

193R Application Spreadsheet																
INSURANCE	STREET				AUTO (A) or HOME (H)	PROPOSED RATE	PROPOSED EFFECTIVE DATE	GROUP TYPE	TOTAL NUMBER	ELIGIBLE NUMBER	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE	EXPERIENCE SUBMITTED	
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE		DEV. (0.0%)		IN GROUP	IN GROUP					YES OR NO	
The Commerce Insurance Company	AAA Employees	110 Royal Little Drive	Providence	RI	02904	A	10.0%	04/01/16	E	661	661	0	New	AAA Northeast	(401)868-2000	No
The Commerce Insurance Company	Abington Education Association, Inc.	1 Ralph Hamlin Lane	Abington	MA	02351	A	4.0%	04/01/16	PA	155	150	12	11/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Adams-Cheshire Regional School District	125 Savoy Road	Adams	MA	01220	A	4.0%	04/01/16	E	362	350	134	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Advocates, Inc.	One Clarks Hill, Suite 305	Framingham	MA	01702	A	4.0%	04/01/16	E	785	740	13	11/1/2009	USI Insurance Services	(781)938-7500	No
The Commerce Insurance Company	Aero Manufacturing	100 Samfonzo Drive	Beverly	MA	01915	A	7.0%	04/01/16	E	105	100	0	12/15/15	Archer Insurance	(978)922-4600	No
The Commerce Insurance Company	Algonquin Regional Teachers Association	79 Bartlett Street	Northboro	MA	01532	A	4.0%	04/01/16	PA	112	110	23	4/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Align Credit Union	87 Hale Street	Lowell	MA	01851	A	4.0%	04/01/16	CU	23,325	10,913	1,427	9/8/2000	Insurance Center of New England, Inc.	(413)781-2410	Yes
The Commerce Insurance Company	Amesbury Public Schools	62 Friend Street	Amesbury	MA	01913	A	4.0%	04/01/16	E	426	415	114	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Anna Jacques Hospital	25 Highland Avenue	Newburyport	MA	01950	A	4.0%	04/01/16	E	888	865	5	9/15/2010	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Arlington Education Association	637 Massachusetts Ave.	Arlington	MA	02478	A	4.0%	04/01/16	PA	425	411	158	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	A.R.S. Services, Inc.	38 Crafts Street	Newton	MA	02458	A	6.0%	04/01/16	E	132	97	0	Pending	Hub International New England, LLC	(781)792-3288	No
The Commerce Insurance Company	Ashburnham-Westminster Teachers Assoc. Inc.	28 Westminster Street	Ashburnham	MA	01430	A	4.0%	04/01/16	PA	182	170	48	7/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Ashland Educators Association	87 West Union Street	Ashland	MA	01701	A	4.0%	04/01/16	PA	176	173	19	9/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Assabet Valley Federation of Teachers	Fitchburg Street	Marlboro	MA	01752	A	4.0%	04/01/16	PA	170	160	9	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Asthma & Allergy Foundation of America - New England Chapter, Inc.	109 Highland Avenue	Needham	MA	02494	A	4.0%	04/01/16	PA	529	454	11	7/1/2009	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Astro Chemicals, Inc.	126 Memorial Drive	Springfield	MA	01102	A	4.0%	04/01/16	E	52	50	7	9/21/2009	Insurance Center of New England	(413)781-2410	No
The Commerce Insurance Company	Attleboro School District	299 Rathbun Willard Drive	Attleboro	MA	02703	A	4.0%	04/01/16	E	700	655	72	12/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Auburn Public School Employees	5 West Street	Auburn	MA	01501	A	4.0%	04/01/16	E	386	379	78	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Avon Education Association	287 West Main Street	Avon	MA	02322	A	4.0%	04/01/16	PA	65	62	13	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Barnstable School Department	100 West Main Street	Hyannis	MA	02601	A	4.0%	04/01/16	E	1,000	1,000	80	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Bay Cove Human Services	66 Canal Street	Boston	MA	02114	A	4.0%	04/01/16	E	888	886	22	1/20/2009	USI Insurance Services	(781)938-7500	No
The Commerce Insurance Company	Becket Arts Center of the Hilltowns	Brooker Hill Road	Becket	MA	01223	A	4.0%	04/01/16	PA	311	277	44	10/17/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Bedford Public Schools System	11 Mudge Way	Bedford	MA	01730	A	4.0%	04/01/16	E	383	317	45	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Belchertown School Department	14 Maple St. Box 841	Belchertown	MA	01007	A	4.0%	04/01/16	E	410	401	14	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Bellingham Teachers Association	342 Hartford Avenue	Bellingham	MA	02019	A	4.0%	04/01/16	PA	204	201	11	3/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Belmont Education Association	221 Concord Avenue	Belmont	MA	02478	A	4.0%	04/01/16	PA	356	349	9	11/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Belmont Savings Bank	2 Leonard Street	Belmont	MA	02478	A	4.0%	04/01/16	E	130	125	1	9/1/2013	Hub International New England, LLC	(617)484-6701	No
The Commerce Insurance Company	Benjamin Franklin Institute	41 Berkley Street	Boston	MA	02116	A	4.0%	04/01/16	E	65	59	2	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Berkley School Employees	21 North Main Street	Berkley	MA	02779	A	4.0%	04/01/16	E	172	160	10	11/8/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Berkshire Hills Regional School District	50 Main Street	Stockbridge	MA	01262	A	4.0%	04/01/16	E	290	274	32	9/15/2002	Wheeler & Taylor, Inc.	(413)229-8064	No
The Commerce Insurance Company	Berkshire School	245 N. Undermountain Road	Sheffield	MA	01257	A	4.0%	04/01/16	E	154	133	28	1/1/2005	Wheeler & Taylor Insurance Agency	(413)229-8064	No
The Commerce Insurance Company	Berlin-Boylston Regional School District	215 Main Street	Boylston	MA	01505	A	4.0%	04/01/16	E	192	191	8	4/1/2004	D.F. Murphy Insurance Agency, Inc.	(508)485-8211	No
The Commerce Insurance Company	Bi-County Collaborative	201 Franklin Street	Wrentham	MA	02093	A	4.0%	04/01/16	PA	100	97	39	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Blackstone Valley Regional Technical High	Pleasant Street	Upton	MA	01568	A	4.0%	04/01/16	E	195	190	34	2/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Blue Hills Educational Association	800 Randolph Street	Canton	MA	02021	A	4.0%	04/01/16	PA	90	87	19	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Blue Hills Regional Technical School	800 Randolph Street	Canton	MA	02021	A	4.0%	04/01/16	E	110	106	6	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Boston Preparatory Charter Public School	1286 Hyde Park Avenue	Hyde Park	MA	02136	A	4.0%	04/01/16	E	33	33	4	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Boston Trinity Academy	1187 Beacon	Brookline	MA	02446	A	4.0%	04/01/16	E	25	25	5	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Bourne School Employees	36 Sandwich Road	Bourne	MA	02532	A	4.0%	04/01/16	E	300	295	1	5/16/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Boylston Teachers Association	200 Sewall Street	Boylston	MA	01505	A	4.0%	04/01/16	PA	32	32	5	3/15/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Braintree School District	348 Pond Street	Braintree	MA	02184	A	4.0%	04/01/16	E	710	700	11	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Bridgewater State College	Park Avenue	Bridgewater	MA	02324	A	4.0%	04/01/16	E	828	790	121	3/1/2002	Estabrook & Chamberlain Insurance Agency	(508)697-6963	No
The Commerce Insurance Company	Bridgewater-Raynham Education Assoc.	21 Bridge Street	Bridgewater	MA	02324	A	4.0%	04/01/16	PA	403	400	10	1/15/2002	Farrell Backlund Insurance Agency, LLC	(508)824-8666	No
The Commerce Insurance Company	Bristol County Savings Bank	29 Broadway	Taunton	MA	02780	A	4.0%	04/01/16	E	242	178	46	8/1/2008	Farrell Backlund Insurance Agency, LLC	(508)824-8666	No
The Commerce Insurance Company	Bristol County Savings Bank - Prime Time Customers	29 Broadway	Taunton	MA	02780	A	8.0%	04/01/16	O	60,000	60,000	63	02/15/10	Farrell Backlund Insurance Agency, LLC	(508)824-8666	No
The Commerce Insurance Company	Brockton Teachers Association	410 Belmont Street	Brockton	MA	02301	A	4.0%	04/01/16	PA	1,440	1,400	257	01/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Brookline Educators Union	115 Greenough Street	Brookline	MA	02446	A	4.0%	04/01/16	PA	725	720	123	6/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Cambridge Friends School	5 Cadbury Road	Cambridge	MA	02140	A	4.0%	04/01/16	E	53	48	11	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Cambridge Savings Bank	1374 Massachusetts Ave.	Cambridge	MA	02138	A	4.0%	04/01/16	E	275	225	12	1/1/2002	W.T. Phelan & Co. Insurance Agency, Inc.	(617)876-0876	No
The Commerce Insurance Company	Cambridge Teachers Association	2464 Massachusetts Avenue	Cambridge	MA	02140	A	4.0%	04/01/16	PA	990	980	421	12/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Cambridge Teachers Federal Credit Union	459 Broadway	Cambridge	MA	02138	A	4.0%	04/01/16	CU	2,800	2,800	276	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Canton Teachers Association	960 Washington Street	Canton	MA	02021	A	4.0%	04/01/16	PA	215	210	14	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Cape Cod Academy	50 Osterville-WBarnstable Rd	Osterville	MA	02855	A	4.0%	04/01/16	E	79	75	10	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Cape Cod Lighthouse Charter School	225 Route 6A	Orleans	MA	02853	A	4.0%	04/01/16	E	35	35	1	11/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Cape Tech Association	351 Pleasant Lake Ave.	Harwich	MA	02845	A	4.0%	04/01/16	E	180	175	2	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Carleton-Willard Homes	100 Old Bilerica Rd	Bedford	MA	01730	A	4.0%	04/01/16	E	325	315	14	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Carroll Enterprises, Inc.	554 Main Street	Worcester	MA	01608	A	4.0%	04/01/16	E	171	171	37	06/01/13	Small Business Insurance Agency	(508)795-0635	No
The Commerce Insurance Company	Central One Federal Credit Union	714 Main Street	Shrewsbury	MA	01545	A	8.0%	04/01/16	CU	27,400	27,000	123	9/1/2013	Oak Tree Insurance Agency, LLC	(508)841-0515	No
The Commerce Insurance Company	Channing Bete Company, Inc.	One Community Place	So. Deerfield	MA	01373	A	6.0%	04/01/16	E	366	300	36	6/1/2002	Whalen Insurance	(413)586-1000	No
The Commerce Insurance Company	Chapel Hill-Chauncy Hall School	785 Beaver Street	Waltham	MA	02452	A	4.0%	04/01/16	E	60	55	16	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Charlestown High School	240 Medford Street	Charlestown	MA	02129	A	4.0%	04/01/16	E	101	98	34	11/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Chicopee Public Schools	180 Broadway	Chicopee	MA	01013	A	4.0%	04/01/16	E	1,250	1,200	125	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Citizen's Circle Checking Club	28 State Street	Boston	MA	02190	A	8.0%	04/01/16	O	130,000	68,000	776	10/1/2001	Hub International of New England	(781)792-3200	Yes
The Commerce Insurance Company	Clinton Teachers Association	Main Street	Clinton	MA	01510	A	4.0%	04/01/16	PA	230	220	42	04/01/00	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Cohasset Public Schools	143 Pond Street	Cohasset	MA	02025	A	4.0%	04/01/16	E	198	194	8	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Commerce Bank & Trust	386 Main St.	Worcester	MA	01615	A	4.0%	04/01/16	E	226	218	9	9/17/2007	Sullivan Insurance Group	(800)649-1553	No
The Commerce Insurance Company	Country Bank for Savings	75 Main Street	Ware	MA	01082	A	4.0%	04/01/16	E	247	245	45	7/1/2012	Bell & Hudson Insurance Agency, Inc.	(413)323-9611	No
The Commerce Insurance Company	Credit Union of the Berkshires	744 Williams Street	Pittsfield	MA	01201	A	4.0%	04/01/16	CU	2,300	2,100	130	1/1/2002	Smith Brothers-McAndrews Insurance	(413)743-1216	No
The Commerce Insurance Company	Crosby's Markets	125 Canal Street	Salem	MA	01970	A	7.0%	04/01/16</								

