 Armington Street	Allston	MA	02134	A	4.0%	4/1/2015	E	92	90	8	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Horace Mann Service Corp.	1 Horace Mann Plaza	Springfield	IL	62715	A	4.0%	4/1/2015	E	32	31	3	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Hudson Education Association	69 Brigham Street	Hudson	MA	01749	A	4.0%	4/1/2015	M	251	242	57	3/1/2002	D.F. Murphy Insurance Agency, Inc.	(508)485-8211	No
Commerce	Hull Teachers Association	180 Harbor View Road	Hull	MA	02045	A	4.0%	4/1/2015	M	135	130	28	11/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	IC Federal Credit Union	300 Bemis Road	Fitchburg	MA	01420	A	4.0%	4/1/2015	CU	14,500	12,000	1,300	10/1/1995	Halstead Insurance Agency, Inc.	(978)345-2505	Yes
Commerce	Intelicoat Technologies Holding Co., LLC	28 Gaylord Street	South Hadley	MA	01075	A	4.0%	4/1/2015	E	325	315	12	10/15/2003	White/Baerman Jubinville Insurance Agency, Inc.	(413)538-8293	No
Commerce	International Data Group, Inc.	5 Speen Street	Framingham	MA	01701	A	4.0%	4/1/2015	E	750	739	1	7/1/2012	Hoffman Insurance Services, Inc.	(781)235-0087	No
Commerce	Ipswich Public Schools	1 Lords Square	Ipswich	MA	01938	A	4.0%	4/1/2015	E	110	100	18	2/15/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Jewish Healthcare Center	629 Salisbury Street	Worcester	MA	01609	A	4.0%	4/1/2015	E	395	390	11	7/1/2011	Sullivan, Garrity and Donnelly Ins. Agency, Inc.	(508)754-1767	No
Commerce	Keller Williams Realty	500 Cummings Ctr. Suite 1550	Beverly	MA	01915	A	7.0%	4/1/2015	E	250	220	0	7/15/2014	Archer Insurance Agency, Inc.	(978) 922-4600	No
Commerce	King Philip Teachers Association	201 Franklin St. Box 49	Wrentham	MA	02093	A	4.0%	4/1/2015	M	165	165	1	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Kollmorgen Corp.	347 King Street	Northampton	MA	01060	A	4.0%	4/1/2015	E	499	250	82	6/1/2002	Whalen Insurance	(413)586-1000	No
Commerce	Kripalu Center for Yoga and Health	57 Interlaken Road	Stockbridge	MA	01262	A	4.0%	4/1/2015	E	500	480	0	12/15/2014	Hub International of New England	(413) 448-3113	No
Commerce	LABBB Collaborative Education Association	251 Waltham Street	Lexington	MA	02421	A	4.0%	4/1/2015	M	215	205	23	6/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Landmark School	429 Hale Street	Prides Crossing	MA	01965	A	4.0%	4/1/2015	E	307	301	51	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Lanesborough Elementary School	188 Sammy Street	Lanesborough	MA	02137	A	4.0%	4/1/2015	E	101	97	39	1/24/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Lawrence Academy, Trustees of	26 Powderhouse Rd	Groton	MA	01450	A	4.0%	4/1/2015	E	117	95	16	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Lawrence Public Schools	225 Essex Street	Lawrence	MA	01842	A	4.0%	4/1/2015	E	2,200	2,000	324	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Learning Center For The Deaf	848 Central Street	Framingham	MA	01701	A	4.0%	4/1/2015	E	320	306	12	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Lee Public Schools	480 Pleasant Street	Lee	MA	01238	A	4.0%	4/1/2015	E	150	145	30	9/7/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Legacy Bank	99 North St., PO Box 1148	Pittsfield	MA	01201	A	4.0%	4/1/2015	E	180	164	25	3/1/2002	Wheeler & Taylor Insurance Agency	(413)229-8064	No
Commerce	Leominster Public Schools	24 Church Street	Leominster	MA	01453	A	4.0%	4/1/2015	E	852	829	38	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Lexington Teachers Association	251 Waltham Street	Lexington	MA	02421	A	4.0%	4/1/2015	M	800	780	179	4/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Lighthouse School	25 Wellman Avenue	No. Chelmsford	MA	01863	A	4.0%	4/1/2015	E	125	120	6	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No

