

**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 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 | Fayerweather Street School | 765 Concord Avenue | Cambridge | MA | 02138 | A | 4.0% | 9/1/2015 | E | 52 | 49 | 0 | New | Horace Mann Service Corp. | (217)789-2500 | No |

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

| INSURANCE | | (1) | (2) | (3) | (4) |
|-----------------------|----------------------------|---|---|---|--|
| <u>COMPANY</u> | <u>GROUP NAME</u> | <u>Expenses Assumed In Insurer's Rates Currently On File</u> | <u>Expenses Associated With Group Marketing Plan</u> | <u>Reasons for Expensed Difference</u> | <u>Requested Group Rate Deviation</u> |
| Commerce | Fayerweather Street School | 25.8% | 21.9% | Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** Add'l Savings for Horace Mann Agents*** | 4.0% |

* - Group business has a lower loss ratio than non-group business, resulting in reduced ULAE for group business when compared to ULAE for all business.

** - Reduced costs of acquisition include lower advertising costs

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