The Commerce Insurance Company	Dedham Public Schools	1106 High Street	Dedham	MA	02026	A	4.0%	04/01/16	E	493	484	1	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Dennis-Yarmouth Educators Association	296 Station Avenue	South Dennis	MA	02660	A	4.0%	04/01/16	PA	380	376	3	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Digital Federal Credit Union	865 Donald Lynch Boulevard	Marlborough	MA	01752	A	8.0%	04/01/16	CU	400,000	100,000	1,850	7/15/2014	DCU Financial Insurance Services, LLC	(508)380-1385	Yes
The Commerce Insurance Company	Douglas Public Schools	21 Davis Street	Douglas	MA	01516	A	4.0%	04/01/16	E	180	180	16	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	dPer Club, LLC	92 State Street, Suite 600	Boston	MA	02109	A	4.0%	04/01/16	PA	3,970	3,970	9	1/14/2013	Lydon & Murphy Insurance Agency	(617) 596-1376	No
The Commerce Insurance Company	DuFour, Inc.	133 South Street	Hinsdale	MA	01235	A	4.0%	04/01/16	E	200	181	82	02/06/07	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Duxbury Teachers Association, Inc.	130 St. George Street	Duxbury	MA	02332	A	4.0%	04/01/16	PA	340	330	5	11/8/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	e Clinical Works	2 Technology Drive	Westborough	MA	01581	A	4.0%	04/01/16	E	300	291	56	4/1/2013	Dolan & Maloney Insurance Agency LLC	(508)366-4894	No
The Commerce Insurance Company	E. L. Harvey & Sons, Inc.	68 Hopkinton Road	Westborough	MA	01581	A	4.0%	04/01/16	E	211	192	3	4/1/2013	Gatchell Companies	(978) 807-3439	No
The Commerce Insurance Company	East Longmeadow Public Schools	180 Maple Street	East Longmeadow	MA	01028	A	4.0%	04/01/16	E	417	413	52	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Eastern Bank	265 Franklin Street	Boston	MA	02110	A	4.0%	04/01/16	E	1,250	1,200	180	01/01/05	Eastern Insurance	(800)876-5510	No
The Commerce Insurance Company	Easthampton Savings Bank	36 Main Street	Easthampton	MA	01027	A	4.0%	04/01/16	E	130	130	46	9/15/2002	Finck & Perras Insurance Agency, Inc.	(413)527-5520	No
The Commerce Insurance Company	Easton Public School District	50 Olivee Street	Easton	MA	02356	A	4.0%	04/01/16	E	450	444	42	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Education Association of Leicester	1078 Main Street	Leicester	MA	01524	A	4.0%	04/01/16	PA	153	150	33	4/1/2002	George McKenna Insurance Agency, Inc.	(508)892-8133	No
The Commerce Insurance Company	Education Association of Plymouth and Carver	116 Long Pond Road	Plymouth	MA	02360	A	4.0%	04/01/16	PA	1,100	1,050	76	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Educational Association of Worcester, Inc.	397 Grove Street	Worcester	MA	01605	A	4.0%	04/01/16	PA	2,949	2,875	383	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Fall River Public School System	417 Rack Street	Fall River	MA	02720	A	4.0%	04/01/16	E	1,250	1,200	41	4/15/2010	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Fayerweather Street School	765 Concord Avenue	Cambridge	MA	02138	A	4.0%	04/01/16	E	52	49	0	9/1/2015	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	04/01/16	E	155	150	14	10/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	04/01/16	E	155	150	33	10/1/2005	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	First Priority Credit Union	100 Swift Street	East Boston	MA	02138	A	4.0%	04/01/16	CU	7,165	6,500	3	5/15/2015	Rizzo Insurance Group Agency, Inc.	(781)289-7445	No
The Commerce Insurance Company	Fitchburg Public Schools Clerical Association	140 Arn-How Farm Road	Fitchburg	MA	01420	A	4.0%	04/01/16	PA	37	37	21	4/1/2008	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Flagship Press, Inc	150 Flagship Dr	North Andover	MA	01845	A	4.0%	04/01/16	E	85	80	2	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Foxborough Education Association	111 Mechanic Street	Foxborough	MA	02035	A	4.0%	04/01/16	PA	300	300	1	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Framingham Teachers Association	301 Brook Street	Framingham	MA	01703	A	4.0%	04/01/16	PA	1,000	1,000	166	1/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Francis W. Parker Charter School	49 Antietam Street	Devens	MA	01432	A	4.0%	04/01/16	E	70	68	12	03/01/02	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Franklin Education Association	218 Oak Street	Franklin	MA	02038	A	4.0%	04/01/16	PA	560	550	24	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Freedom Credit Union	1976 Main Street	Springfield	MA	01103	A	8.0%	04/01/16	CU	27,000	25,000	1	07/15/14	Whalen Insurance Agency	(413)586-1000	No
The Commerce Insurance Company	Gateway Regional School District	12 Littleville Road	Huntington	MA	01050	A	4.0%	04/01/16	E	250	244	31	12/01/03	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Gifford School, The	177 Boston Post Road	Weston	MA	02493	A	4.0%	04/01/16	E	83	81	58	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Gill-Montague Regional School District	Crocker Avenue	Turners Falls	MA	01376	A	4.0%	04/01/16	E	295	250	21	01/01/05	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Gloucester Public Schools	Blackburn Circle	Gloucester	MA	01930	A	4.0%	04/01/16	E	701	675	12	3/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Gloucester Teachers Association	32 Leslie O'Johnson Road	Gloucester	MA	01930	A	4.0%	04/01/16	PA	350	330	18	10/15/2002	Cape Ann Insurance Agency, Inc.	(978)283-7757	No