Commerce	Lincoln-Sudbury Regional Teachers Association	390 Lincoln Road	Sudbury	MA	01776	A	4.0%	4/1/2015	M	175	175	6	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Longmeadow Education Association	110 Cambridge Circle	Longmeadow	MA	01106	A	4.0%	4/1/2015	M	315	300	38	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Lower Pioneer Valley Education Collaborative	174 Brush Hill Avenue	West Springfield	MA	01089	A	4.0%	4/1/2015	E	387	381	12	1/8/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Lunenburg Education Association	Northfield Road	Lunenburg	MA	01462	A	4.0%	4/1/2015	M	145	136	27	7/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Luso Federal Credit Union	599 East Street	Ludlow	MA	01056	A	8.0%	4/1/2015	M	6,700	6,258	76	7/15/2014	Hub International of New England	(781)792-3200	No
Commerce	Lynn Public Schools	14 Central Avenue	Lynn	MA	01901	A	4.0%	4/1/2015	E	2490	2395	33	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	MA Council of Human Services Providers, Inc.	250 Summer Street, Suite 237	Boston	MA	02210	A	4.0%	4/1/2015	M	10,000	9,500	4	9/21/2009	USI Insurance Services	(781)938-7500	No
Commerce	MA Society of Certified Public Accountants	105 Chauncy Street	Boston	MA	02111	A	8.0%	4/1/2015	M	8,715	8,200	668	4/1/1995	R. H. Pike Insurance Agency, Inc.	(617)698-7850	Yes
Commerce	Malden Teachers Association	323 Main Street	Malden	MA	02148	A	4.0%	4/1/2015	M	659	650	104	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Manchester-Essex Regional School District	36 Lincoln Street	Manchester	MA	01944	A	4.0%	4/1/2015	E	140	140	6	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Mansfield Public Schools	2 Park Row	Mansfield	MA	02048	A	4.0%	4/1/2015	E	673	661	23	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	MAPFRE USA, Corp.	211 Main Street	Webster	MA	01570	A	20.0%	4/1/2015	E	1,911	1,457	1,024	11/1/2012	Not applicable (See Filing Description.)	N/A	No
Commerce	Marlborough Education Association	17 Washington Street	Marlborough	MA	01752	A	4.0%	4/1/2015	M	365	360	128	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Marshfield Teachers Association	76 South River Street	Marshfield	MA	02050	A	4.0%	4/1/2015	M	500	500	32	1/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Masconomet Regional School District	20 Endicott Road	Topsfield	MA	01983	A	4.0%	4/1/2015	E	370	362	4	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Masconomet Teachers Association	20 Endicott Road	Topsfield	MA	01983	A	4.0%	4/1/2015	M	260	255	9	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Mass Mutual Life Insurance Company	1295 State Street	Springfield	MA	01111	A	8.0%	4/1/2015	E	9500	5700	474	9/15/2013	Axia Insurance Services, Inc.	1 (888) 697-8687	No
Commerce	Matignon High School	1 Matignon Road	Cambridge	MA	02140	A	4.0%	4/1/2015	E	31	30	8	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Maynard Public Schools	Bancroft Street	Maynard	MA	01754	A	4.0%	4/1/2015	E	262	260	22	9/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Mechanics Cooperative Bank - Employees	308 Bay Street	Taunton	MA	02780	A	4.0%	4/1/2015	E	95	90		8/1/2013	Rua-Dumont-Audet Insurance Agency, Inc.	(508) 673-5808	No
Commerce	Mechanics Cooperative Bank - Members	308 Bay Street	Taunton	MA	02780	A	4.0%	4/1/2015	M	10,000	9,675	52	8/1/2013	Rua-Dumont-Audet Insurance Agency, Inc.	(508) 673-5809	No
Commerce	Medfield Teachers Association	459 Main Street, 3rd Floor	Medfield	MA	02052	A	4.0%	4/1/2015	M	245	241	17	2/1/2002	Corcoran, Havlin & Sawyer Insurance	(781)235-3100	No
Commerce	Medford Teachers Association	489 Winthrop Street	Medford	MA	02155	A	4.0%	4/1/2015	M	495	487	214	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Medway Federation of Teachers	45 Holliston Street	Medway	MA	02053	A	4.0%	4/1/2015	M	252	247	6	2/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Melrose Education Association	350 Lynn Fells Parkway	Melrose	MA	02176	A	4.0%	4/1/2015	M	310	300	21	2/1/2002	Williams & Alley Insurance Agency, Inc.	(781)665-7000	No
