

193R Application Spreadsheet														PRODUCER OR	EXPERIENCE	
INSURANCE	GROUP NAME	STREET	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or	PROPOSED	PROPOSED	GROUP	TOTAL	ELIGIBLE	NUMBER	ORIGINAL	PRODUCER OR	PRODUCER OR	
COMPANY		ADDRESS				HOME (H)	RATE	EFFECTIVE	TYPE	NUMBER	NUMBER	OF CURRENT	PLAN	MARKETING REPRESENTATIVE	MARKETING REPRESENTATIVE	
							DEV. (0.0%)	DATE		IN GROUP	IN GROUP	INSUREDS	DATE		CONTACT INFORMATION	
The Commerce Insurance Company	Greenfield/Northampton Cooperative Bank	63 Federal Street	Greenfield	MA	01302	A	4.0%	02/01/17	E	100	93	0	New	Whalen Insurance Agency	(413) 586-1000	No
The Commerce Insurance Company	Guidos Quality Fruit & Produce, Inc.	1020 South Street	Pittsfield	MA	01201	A	5.0%	02/01/17	E	180	165	0	New	Wheeler & Taylor, Inc.	(413) 229-8064	No

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

Year Plan Will be Applied

2017

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	Greenfield/Northampton Cooperative Bank	25.8%	22.2%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
The Commerce Insurance Company	Guidos Quality Fruit & Produce, Inc.	25.8%	21.7%	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