The Commerce Insurance Company	Gordon College	255 Grapevine Road	Wenham	MA	01984	A	4.0%	04/01/16	E	335	300	65	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Gordon-Cornwell Theological Seminary	130 Essex Street	So Hamilton	MA	01982	A	4.0%	04/01/16	E	126	117	20	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Governors Academy (The)	1 Elm Street	Byfield	MA	01922	A	4.0%	04/01/16	E	196	137	3	05/01/10	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Greater Lowell Regional Vocational High	250 Pawtucket Boulevard	Tyngsboro	MA	01879	A	4.0%	04/01/16	E	280	250	21	07/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Greater Lynn Senior Services	8 Silsbee Street	Lynn	MA	01902	A	4.0%	04/01/16	E	620	615	15	9/5/2008	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Greenfield Public Schools	141 Davis Street	Greenfield	MA	01301	A	4.0%	04/01/16	E	475	450	68	05/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Greylock Federal Credit Union	150 West Street	Pittsfield	MA	01201	A	4.0%	04/01/16	CU	70,000	45,000	5,304	09/15/11	Greylock Insurance Agency	(508)892-8133	Yes
The Commerce Insurance Company	Groton-Dunstable Education Association	Main Street	Groton	MA	01450	A	4.0%	04/01/16	PA	240	230	87	5/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Guild of St. Agnes (The)	405 Grove Street	Worcester	MA	01605	A	7.0%	04/01/16	E	285	283	0	07/01/15	SG&D Insurance Agencies, LLC	(508)453-2549	No
The Commerce Insurance Company	Hampden Bank	19 Harrison Avenue	Springfield	MA	01102	A	4.0%	04/01/16	E	113	105	16	10/01/09	Insurance Center of New England	(413)781-2410	No
The Commerce Insurance Company	Hampden County Physicians Associates, LLC	254 Birnie Avenue	Springfield	MA	01107	A	4.0%	04/01/16	E	209	198	3	07/10/07	Insurance Center of New England, Inc.	(413)781-2410	No
The Commerce Insurance Company	Hampden-Wilbraham Regional School District	621 Main Street	Wilbraham	MA	01095	A	4.0%	04/01/16	E	500	491	70	09/01/97	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Hampshire College	893 West Street	Amherst	MA	01002	A	4.0%	04/01/16	E	427	412	67	05/04/95	Whalen Insurance Agency	(413)586-1000	No
The Commerce Insurance Company	Hanover Teacher Association	287 Cedar Street	Hanover	MA	02339	A	4.0%	04/01/16	PA	215	208	24	01/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Hingham Education Association	17 Union Street	Hingham	MA	02043	A	4.0%	04/01/16	PA	400	395	69	12/01/03	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Hingham Federal Credit Union	19 Fort Hill Street	Hingham	MA	02043	A	4.0%	04/01/16	CU	5,600	5,600	751	09/01/97	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Holbrook Education Association	719 South Franklin Street	Holbrook	MA	02343	A	4.0%	04/01/16	PA	130	125	39	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Holyoke Gas & Electric	99 Suffolk Street	Holyoke	MA	01040	A	4.0%	04/01/16	E	136	136	4	12/6/2010	Ross Insurance Agency/RAIS	(413)536-8380	No
The Commerce Insurance Company	Hometown Bank	31 Sutton Avenue	Oxford	MA	01540	A	4.0%	04/01/16	E	137	121	0	8/1/2015	Oxford Insurance Agency	(508)987-0333	No
The Commerce Insurance Company	Hopedale Public Schools	78 Hopedale Street	Hopedale	MA	01747	A	4.0%	04/01/16	E	180	170	0	12/21/2015	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Hopkinton Teachers Association	104 Hayden Rowe Street	Hopkinton	MA	01748	A	4.0%	04/01/16	PA	275	264	32	7/1/2002	Phipps Insurance Agency, Inc.	(508)435-6388	No
The Commerce Insurance Company	Horace Mann School for the Deaf	40 Armington Street	Allston	MA	02134	A	4.0%	04/01/16	E	92	90	6	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Horace Mann Service Corp.	1 Horace Mann Plaza	Springfield	IL	62715	A	4.0%	04/01/16	E	32	31	0	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Hudson Education Association	69 Brigham Street	Hudson	MA	01749	A	4.0%	04/01/16	PA	251	242	50	3/1/2002	D.F. Murphy Insurance Agency, Inc.	(508)485-8211	No
The Commerce Insurance Company	Hull Teachers Association	180 Harbor View Road	Hull	MA	02045	A	4.0%	04/01/16	PA	135	130	23	11/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	IC Federal Credit Union	300 Bemis Road	Fitchburg	MA	01420	A	4.0%	04/01/16	CU	14,500	12,000	1,165	10/1/1995	Halstead Insurance Agency, Inc.	(978)345-2505	Yes
The Commerce Insurance Company	Inly School, Inc.	46 Watch Hill Drive	Scituate	MA	02066	A	4.0%	04/01/16	E	53	53	0	9/1/2014	Hub International of New England	(781)545-5544	No
The Commerce Insurance Company	Intelcoo Technologies Holding Co., LLC	28 Gaylord Street	South Hadley	MA	01075	A	4.0%	04/01/16	E	325	315	5	10/15/2003	White/Baerman Jubinville Insurance Agency, Inc.	(413)538-8293	No
The Commerce Insurance Company	Ipswich Public Schools	1 Lords Square	Ipswich	MA	01938	A	4.0%	04/01/16	E	110	100	19	2/15/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Jewish Healthcare Center	629 Salisbury Street	Worcester	MA	01609	A	4.0%	04/01/16	E	395	390	7	7/1/2011	SG&D Insurance Agencies, LLC	(508)754-1767	No
The Commerce Insurance Company	Keller Williams Realty	500 Cummings Ctr. Suite 1550	Beverly	MA	01915	A	7.0%	04/01/16	E	250	220	14	7/15/2014	Archer Insurance Agency, Inc.	(978) 922-4600	No
The Commerce Insurance Company	King Philip Teachers Association	201 Franklin St. Box 49	Wrentham	MA	02093	A	4.0%	04/01/16	PA	165	165	1	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Kolmorgen Corp.	347 King Street	Northampton	MA	01060	A	4.0%	04/01/16	E	499	250	53	6/1/2002	Whalen Insurance	(413)586-1000	No
The Commerce Insurance Company	Kripalu Center for Yoga and Health	57 Interlaken Road	Stockbridge	MA	01262	A	4.0%	04/01/16	E	500	480	9	12/15/2014	Hub International of New England	(413) 448-3113	No
The Commerce Insurance Company	LABBB Collaborative Education Association	251 Waltham Street	Lexington	MA	02421	A	4.0%	04/01/16	PA	215	205	23	6/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Landmark School	429 Hale Street	Prides Crossing	MA	01965	A	4.0%	04/01/16	E	307	301	40	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Lanesborough Elementary School	188 Sammy Street	Lanesborough	MA	02137	A	4.0%	04/01/16	E	101	97	39	1/24/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance																