Commerce	Mendon-Upton Regional School District	148 North Avenue	Mendon	MA	01756	A	4.0%	4/1/2015	E	305	300	34	4/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	MetroWest Community Federal Credit Union (formerly Framingham Fed. CU)	200 Concord Street	Framingham	MA	01701	A	8.0%	4/1/2015	CU	9,500	7,800	555	7/1/1996	Fitts Insurance Agency	(508)620-6200	No
Commerce	Methuen Education Association	10 Ditson Place	Methuen	MA	01844	A	4.0%	4/1/2015	M	530	450	67	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Methuen, City of	41 Pleasant Street	Methuen	MA	01844	A	4.0%	4/1/2015	E	499	499	58	10/1/2002	Hub International of New England	(781)792-3200	No
Commerce	Middleboro School Employees	30 Forest Street	Middleboro	MA	02346	A	4.0%	4/1/2015	E	306	295	32	3/21/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Millford Teachers Association	161 West Street	Millford	MA	01757	A	4.0%	4/1/2015	M	368	360	10	4/1/2002	D. F. Murphy Insurance Agency, Inc.	(781)235-3100	No
Commerce	Millbury Public Schools	12 Martin Street	Millbury	MA	01527	A	4.0%	4/1/2015	E	263	256	15	10/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Milton Academy	170 Centre Street	Milton	MA	02186	A	4.0%	4/1/2015	E	284	275	62	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Milton Education Association	5 Keryn's Way	Foxboro	MA	02035	A	4.0%	4/1/2015	M	214	209	32	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Minuteman Faculty Association	758 Marrett Road	Lexington	MA	02173	A	4.0%	4/1/2015	M	135	132	9	1/15/2002	New England Heritage Ins. Agency Group, Inc.	(781)438-5000	No
Commerce	Mohawk Trail, Hawlemont & Rowe School District	24 Ashford Avenue	Shelburne Falls	MA	01370	A	4.0%	4/1/2015	E	399	370	54	9/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Monson School System	29 Thompson Street	Monson	MA	01057	A	4.0%	4/1/2015	E	250	225	9	5/1/2005	J. Stolar Insurance Agency	(413)283-2561	No
Commerce	Montachusett Regional Teachers Association	Westminster Street	Fitchburg	MA	01420	A	4.0%	4/1/2015	M	129	123	53	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Montserrat College of Art	23 Essex Street	Beverly	MA	01915	A	7.0%	4/1/2015	E	120	120	0	12/15/2014	Archer Insurance	(978) 922-4600	No
Commerce	Mt. Greylock Regional School District	1781 Cold Spring Road	Williamstown	MA	01267	A	4.0%	4/1/2015	E	113	88	75	1/9/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Natick Public Schools	13 East Central Street	Natick	MA	01760	A	4.0%	4/1/2015	E	696	689	86	3/15/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	National Fire Protection Agency	One Batterymarch Park	Quincy	MA	02169	A	4.0%	4/1/2015	E	303	286	53	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Nauset Education Association	46 Eldridge Parkway	Orleans	MA	02653	A	4.0%	4/1/2015	M	405	398	4	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Needham Education Association	Webster Street	Needham	MA	02194	A	4.0%	4/1/2015	M	315	305	21	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Newton Educational Secretaries Association	140 Brandeis Road	Newton Centre	MA	02459	A	4.0%	4/1/2015	M	101	98	35	3/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Newton Teachers Credit Union	360 Lowell Avenue	Newtonville	MA	02460	A	4.0%	4/1/2015	CU	860	850	417	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Nichols College Alumni Association	Center Rd. Box 5000	Dudley	MA	01571	A	4.0%	4/1/2015	M	8,500	4,093	30	5/1/1999	Northeast Insurance Agency, Inc.	(508)832-0404	No
