

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	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO
	The Commerce Insurance Company	Boston Public Health Commission	1010 Massachusetts Avenue	Boston	MA	02118	A	6.0%	09/01/16	E	1,200	1,100	0	New	Flynn Insurance Agency, Inc.	(617) 242-1200	No
	The Commerce Insurance Company	SEIU Local 509	100 Talcott Avenue, Bldg. 313	Watertown	MA	02472	A	6.0%	09/01/16	TU	17,000	16,000	0	New	Flynn Insurance Agency, Inc.	(617) 242-1200	No
	The Commerce Insurance Company	SEIU Local 1199	150 Mt. Vernon Street	Boston	MA	02125	A	6.0%	09/01/16	TU	282,000	49,500	0	New	Flynn Insurance Agency, Inc.	(617) 242-1200	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</u> <u>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	Boston Public Health Commission	25.8%	21.2%	Commision contribution by agent.	6.0%
	SEIU Local 509	25.8%	21.2%	Lower ULAE*	6.0%
	SEIU Local 1199	25.8%	21.2%	Lower Acquisition Costs**	6.0%
	SEIU Local 5000 - NAGE	25.8%	21.2%		6.0%

* - 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

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</u> <u>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	Boston Public Health Commission SEIU Local 509 SEIU Local 1199 SEIU Local 5000 - NAGE	25.8%	21.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%

* - 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