

193R Application Spreadsheet																
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
The Commerce Insurance Company	A.R.S. Services, Inc.	38 Crafts Street	Newton	MA	02458	A	6.0%	03/01/16	E	132	97	0	New	Hub International New England, LLC	(781) 792-3288	No
The Commerce Insurance Company	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	2.0%	03/01/16	CO	800	750	0	New	J.K. Olivieri Insurance Agency	(508) 923-7522	No

EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS

Year Plan Will be Applied

2016

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(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
The Commerce Insurance Company	A.R.S. Services, Inc.	25.8%	21.0%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
The Commerce Insurance Company	Mitchell Memorial Club, Inc.	25.8%	24.0%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%

* - 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

2016 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	A.R.S. Services, Inc.	38 Crafts Street	Newton	MA	02458	A	6.0%	3/1/2016	E	132	97	0	New	Hub International New England, LLC	(781)792-3288	No
Commerce	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	2.0%	3/1/2016	CO	800	750	0	New	J.K. Olivier Insurance Agency	(508)923-7522	No

2016 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	A.R.S. Services, Inc.	25.8%	21.0%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
	Mitchell Memorial Club, Inc.	25.8%	24.0%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%

* - 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