Commerce	Noble and Greenough School	10 Campus Drive	Dedham	MA	02026	A	4.0%	4/1/2015	E	164	159	44	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Norfolk Teachers Association	232 Main Street	Norfolk	MA	02056	A	4.0%	4/1/2015	M	85	85	3	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Attleboro Public Schools	6 Morse Street	North Attleboro	MA	02760	A	4.0%	4/1/2015	E	600	575	84	1/27/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Central Charter Essential School	1 Oak Hill Road	Fitchburg	MA	01420	A	4.0%	4/1/2015	E	53	51	5	8/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Middlesex Regional Teachers Association	23 Main Street	Townsend	MA	01409	A	4.0%	4/1/2015	M	330	320	72	5/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Reading Public Schools	235 North Street	Reading	MA	01864	A	4.0%	4/1/2015	E	1250	1200	27	8/1/2008	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Shore Education Consortium	57 Conant Street	Danvers	MA	01923	A	4.0%	4/1/2015	E	203	200	38	9/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	North Shore Regional Vocational School District	30 Log Bridge Road	Middleton	MA	01949	A	4.0%	4/1/2015	E	110	107	10	6/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Northampton Public Schools	212 Main Street	Northampton	MA	01060	A	4.0%	4/1/2015	E	455	450	34	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Northeast Insurance Agency, Inc.	567 Southbridge Street	Auburn	MA	01501	A	4.0%	4/1/2015	E	40	40	28	3/1/2000	Northeast Insurance Agency, Inc.	(508)832-0404	No
Commerce	Norton Teachers Association	64 West Main Street	Norton	MA	02766	A	4.0%	4/1/2015	M	190	225	186	4/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Norwell Education Association	334 Main Street	Norwell	MA	02061	A	4.0%	4/1/2015	M	183	180	19	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Norwood Public Schools	165 Prospect Street	Norwood	MA	02062	A	4.0%	4/1/2015	E	500	491	2	1/8/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Norwood Teachers Association	Nichols Street	Norwood	MA	02062	A	4.0%	4/1/2015	M	321	313	13	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Oxford School District	5 Sigourney Street	Oxford	MA	01540	A	4.0%	4/1/2015	E	145	140	42	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Palmer (Town of)	417 Main Street	Palmer	MA	01069	A	4.0%	4/1/2015	E	450	420	67	2/1/2005	J. Stolar Insurance Agency	(413)283-2561	No
Commerce	Palmer Public Schools	24 Converse Street	Palmer	MA	01069	A	4.0%	4/1/2015	E	269	263	63	9/7/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Park School, The	171 Goddard Avenue	Brookline	MA	02445	A	4.0%	4/1/2015	E	115	110	26	10/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Path Finder Regional Technical High School	241 Sykes St.	Palmer	MA	01069	A	4.0%	4/1/2015	E	130	125	15	4/1/2005	J. Stolar Insurance Agency	(413)283-2561	No
Commerce	Paxton (Town of)	697 Pleasant Street	Paxton	MA	01612	A	4.0%	4/1/2015	E	143	140	38	4/1/2013	Conte Insurance Agency	(508) 799-7347	No
Commerce	Peabody Public Schools	70 Endicott Street	Peabody	MA	01960	A	4.0%	4/1/2015	E	990	900	23	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Pioneer Valley Performing Arts Charter HS	135 Russell St. Box 344	Hadley	MA	01035	A	4.0%	4/1/2015	E	75	74	8	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Pioneer Valley Regional School District	97 Sumner Turner Road	Northfield	MA	01360	A	4.0%	4/1/2015	E	212	200	28	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Plainville Public Schools	68 Messenger Street	Plainville	MA	02762	A	4.0%	4/1/2015	E	53	50	3	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Polish National Credit Union - Members	46 Main Street	Chicopee	MA	01020	A	8.0%	4/1/2015	CU	17351	10410	192	4/1/2007	Insurance Center of New England, Inc.	(413)781-2410	No
Commerce	Plymouth County Teachers Federal Credit Union	2203 Cranberry Highway	West Wareham	MA	02576	A	4.0%	4/1/2015	E	3800	3700	4	10/1/2013	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Premier Source Credit Union	232 North Main Street	East Longmeadow	MA	01028	A	4.0%	4/1/2015	CU	4800	3800	118	12/16/2009	Insurance Center of New England	(413)781-2410	No
Commerce	Quabog Regional School District	48 High Street, PO Box 1538	Warren	MA	01083	A	4.0%	4/1/2015	E	185	182	20	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Quincy Public Schools	70 Coddington Street	Quincy	MA	02169	A	4.0%	4/1/2015	E	1100	1100	147	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Randolph Education Association	301 North Main Street	Randolph	MA	02368	A	4.0%	4/1/2015	M	425	424	22	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No