The Commerce Insurance Company	Lower Pioneer Valley Education Collaborative	174 Brush Hill Avenue	West Springfield	MA	01089	A	4.0%	04/01/16	E	387	381	14	1/8/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Lunenburg Education Association	Northfield Road	Lunenburg	MA	01462	A	4.0%	04/01/16	PA	145	136	28	7/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Luso Federal Credit Union	599 East Street	Ludlow	MA	01056	A	8.0%	04/01/16	CU	6,700	6,258	852	7/15/2014	Hub International of New England	(781)792-3200	Yes
The Commerce Insurance Company	Lynn Public Schools	14 Central Avenue	Lynn	MA	01901	A	4.0%	04/01/16	E	2,490	2,395	26	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	MA Council of Human Services Providers, Inc.	250 Summer Street, Suite 237	Boston	MA	02210	A	4.0%	04/01/16	PA	10,000	9,500	6	9/21/2009	USI Insurance Services	(781)938-7500	No
The Commerce Insurance Company	MA Society of Certified Public Accountants	105 Chauncy Street	Boston	MA	02111	A	8.0%	04/01/16	PA	8,715	8,200	590	04/01/95	R. H. Pike Insurance Agency, Inc.	(617)698-7850	Yes
The Commerce Insurance Company	Malden Teachers Association	323 Main Street	Malden	MA	02148	A	4.0%	04/01/16	PA	659	650	110	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Manchester-Essex Regional School District	36 Lincoln Street	Manchester	MA	01944	A	4.0%	04/01/16	E	140	140	24	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Mansfield Public Schools	2 Park Row	Mansfield	MA	02048	A	4.0%	04/01/16	E	673	661	8	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	MAPFRE USA, Corp.	211 Main Street	Webster	MA	01570	A	20.0%	04/01/16	E	1,911	1,457	1,096	11/1/2012	Not applicable (See Filing Description.)	N/A	Yes
The Commerce Insurance Company	Marlborough Education Association	17 Washington Street	Marlborough	MA	01752	A	4.0%	04/01/16	PA	365	360	117	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Marshfield Teachers Association	76 South River Street	Marshfield	MA	02050	A	4.0%	04/01/16	PA	500	500	34	1/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Masconomet Regional School District	20 Endicott Road	Topsfield	MA	01983	A	4.0%	04/01/16	E	370	362	6	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Masconomet Teachers Association	20 Endicott Road	Topsfield	MA	01983	A	4.0%	04/01/16	PA	260	255	10	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Mass Mutual Life Insurance Company	1295 State Street	Springfield	MA	01111	A	8.0%	04/01/16	E	9,500	5,700	432	9/15/2013	Axia Insurance Services, Inc.	(217)789-2500	1 (888) 697-8687
The Commerce Insurance Company	Matignon High School	1 Matignon Road	Cambridge	MA	02140	A	4.0%	04/01/16	E	31	30	7	12/29/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Maynard Public Schools	Bancroft Street	Maynard	MA	01754	A	4.0%	04/01/16	E	262	260	17	9/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Mechanics Cooperative Bank - Employees	308 Bay Street	Taunton	MA	02780	A	4.0%	04/01/16	E	100	95	92	8/1/2013	Rua-Dumont-Audet Insurance Agency, Inc.	(508)673-5808	No
The Commerce Insurance Company	Mechanics Cooperative Bank - Members	308 Bay Street	Taunton	MA	02780	A	4.0%	04/01/16	CO	10,000	9,675		8/1/2013	Rua-Dumont-Audet Insurance Agency, Inc.	(508)673-5809	No
The Commerce Insurance Company	Medfield Teachers Association	459 Main Street, 3rd Floor	Medfield	MA	02052	A	4.0%	04/01/16	PA	245	241	15	2/1/2002	Cross Insurance Agency	(781)235-3100	No
The Commerce Insurance Company	Medford Teachers Association	489 Winthrop Street	Medford	MA	02155	A	4.0%	04/01/16	PA	495	487	219	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Medway Federation of Teachers	45 Holliston Street	Medway	MA	02053	A	4.0%	04/01/16	PA	252	247	6	2/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Melrose Education Association	350 Lynn Fells Parkway	Melrose	MA	02176	A	4.0%	04/01/16	PA	310	300	19	2/1/2002	Williams & Alley Insurance Agency, Inc.	(781)665-7000	No
The Commerce Insurance Company	Mendon-Upton Regional School District	148 North Avenue	Mendon	MA	01756	A	4.0%	04/01/16	E	305	300	27	4/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Methuen Education Association	10 Ditson Place	Methuen	MA	01844	A	4.0%	04/01/16	PA	530	450	49	10/01/03	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Methuen, City of	41 Pleasant Street	Methuen	MA	01844	A	4.0%	04/01/16	E	499	499	44	10/1/2002	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	MetroWest Community Federal Credit Union (formerly Framingham Fed. CU)	200 Concord Street	Framingham	MA	01701	A	8.0%	04/01/16	CU	9,500	7,800	508	7/1/1996	Fitts Insurance Agency	(508)620-6200	No
The Commerce Insurance Company	Middleboro School Employees	30 Forest Street	Middleboro	MA	02346	A	4.0%	04/01/16	E	306	295	28	3/21/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Milford Teachers Association	161 West Street	Milford	MA	01757	A	4.0%	04/01/16	PA	368	360	8	4/1/2002	D. F. Murphy Insurance Agency, Inc.	(781)235-3100	No
The Commerce Insurance Company	Millbury Public Schools	12 Martin Street	Millbury	MA	01527	A	4.0%	04/01/16	E	263	256	18	10/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Milton Academy	170 Centre Street	Milton	MA	02186	A	4.0%	04/01/16	E	284	275	57	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Milton Educators Association	25 Gile Road	Milton	MA	02186	A	4.0%	04/01/16	PA	214	209	25	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Minuteman Faculty Association	758 Marrett Road	Lexington	MA	02173	A	4.0%	04/01/16	PA	135	132	5	1/15/2002	Salem Five Insurance Services, LLC	(781)933-3100	No
The Commerce Insurance Company	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	2.0%	04/01/16	CO	800	750	0	Pending	J.K. Oliveri Insurance Agency	(508)923-7522	No
The Commerce Insurance Company	Mohawk Trail, Hawlemont & Rowe School District	24 Ashfield Road	Shelburne Falls	MA	01370	A	4.0%	04/01/16	E	399	370	45	9/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Monson School System	29 Thompson Street	Monson	MA	01057	A	4.0%	04/01/16	E	250	225	9	05/01/05	J. Stolar Insurance Agency	(413)283-2561	No
The Commerce Insurance Company	Montachusett Regional Teachers Association	Westminster Street	Fitchburg	MA	01420	A	4.0%	04/01/16	PA	129	123	54	2/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Montserrat College of Art	23 Essex Street	Beverly	MA	01915	A	7.0%	04/01/16	E	120	120	3	12/15/2014	Archer Insurance	(978)922-4600	No
