

193R Application Spreadsheet																		
INSURANCE		STREET				PROPOSED	PROPOSED			TOTAL	ELIGIBLE	NUMBER	ORIGINAL			PRODUCER OR	EXPERIENCE	
COMPANY	GROUP NAME	ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or	RATE	EFFECTIVE	GROUP	NUMBER	NUMBER	OF CURRENT	PLAN		PRODUCER OR	MARKETING REPRESENTATIVE	MARKETING REPRESENTATIVE	SUBMITTED
The Commerce Insurance Company	Sandwich Chamber of Commerce	128 Route 6A	Sandwich	MA	02563	HOME (H)	5.0%	11/15/16	PA	365	365	0	New	Reid-Hoffman Insurance Agency	(508) 583-4400			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	Sandwich Chamber of Commerce	26.3%	21.6%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%

* - 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