Commerce	Randolph Public Schools	1 North Street	Randolph	MA	02368	A	4.0%	4/1/2015	E	600	598	1	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Region One Schools	246 Warren Turnpike	Falls Village	CT	06031	A	4.0%	4/1/2015	E	460	50	38	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Revere Teachers Association	School Street	Revere	MA	02151	A	4.0%	4/1/2015	M	450	450	162	3/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Richmond Public Schools	1831 Slate Road	Richmond	MA	01254	A	4.0%	4/1/2015	E	50	48	24	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Rivers School Corporation, The	333 Winter Street	Weston	MA	02493	A	4.0%	4/1/2015	E	105	100	11	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Road To Responsibility, Inc.	1831 Ocean Street	Marshfield	MA	02050	A	4.0%	4/1/2015	E	325	315	43	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Rochester Memorial Teachers Assoc.	16 Pine Street	Rochester	MA	02770	A	4.0%	4/1/2015	M	40	39	26	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Rockport Teachers Association	Jerdens Lane	Rockport	MA	01966	A	4.0%	4/1/2015	M	125	110	28	2/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	4.0%	4/1/2015	E	145	130	9	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Saint Jerome School	598 Bridge Street	N. Weymouth	MA	02191	A	4.0%	4/1/2015	E	30	26	5	12/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Scituate Public Schools	606 Cushing Highway	Scituate	MA	02066	A	4.0%	4/1/2015	E	410	391	11	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sharon Public Schools	One School Street	Sharon	MA	02067	A	4.0%	4/1/2015	E	515	498	89	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Shelburne Falls Area Business Association, Inc.	75 Bridge Street	Shelburne Falls	MA	01370	A	4.0%	4/1/2015	M	250	250	11	4/1/2014	Mirick Insurance Agency	(413)625-2526	No
Commerce	Shirley Teachers Organization	Main Street	Shirley	MA	01464	A	4.0%	4/1/2015	M	95	93	12	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Shore Country Day School	545 Cabot Street	Beverly	MA	01915	A	4.0%	4/1/2015	E	93	89	9	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Shrewsbury Education Association	Sherwood Avenue	Shrewsbury	MA	01545	A	4.0%	4/1/2015	M	500	490	27	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Silverlake Education Association	80 Learning Lane	Pembroke	MA	02359	A	4.0%	4/1/2015	M	310	300	39	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Simonds International, Corp.	135 Intervale Road	Fitchburg	MA	01420	A	4.0%	4/1/2015	E	380	161	1	4/1/2014	Choice Insurance Agency, Inc.	(918) 424-0120	No
Commerce	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	4.0%	4/1/2015	E	1,262	1,182	16	12/1/2013	Whalen Insurance	1-413-586-1000	No
Commerce	Southeast Regional Network/High Point Treatment Center	108 North Front Street	New Bedford	MA	02740	A	4.0%	4/1/2015	E	492	487	30	8/1/2012	Rogers & Gray Insurance	(508) 209-6054	No
Commerce	So. Worcester County Reg. Vocational School District	57 Old Muggett Hill Rd.	Charlton	MA	01507	A	4.0%	4/1/2015	E	187	174	22	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Somerville Teachers Association	17 Washington Street	Somerville	MA	02143	A	4.0%	4/1/2015	M	479	475	282	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	South Shore Charter School of Hull	2 A Street	Hull	MA	02045	A	4.0%	4/1/2015	E	53	51	38	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	South Shore Regional High School	476 Webster Street	Hanover	MA	02339	A	4.0%	4/1/2015	E	67	64	23	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southampton Education Association	Norris Elementary School	Southampton	MA	01073	A	4.0%	4/1/2015	M	50	50	21	4/1/2001	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southbridge Public Schools	41 Elm Street	Southbridge	MA	01550	A	4.0%	4/1/2015	E	450	440	26	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southeastern Massachusetts Educational Collaborative	12 Welby Road	New Bedford	MA	02745	A	4.0%	4/1/2015	E	165	160	6	6/1/2012	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Southern Berkshire Regional School District	Berkshire School Road	Sheffield	MA	01257	A	4.0%	4/1/2015	E	279	274	68	4/1/2002	Wheeler & Taylor, Inc.	(413)229-8064	No