The Commerce Insurance Company	Mortgage Financial Inc.	170 Main Street, Suite 108	Tewksbury	MA	01876	A	7.0%	04/01/16	E	75	65	0	8/1/2015	Archer Insurance	(978)922-4600	No
The Commerce Insurance Company	Mt. Greylock Regional School District	1781 Cold Spring Road	Williamstown	MA	01267	A	4.0%	04/01/16	E	113	88	77	1/9/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Natick Public Schools	13 East Central Street	Natick	MA	01760	A	4.0%	04/01/16	E	696	689	81	3/15/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	National Fire Protection Agency	One Batterymarch Park	Quincy	MA	02169	A	4.0%	04/01/16	E	303	286	47	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Nauset Education Association	46 Eldridge Parkway	Orleans	MA	02653	A	4.0%	04/01/16	PA	405	398	3	06/15/04	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Needham Education Association	Webster Street	Needham	MA	02194	A	4.0%	04/01/16	PA	315	305	17	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Newton Educational Secretaries Association	140 Brandeis Road	Newton Centre	MA	02459	A	4.0%	04/01/16	PA	101	98	32	3/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Newton Teachers Credit Union	360 Lowell Avenue	Newtonville	MA	02460	A	4.0%	04/01/16	CU	860	850	444	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Nichols College Alumni Association	Center Rd. Box 5000	Dudley	MA	01571	A	4.0%	04/01/16	CO	8,500	4,093	25	5/1/1999	Northeast Insurance Agency, Inc.	(508)832-0404	No
The Commerce Insurance Company	Noble and Greenough School	10 Campus Drive	Dedham	MA	02026	A	4.0%	04/01/16	E	164	159	37	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Norfolk Teachers Association	232 Main Street	Norfolk	MA	02056	A	4.0%	04/01/16	PA	85	85	2	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Attleboro Public Schools	6 Morse Street	North Attleboro	MA	02760	A	4.0%	04/01/16	E	600	575	97	1/27/2010	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Central Charter Essential School	1 Oak Hill Road	Fitchburg	MA	01420	A	4.0%	04/01/16	E	53	51	4	8/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Middlesex Regional Teachers Association	23 Main Street	Townsend	MA	01409	A	4.0%	04/01/16	PA	330	320	71	5/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Reading Public Schools	235 North Street	Reading	MA	01864	A	4.0%	04/01/16	E	1,250	1,200	22	8/1/2008	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Shore Education Consortium	57 Conant Street	Danvers	MA	01923	A	4.0%	04/01/16	E	203	200	33	9/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	North Shore Regional Vocational School District	30 Log Bridge Road	Middleton	MA	01949	A	4.0%	04/01/16	E	110	107	8	6/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Northampton Public Schools	212 Main Street	Northampton	MA	01060	A	4.0%	04/01/16	E	455	450	34	07/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Northbridge Public Schools	87 Linwood Avenue	Whitinsville	MA	01588	A	4.0%	04/01/16	E	350	340	4	6/15/2015	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Northeast Insurance Agency, Inc.	567 Southbridge Street	Auburn	MA	01501	A	4.0%	04/01/16	E	40	40	19	03/01/00	Northeast Insurance Agency, Inc.	(508)832-0404	No
The Commerce Insurance Company	Norton Teachers Association	64 West Main Street	Norton	MA	02766	A	4.0%	04/01/16	PA	225	215	207	04/01/01	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Norwell Education Association	334 Main Street	Norwell	MA	02061	A	4.0%	04/01/16	PA	183	180	19	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Norwood Public Schools	165 Prospect Street	Norwood	MA	02062	A	4.0%	04/01/16	E	500	491	1	1/8/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Norwood Teachers Association	Nichols Street	Norwood	MA	02062	A	4.0%	04/01/16	PA	321	313	13	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Oxford School District	5 Sigourney Street	Oxford	MA	01540	A	4.0%	04/01/16	E	145	140	37	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Palmer (Town of)	417 Main Street	Palmer	MA	01069	A	4.0%	04/01/16	E	450	420	63	2/1/2005	J. Stolar Insurance Agency	(413)283-2561	No
The Commerce Insurance Company	Palmer Public Schools	24 Converse Street	Palmer	MA	01069	A	4.0%	04/01/16	E	269	263	62	9/7/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Park School, The	171 Goddard Avenue	Brookline	MA	02445	A	4.0%	04/01/16	E	115	110	26	10/1/1998	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Path Finder Regional Technical High School	241 Sykes St.	Palmer	MA	01069	A	4.0%	04/01/16	E	130	125	11	4/1/2005	J. Stolar Insurance Agency	(413)283-2561	No
The Commerce Insurance Company	Paxton (Town of)	697 Pleasant Street	Paxton	MA	01612	A	4.0%	04/01/16	E	143	140	40	4/1/2003	Conte Insurance Agency	(508)799-7347	No
The Commerce Insurance Company	Peabody Public Schools	70 Endicott Street	Peabody	MA	01960	A	4.0%	04/01/16	E	990	900	21	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Pioneer Valley Performing Arts Charter HS	135 Russell St. Box 344	Hadley	MA	01035	A	4.0%	04/01/16	E	75	74	8	1/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Pioneer Valley Regional School District	97 Sumner Turner Road	Northfield	MA	01360	A	4.0%	04/01/16	E	212	200	30	7/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Plainville Public Schools	68 Messenger Street	Plainville	MA	02762	A	4.0%	04/01/16	E	53	50	3	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Plymouth County Teachers Federal Credit Union	2203 Cranberry Highway	West Wareham	MA	02576	A	4.0%	04/01/16	CU	3,800	3,700	8	10/1/2013	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Polish National Credit Union - Members	46 Main Street	Chicopee	MA	01020	A	8.0%	04/01/16	CU	17,351	10,410	271	4/1/2007	Insurance Center of New England, Inc.	(413)781-2410	No
The Commerce Insurance Company	Premier Source Credit Union	232 North Main Street	East Longmeadow	MA	01028	A	4.0%	04/01/16	CU	4,800	3,800	129	12/16/2009	Insurance Center of New England	(413)781-2410	No
The Commerce Insurance Company	Quabog Regional School District	48 High Street, PO Box 1538	Warren	MA	01083	A	4.0%	04/01/16	E	185	182	18	10/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Quincy Public Schools	70 Coddington Street	Quincy	MA	02169	A	4.0%	04/01/16	E	1,100	1,100	140	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Randolph Education Association	301 North Main Street	Randolph	MA	02368	A	4.0%	04/01/16	PA	425	424	16	12/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Randolph Public Schools	1 North Street	Randolph	MA	02368	A	4.0%	04/01/16	E	600	598					

The Commerce Insurance Company	Region One Schools	246 Warren Turnpike	Falls Village	CT	06031	A	4.0%	04/01/16	E	460	50	33	04/01/07	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Revere Teachers Association	School Street	Revere	MA	02151	A	4.0%	04/01/16	PA	450	450	157	3/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Richmond Public Schools	1831 State Road	Richmond	MA	01254	A	4.0%	04/01/16	E	50	48	22	4/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Rivers School Corporation, The	333 Winter Street	Weston	MA	02493	A	4.0%	04/01/16	E	105	100	11	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Road To Responsibility, Inc.	1831 Ocean Street	Marshfield	MA	02050	A	4.0%	04/01/16	E	325	315	45	04/15/10	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Rochester Memorial Teachers Assoc.	16 Pine Street	Rochester	MA	02770	A	4.0%	04/01/16	PA	40	39	21	10/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Rockport Teachers Association	Jerdens Lane	Rockport	MA	01966	A	4.0%	04/01/16	PA	125	110	20	2/1/1998	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	4.0%	04/01/16	E	145	130	8	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Saeger Electronics	19 Leona Drive	Middleborough	MA	02346	A	6.0%	04/01/16	E	295	130	1	5/15/2015	Lehrer & Madden, Inc.	(508)650-1202	No
The Commerce Insurance Company	Saint Jerome School	598 Bridge Street	N. Weymouth	MA	02191	A	4.0%	04/01/16	E	30	26	4	12/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Salem Five Bank - Gold Star Checking Account Holders	210 Essex Street	Salem	MA	01970	A	4.0%	04/01/16	O	3,500	3,500	1	8/1/2015	Salem Five Insurance Services, LLC	(781)933-3100	No
The Commerce Insurance Company	Salem Five Bank - Star Checking Account Holders	210 Essex Street	Salem	MA	01970	A	4.0%	04/01/16	O	16,000	16,000	2	8/1/2015	Salem Five Insurance Services, LLC	(781)933-3100	No
The Commerce Insurance Company	Scituate Public Schools	606 Cushing Highway	Scituate	MA	02066	A	4.0%	04/01/16	E	410	391	11	6/15/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Sharon Public Schools	One School Street	Sharon	MA	02067	A	4.0%	04/01/16	E	515	498	78	1/1/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Shelburne Falls Area Business Association, Inc.	75 Bridge Street	Shelburne Falls	MA	01370	A	4.0%	04/01/16	PA	250	250	22	4/1/2014	Mirick Insurance Agency	(413)625-2526	No
The Commerce Insurance Company	Shirley Teachers Organization	Main Street	Shirley	MA	01464	A	4.0%	04/01/16	PA	95	93	12	5/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Shore Country Day School	545 Cabot Street	Beverly	MA	01915	A	4.0%	04/01/16	E	93	89	9	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Shrewsbury Education Association	Shrewsbury Avenue	Shrewsbury	MA	01545	A	4.0%	04/01/16	PA	500	490	28	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Silverlake Education Association	80 Learning Lane	Pembroke	MA	02359	A	4.0%	04/01/16	PA	310	300	41	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Simonds International, Corp.	135 Intervale Road	Fitchburg	MA	01420	A	4.0%	04/01/16	E	380	161	3	4/1/2014	Choice Insurance Agency, Inc.	(918)424-0120	No
The Commerce Insurance Company	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	4.0%	04/01/16	E	1,262	1,182	23	12/1/2013	Whalen Insurance	(413)586-1000	No
The Commerce Insurance Company	So. Worcester County Reg. Vocational School District	57 Old Muggett Hill Rd.	Charlton	MA	01507	A	4.0%	04/01/16	E	187	174	27	5/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Somerville Teachers Association	17 Washington Street	Somerville	MA	02143	A	4.0%	04/01/16	PA	479	475	295	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	South Shore Charter School of Hull	2 A Street	Hull	MA	02045	A	4.0%	04/01/16	E	53	51	35	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	South Shore Regional High School	476 Webster Street	Hanover	MA	02339	A	4.0%	04/01/16	E	67	64	21	9/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Southampton Education Association	Norris Elementary School	Southampton	MA	01073	A	4.0%	04/01/16	PA	50	50	15	4/1/2001	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Southbridge Public Schools	41 Elm Street	Southbridge	MA	01550	A	4.0%	04/01/16	E	450	440	24	5/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Southeast Regional Network/High Point Treatment Center	108 North Front Street	New Bedford	MA	02740	A	4.0%	04/01/16	E	492	487	33	8/1/2012	Rogers & Gray Insurance	(508)209-6054	No
The Commerce Insurance Company	Southeastern Massachusetts Educational Collaborative	12 Welby Road	New Bedford	MA	02745	A	4.0%	04/01/16	E	165	160	7	6/1/2012	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Southern Berkshire Regional School District	Berkshire School Road	Sheffield	MA	01257	A	4.0%	04/01/16	E	279	274	68	04/01/02	Wheeler & Taylor, Inc.	(413)229-8064	No
The Commerce Insurance Company	Southwick-Tolland Regional School District	86 Powder Mill Road	Southwick	MA	01072	A	4.0%	04/01/16	E	250	245	69	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Spencer-East Brookfield Regional School District	306 Main Street	Spencer	MA	01562	A	4.0%	04/01/16	E	315	310	25	2/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Springfield College	263 Aiden Street	Springfield	MA	01109	A	4.0%	04/01/16	E	667	392	32	6/1/2002	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Springfield Public Schools	195 State Street	Springfield	MA	01103	A	4.0%	04/01/16	E	4,800	4,500	444	9/1/1998	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	St. Sebastian's School	1191 Greendale	Needham	MA	02492	A	4.0%	04/01/16	E	73	70	13	02/01/00	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	STD Medical, Inc.	75 Mill Street	Stoughton	MA	02072	A	4.0%	04/01/16	E	189	183	7	12/16/2009	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Stoneham Public Schools	149 Franklin Street	Stoneham	MA	02180	A	4.0%	04/01/16	E	300	295	31	02/15/03	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Stoneham Savings Bank	359 Main Street	Stoneham	MA	02180	A	4.0%	04/01/16	E	85	82	18	2/1/2000	Robert F. O'Neil Insurance Agency, Inc.	(781)438-5000	No
The Commerce Insurance Company	Stoughton School Employees	232 Pearl Street	Stoughton	MA	02072	A	4.0%	04/01/16	E	650	645	117	9/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Sudbury Public Schools	40 Fairbanks Road	Sudbury	MA	01776	A	4.0%	04/01/16	E	675	665	24	3/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Tantasqua Regional School District Teachers Assoc.	Route 148	Sturbridge	MA	01566	A	4.0%	04/01/16	E	480	450	73	05/01/99	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Taunton Education Association	5 Hill Street	Taunton	MA	02780	A	4.0%	04/01/16	PA	525	512	27	2/6/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Tenacre Country Day School	78 Benvenue Street	Wellesley	MA	02482	A	4.0%	04/01/16	E	65	54	1	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	4.0%	04/01/16	E	145	140	14	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Tri-County Teachers Association	147 Pond Street	Franklin	MA	02038	A	4.0%	04/01/16	PA	105	102	1	11/01/99	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Tyngsboro Public Schools	50 Norris Road	Tyngsboro	MA	01879	A	4.0%	04/01/16	E	325	200	13	10/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	United Educators of Pittsfield	Williams Street	Pittsfield	MA	01201	A	4.0%	04/01/16	PA	506	489	103	4/1/2008	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Uxbridge Public Schools	21 South Main Street	Uxbridge	MA	01569	A	4.0%	04/01/16	E	288	259	15	8/1/2012	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wachusett Regional Education Association	270 Shrewsbury Street	Holden	MA	01520	A	4.0%	04/01/16	PA	485	480	73	1/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wakefield Education Association	60 Farm Street	Wakefield	MA	01880	A	4.0%	04/01/16	PA	364	360	23	11/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wakefield Public Schools	60 Farm Street	Wakefield	MA	01880	A	4.0%	04/01/16	E	491	438	18	3/1/2004	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Walnut Hill School	12 Highland Street	Natick	MA	01760	A	4.0%	04/01/16	E	98	90	6	4/15/2010	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Walpole Public Schools	111 Robbins Road	Walpole	MA	02081	A	4.0%	04/01/16	E	419	401	24	1/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Waltham Educators Association	750 Main Street	Waltham	MA	02451	A	4.0%	04/01/16	PA	615	600	40	7/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wareham Education Association, Inc.	6 Viking Drive	Wareham	MA	02571	A	4.0%	04/01/16	PA	305	295	18	9/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Watertown School System	30 Common Street	Watertown	MA	02472	A	4.0%	04/01/16	E	330	325	14	11/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Watertown Teachers Association	30 Common Street	Watertown	MA	02472	A	4.0%	04/01/16	PA	360	350	47	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Webster First Federal Credit Union	271 Greenwood Street	Worcester	MA	01607	A	4.0%	04/01/16	CU	65,000	63,500	1	6/1/2015	Webfirst Insurance, LLC	(800)957-1455	No
The Commerce Insurance Company	Webster School District	75 Poland Street	Webster	MA	01570	A	4.0%	04/01/16	E	150	130	4	11/1/2005	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wellesley Municipal Employee Federal Credit Union	180 Linden Street	Wellesley	MA	02482	A	4.0%	04/01/16	CU	2,300	2,150	29	5/1/2010	Cross Insurance Agency	(781)235-3100	No
The Commerce Insurance Company	West Boylston Teachers Association	125 Crescent Street	West Boylston	MA	01583	A	4.0%	04/01/16	PA	135	130	28	2/1/2000	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	West Bridgewater School District	2 Spring Street	West Bridgewater	MA	02379	A	4.0%	04/01/16	E	230	225	12	01/01/04	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	West Springfield Public Schools	26 Central Street	West Springfield	MA	01089	A	4.0%	04/01/16	E	565	550	93	9/1/1997	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Western New England College School District	1215 Wilbraham Road	Springfield	MA	01119	A	4.0%	04/01/16	E	667	392	29	04/01/02	Hub International of New England	(781)792-3200	No
The Commerce Insurance Company	Westfield Education Association	38 Thomas Street	Westfield	MA	01085	A	4.0%	04/01/16	PA	900	850	217	5/5/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Westport Community Schools	17 Main Road	Westport	MA	02790	A	4.0%	04/01/16	E	165	150	3	6/28/2010	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Westwood Teachers Association	200 Nahatan Street	Westwood	MA	02090	A	4.0%	04/01/16	PA	250	250	44	4/1/2003	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Weymouth Public Schools	111 Middle Street	Weymouth	MA	02189	A	4.0%	04/01/16	E	1,200	1,150	3	5/1/2007	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Weymouth Teachers Association	33 Union St., Suite 23	S. Weymouth	MA	02190	A	4.0%	04/01/16	PA	630	600	162	1/1/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Whitman-Hanson Education Association	600 Franklin Street	Whitman	MA	02382	A	4.0%	04/01/16	PA	386	379	41	10/15/2002	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Wilbraham and Monson Academy	423 Main Street	Wilbraham	MA	01095	A	4.0%	04/01/16	E	144	138	15	2/15/2005	J. Stolar Insurance Agency	(413)283-2561	No
The Commerce Insurance Company	Winchester Public Schools	154 Horn Pond Brook Road	Winchester	MA	01890	A	4.0%	04/01/16	E	540	530	16	11/1/2006	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Workers Credit Union	815 Main Street	Fitchburg	MA	01420	A	8.0%	04/01/16	CU	57,394	39,031	2,507	8/1/2000	Insurance Center of New England, Inc.	(978)632-3400	Yes
The Commerce Insurance Company	Wrentham Teachers Association	120 Taunton Street	Wrentham	MA	02093	A	4.0%	04/01/16	PA	83	81	29	7/1/1999	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	W.T. Holmes Transportation	22 Myrtle Street	Norfolk	MA	02056	A	4.0%	04/01/16	E	163	157	8	8/21/2011	Horace Mann Service Corp.	(217)789-2500	No
The Commerce Insurance Company	Y.O.U. Inc.	81 Plantation Street	Worcester	MA	01604	A	4.0%	04/01/16	E	541	522	13	9/19/2008	SG&D Insurance Agencies, LLC	(508)754-1767	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.