Commerce	Southwick-Tolland Regional School District	86 Powder Mill Road	Southwick	MA	01072	A	4.0%	4/1/2015	E	250	245	11	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Spencer-East Brookfield Regional School District	306 Main Street	Spencer	MA	01562	A	4.0%	4/1/2015	E	315	310	27	2/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Springfield College	263 Alden Street	Springfield	MA	01109	A	4.0%	4/1/2015	E	667	392	44	6/1/2002	Hub International of New England	(781)792-3200	No
Commerce	Springfield Public Schools	195 State Street	Springfield	MA	01103	A	4.0%	4/1/2015	E	4,800	4,500	408	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
Commerce	St. Sebastian's School	1191 Greendale	Needham	MA	02492	A	4.0%	4/1/2015	E	73	70	14	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	STD Medical, Inc.	75 Mill Street	Stoughton	MA	02072	A	4.0%	4/1/2015	E	189	183	10	12/16/2009	Hub International of New England	(781)792-3200	No
Commerce	Stoneham Public Schools	149 Franklin Street	Stoneham	MA	02180	A	4.0%	4/1/2015	E	300	295	31	2/15/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Stoneham Savings Bank	359 Main Street	Stoneham	MA	02180	A	4.0%	4/1/2015	E	85	82	19	2/1/2000	Robert F. O'Neil Insurance Agency, Inc.	(781)438-5000	No
Commerce	Stoughton School Employees	232 Pearl Street	Stoughton	MA	02072	A	4.0%	4/1/2015	E	650	645	128	9/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Sudbury Public Schools	40 Fairbanks Road	Sudbury	MA	01776	A	4.0%	4/1/2015	E	675	665	33	3/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tantasqua Regional School District Teachers Assoc.	Route 148	Sturbridge	MA	01566	A	4.0%	4/1/2015	E	480	450	84	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Taunton Education Association	5 Hill Street	Taunton	MA	02780	A	4.0%	4/1/2015	M	525	512	29	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tenace Country Day School	78 Benvenue Street	Wellesley	MA	02482	A	4.0%	4/1/2015	E	65	54	2	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	4.0%	4/1/2015	E	145	140	17	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Tri-County Teachers Association	147 Pond Street	Franklin	MA	02038	A	4.0%	4/1/2015	M	105	102	2	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Tyngsboro Public Schools	50 Norris Road	Tyngsboro	MA	01879	A	4.0%	4/1/2015	E	325	200	14	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	United Cooperative Bank	95 Elm Street	West Springfield	MA	01089	A	4.0%	4/1/2015	E	189	166	19	1/1/2003	Ross Insurance Agency/RAIS	(413)536-8380	No
Commerce	United Educators of Pittsfield	Williams Street	Pittsfield	MA	01201	A	4.0%	4/1/2015	M	506	489	89	4/1/2008	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Uxbridge Public Schools	21 South Main Street	Uxbridge	MA	1569	A	4.0%	4/1/2015	E	288	259	1	8/1/2012	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wachusett Regional Education Association	270 Shrewsbury Street	Holden	MA	01520	A	4.0%	4/1/2015	M	485	480	80	1/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wakefield Education Association	60 Farm Street	Wakefield	MA	01880	A	4.0%	4/1/2015	M	364	360	25	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wakefield Public Schools	60 Farm Street	Wakefield	MA	01880	A	4.0%	4/1/2015	E	491	438	32	3/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Walnut Hill School	12 Highland Street	Natick	MA	01760	A	4.0%	4/1/2015	E	98	90	6	4/15/2010	Hub International of New England	(781)792-3200	No