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
The Commerce Insurance Company	all Horace Mann groups (192)	25.8%	22.2%	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 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 Hopedale Public Schools 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
Northbridge 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
Reads Collaborative
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

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) <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>
The Commerce Insurance Company	non-Horace Mann groups (119)				
	Mitchell Memorial Club, Inc.	25.8%	23.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
	Advocates, Inc.	25.8%	22.2%	Commision 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 Hills Regional School District				
	Berkshire School				
	Berlin-Boylston Regional School District				
	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				
	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.				
	Fessenden School (The)				
	First Priority Credit Union				
	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				
	Hometown Bank				
	Hopkinton Teachers Association				
	Hudson Education Association				
	IC Federal Credit Union				
	Intelicoat Technologies Holding Co., LLC				
	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)				
	Path Finder Regional Technical High School				
	Paxton (Town of)				
	Premier Source Credit Union				
	Rivers School Corporation, The				
	Road To Responsibility, Inc.				
	Salem Five - Gold Star Checking Account Holders				
	Salem Five - Star Checking Account Holders				
	Shelburne Falls Area Business Accociation				
	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
 Walnut Hill School
 Webster First Federal Credit Union
 Wellesley Municipal Employee Federal Credit Union
 Western New England College School District
 Wilbraham and Monson Academy
 Y.O.U. Inc.