Commerce	Walpole Public Schools	111 Robbins Road	Walpole	MA	02081	A	4.0%	4/1/2015	E	419	401	27	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Waltham Educators Association	750 Main Street	Waltham	MA	02451	A	4.0%	4/1/2015	M	615	600	43	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wareham Education Association, Inc.	6 Viking Drive	Wareham	MA	02571	A	4.0%	4/1/2015	M	305	295	23	9/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Watertown School System	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2015	E	330	325	15	11/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Watertown Teachers Association	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2015	M	360	350	48	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Webster School District	75 Poland Street	Webster	MA	01570	A	4.0%	4/1/2015	E	150	130	5	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wellesley Municipal Employee Federal Credit Union	180 Linden Street	Wellesley	MA	02482	A	4.0%	4/1/2015	CU	2300	2150	30	5/1/2010	Corcoran & Havlin Insurance Agency, Inc.	(781)235-3100	No
Commerce	West Boylston Teachers Association	125 Crescent Street	West Boylston	MA	01583	A	4.0%	4/1/2015	M	135	130	31	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
Commerce	West Bridgewater School District	2 Spring Street	West Bridgewater	MA	02379	A	4.0%	4/1/2015	E	230	225	13	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
Commerce	West Springfield Public Schools	26 Central Street	West Springfield	MA	01089	A	4.0%	4/1/2015	E	565	560	74	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Western New England College School District	1215 Wilbraham Road	Springfield	MA	01119	A	4.0%	4/1/2015	E	667	392	45	4/1/2002	Hub International of New England	(781)792-3200	No
Commerce	Westfield Education Association	38 Thomas Street	Westfield	MA	01085	A	4.0%	4/1/2015	M	900	850	65	5/5/2005	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Westport Community Schools	17 Main Road	Westport	MA	02790	A	4.0%	4/1/2015	E	165	150	4	6/28/2010	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Westwood Teachers Association	200 Nahatan Street	Westwood	MA	02090	A	4.0%	4/1/2015	M	250	250	45	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Weymouth Public Schools	111 Middle Street	Weymouth	MA	02189	A	4.0%	4/1/2015	E	1200	1150	3	5/1/2007	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Weymouth Teachers Association	33 Union St., Suite 23	S. Weymouth	MA	02190	A	4.0%	4/1/2015	M	630	600	154	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Whitman-Hanson Education Association	600 Franklin Street	Whitman	MA	02382	A	4.0%	4/1/2015	M	386	379	52	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wilbraham and Monson Academy	423 Main Street	Wilbraham	MA	01095	A	4.0%	4/1/2015	E	144	138	16	2/15/2005	J. Stolar Insurance Agency	(413)283-2561	No
Commerce	Winchester Public Schools	154 Horn Pond Brook Road	Winchester	MA	01890	A	4.0%	4/1/2015	E	540	530	13	11/1/2006	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Wing Memorial Hospital	40 Wright Street	Palmer	MA	01069	A	4.0%	4/1/2015	E	565	470	171	4/1/2002	Kszezka Insurance Agency	(413)283-7588	No
Commerce	Workers Credit Union	815 Main Street	Fitchburg	MA	01420	A	8.0%	4/1/2015	CU	57,394	39,031	2,794	8/1/2000	Heritage Insurance Agency, Inc.	(978)632-3400	Yes
Commerce	Wrentham Teachers Association	120 Taunton Street	Wrentham	MA	02093	A	4.0%	4/1/2015	M	83	81	31	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
Commerce	WT Holmes Transportation	22 Myrtle Street	Norfolk	MA	02056	A	4.0%	4/1/2015	E	163	157	9	8/21/2011	Horace Mann Service Corp.	(217)789-2500	No
Commerce	Y.O.U. Inc.	81 Plantation Street	Worcester	MA	01604	A	4.0%	4/1/2015	E	541	522	17	9/19/2008	Sullivan, Garrity & Donnelly Insurance Agency, Inc.	(508)754-1767	No