A.R.S. Services, Inc. Sager Electronics	25.8%	21.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
Aero Manufacturing Crosby's Markets Guild of St. Agnes (The) Keller Williams Realty Montserrat College of Art Mortgage Financial Inc.	25.8%	20.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	7.0%
Bristol County Savings Bank - Prime Time Customers Central One Federal Credit Union Citizen's Circle Checking Club 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	25.8%	22.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	8.0%
AAA Employees	25.8%	18.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	10.0%
MAPFRE USA, Corp.	25.8%	24.2%	Lower ULAE* Lower Acquisition Costs**	20.0%

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** - Reduced costs of acquisition include lower advertising costs

2016 193R Application Spreadsheet - Non-Renew

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)
The Commerce Insurance Company	Berkshire Healthcare Systems, Inc.	75 North Street, Suite 210	Pittsfield	MA	01201	A	DNR	4/1/2016	E	2,118	1,832	0	7/1/2009	USI Insurance Services	(781) 938-7500	No
The Commerce Insurance Company	BP Trucking	55 Nickerson Road	Ashland	MA	01721	A	DNR	4/1/2016	E	57	56	0	4/1/2013	Getchell Companies	(978) 807-3439	No
The Commerce Insurance Company	Built-Rite Tool/Reliance Engineering	807 Sterling Road	Lancaster	MA	01523	A	DNR	4/1/2016	E	61	60	0	4/1/2013	Getchell Companies	(978) 807-3439	No
The Commerce Insurance Company	Falmouth Education Association	340 Tea Ticket Highway	East Falmouth	MA	02536	A	DNR	4/1/2016	M	500	500	2	1/1/2001	Horace Mann Service Corp.	(217) 789-2500	No
The Commerce Insurance Company	International Data Group, Inc.	5 Speen Street	Frammingham	MA	01701	A	DNR	4/1/2016	E	750	739	1	7/1/2012	Hoffman Insurance Services, Inc.	(781) 235-0087	No
The Commerce Insurance Company	Wing Memorial Hospital	40 Wright Street	Palmer	MA	01069	A	DNR	4/1/2016	E	565	470	0	4/1/2003	Kszepka Insurance Agency	(413) 283-7588	No

PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS

<insert year below>

2016

Year Plan Will be Applied

Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

INSURANCE COMPANY	GROUPNAME	Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
		2013	2014	2015	2013	2014	2015	2013	2014	2015	
Commerce	Commerce Total - Group and Non-Group	\$1,104,316,609	\$1,108,383,751	\$1,111,306,624	\$701,048,126	\$734,275,203	\$740,898,215	63.48%	66.25%	66.67%	65.47%
Adjustment of Commerce LR to Group EP Distribution:											
	Align Credit Union						adjusted LR	61.46%	64.14%	64.55%	63.39%
	Citizen's Circle Checking Club						adjusted LR	64.15%	66.95%	67.37%	66.16%
	Digital Federal Credit Union						adjusted LR	59.15%	63.67%	63.20%	62.15%
	Greylock Federal Credit Union						adjusted LR	60.49%	63.13%	63.53%	62.39%
	IC Federal Credit Union						adjusted LR	60.90%	63.56%	63.96%	62.81%
	Luso Federal Credit Union						adjusted LR	52.58%	65.04%	61.92%	59.99%
	MA Society of Certified Public Accountants						adjusted LR	61.61%	64.29%	64.70%	63.54%
	MAPFRE USA, Corp.						adjusted LR	61.09%	63.76%	64.16%	63.01%
	Workers Credit Union						adjusted LR	61.27%	63.94%	64.35%	63.19%
Commerce	Align Credit Union	\$2,004,581	\$1,971,157	\$2,465,682	\$1,070,019	\$1,333,930	\$1,226,455	53.38%	67.67%	49.74%	56.36%
Commerce	Citizen's Circle Checking Club	\$1,181,748	\$1,185,165	\$1,037,613	\$550,871	\$657,836	\$938,293	46.61%	55.51%	90.43%	63.06%
Commerce	Digital Credit Union	\$0	\$663,531	\$2,335,863	\$0	\$328,001	\$1,644,032	N/A	49.43%	70.38%	65.75%
Commerce	Greylock Federal Credit Union	\$4,084,975	\$5,151,238	\$5,600,762	\$2,556,692	\$3,467,891	\$3,062,245	62.59%	67.32%	54.68%	61.24%
Commerce	IC Federal Credit Union	\$1,524,768	\$1,515,357	\$1,511,167	\$884,139	\$896,276	\$1,002,757	57.99%	59.15%	66.36%	61.15%
Commerce	Luso Federal Credit Union	\$0	\$165,068	\$932,581	\$0	\$82,482	\$751,858	N/A	49.97%	80.62%	76.01%
Commerce	MA Society of Certified Public Accountants	\$1,074,436	\$1,014,563	\$939,291	\$747,718	\$564,752	\$650,901	69.59%	55.66%	69.30%	64.83%
Commerce	MAPFRE USA, Corp.	\$996,437	\$1,259,889	\$1,387,333	\$651,691	\$950,256	\$1,241,919	65.40%	75.42%	89.52%	78.05%
Commerce	Workers Credit Union	\$2,799,926	\$2,743,183	\$3,415,751	\$1,604,303	\$1,617,349	\$2,364,944	57.30%	58.96%	69.24%	62.36%

Notes:

Earned Premium is at manual rates and includes development factor

2013, 2014, and 2015 deviation percentage for 'Commerce Group and Non-Group' uses estimated deviation percentage of 0.1%

Adjusted LR is calculated per the Division's instructions.

2016 193R Application Spreadsheet - Non-Renew

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)
The Commerce Insurance Company	Berkshire Healthcare Systems, Inc.	75 North Street, Suite 210	Pittsfield	MA	01201	A	DNR	4/1/2016	E	2,118	1,832	0	7/1/2009	USI Insurance Services	(781) 938-7500	No
The Commerce Insurance Company	BP Trucking	55 Nickerson Road	Ashland	MA	01721	A	DNR	4/1/2016	E	57	56	0	4/1/2013	Getchell Companies	(978) 807-3439	No
The Commerce Insurance Company	Built-Rite Tool/Reliance Engineering	807 Sterling Road	Lancaster	MA	01523	A	DNR	4/1/2016	E	61	60	0	4/1/2013	Getchell Companies	(978) 807-3439	No
The Commerce Insurance Company	Falmouth Education Association	340 Teat Ticket Highway	East Falmouth	MA	02536	A	DNR	4/1/2016	M	500	500	2	1/1/2001	Horace Mann Service Corp.	(217) 789-2500	No
The Commerce Insurance Company	International Data Group, Inc.	5 Speen Street	Frammingham	MA	01701	A	DNR	4/1/2016	E	750	739	1	7/1/2012	Hoffman Insurance Services, Inc.	(781) 235-0067	No
The Commerce Insurance Company	United Cooperative Bank	95 Elm Street	West Springfield	MA	1089	A	DNR	4/1/2015	E	189	166	0	1/1/2003	Ross Insurance Agency/RAIS	(413)536-8380	No
The Commerce Insurance Company	Wing Memorial Hospital	40 Wright Street	Palmer	MA	01069	A	DNR	4/1/2016	E	565	470	0	4/1/2003	Kszepka Insurance Agency	(413) 283-7588	No