

2018 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	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	AAA Employees	110 Royal Little Drive	Providence	RI	02904	A	10.0%	4/1/2018	E	661	661	283	04/01/16	AAA Northeast	(401)868-2000	No
The Commerce Insurance Company	Abington Education Association, Inc.	1 Ralph Hamlin Lane	Abington	MA	02351	A	4.0%	4/1/2018	PA	155	150	19	11/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Adams-Cheshire Regional School District	125 Savoy Road	Adams	MA	01220	A	4.0%	4/1/2018	E	362	350	130	02/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Advocates, Inc.	One Clarks Hill, Suite 305	Framingham	MA	01702	A	4.0%	4/1/2018	E	785	740	20	11/01/09	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	Aero Manufacturing	100 Samfonzo Drive	Beverly	MA	01915	A	6.0%	4/1/2018	E	105	100	18	12/15/15	Clement C. Archer Ins. Agency, Inc.	(978)922-4600	No
The Commerce Insurance Company	Agawam Public Schools	1305 Springfield Street	Feeding Hills	MA	01030	A	4.0%	4/1/2018	E	650	620	12	06/15/16	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Algonquin Regional Teachers Association	79 Bartlett Street	Northboro	MA	01532	A	4.0%	4/1/2018	PA	112	110	23	04/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Align Credit Union	87 Hale Street	Lowell	MA	01851	A	4.0%	4/1/2018	CU	23,325	10,913	1,465	09/08/00	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%	4/1/2018	E	426	415	123	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Anna Jacques Hospital	25 Highland Avenue	Newburyport	MA	01950	A	4.0%	4/1/2018	E	888	865	5	09/15/10	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Arlington Education Association	637 Massachusetts Ave.	Arlington	MA	02476	A	4.0%	4/1/2018	PA	425	411	122	01/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	A.R.S. Services, Inc.	38 Crafts Street	Newton	MA	02458	A	6.0%	4/1/2018	E	132	97	17	03/01/16	Hub International of 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%	4/1/2018	PA	182	170	63	07/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Ashland Educators Association	87 West Union Street	Ashland	MA	01701	A	4.0%	4/1/2018	PA	176	173	17	09/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Assabet Valley Federation of Teachers	215 Fitchburg Street	Marlboro	MA	01752	A	2.0%	4/1/2018	PA	170	160	10	07/01/01	Horace Mann Ins. Brokerage of MA	(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%	4/1/2018	PA	529	454	13	07/01/09	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Astro Chemicals, Inc.	126 Memorial Drive	Springfield	MA	01102	A	4.0%	4/1/2018	E	52	50	8	09/21/09	Insurance Center of New England, Inc.	(413)781-2410	No
The Commerce Insurance Company	Attleboro School District	299 Rathbun Willard Drive	Attleboro	MA	02703	A	4.0%	4/1/2018	E	700	655	88	12/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Auburn Public School Employees	5 West Street	Auburn	MA	01501	A	4.0%	4/1/2018	E	386	379	59	01/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Avon Education Association	287 West Main Street	Avon	MA	02322	A	4.0%	4/1/2018	PA	65	62	20	12/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Barclay Water Management, Inc.	55 Chapel Street	Newton	MA	02458	A	4.0%	4/1/2018	E	135	58	0	01/15/18	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Barnstable School Department	100 West Main Street	Hyannis	MA	02601	A	4.0%	4/1/2018	E	1,000	1,000	75	04/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Bay Cove Human Services	66 Canal Street	Boston	MA	02114	A	2.0%	4/1/2018	E	888	886	32	01/20/09	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	Becket Arts Center of the Hilltowns	7 Brooker Hill Road	Becket	MA	01223	A	4.0%	4/1/2018	PA	311	277	42	10/17/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Bedford Public Schools System	11 Mudge Way	Bedford	MA	01730	A	4.0%	4/1/2018	E	383	317	47	01/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Belchertown School Department	14 Maple St. Box 841	Belchertown	MA	01007	A	4.0%	4/1/2018	E	410	401	17	09/01/97	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Bellingham Teachers Association	342 Hartford Avenue	Bellingham	MA	02019	A	4.0%	4/1/2018	PA	204	201	31	03/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Belmont Education Association	221 Concord Avenue	Belmont	MA	02478	A	4.0%	4/1/2018	PA	356	349	7	11/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Belmont Savings Bank	2 Leonard Street	Belmont	MA	02478	A	4.0%	4/1/2018	E	130	125	5	09/01/13	Hub International of New England, LLC	(617)484-6701	No
The Commerce Insurance Company	Benjamin Franklin Institute	41 Berkley Street	Boston	MA	02116	A	4.0%	4/1/2018	E	65	59	1	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Berkley School Employees	21 North Main Street	Berkley	MA	02779	A	4.0%	4/1/2018	E	172	160	10	11/08/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Berkshire Hills Regional School District	50 Main Street	Stockbridge	MA	01262	A	4.0%	4/1/2018	E	290	274	30	09/15/02	Wheeler & Taylor, Inc.	(413)229-8064	No
The Commerce Insurance Company	Berkshire School	245 N. Undermountain Road	Sheffield	MA	01267	A	4.0%	4/1/2018	E	154	133	24	01/01/05	Wheeler & Taylor, Inc.	(413)229-8064	No
The Commerce Insurance Company	Berlin-Boylston Regional School District	215 Main Street	Boylston	MA	01505	A	4.0%	4/1/2018	E	192	191	6	04/01/04	D. Francis Murphy Ins. Agency, Inc.	(508)485-8211	No
The Commerce Insurance Company	Beth Israel Deaconess Hospital - Plymouth	275 Sandwich Street	Plymouth	MA	02360	A	2.0%	4/1/2018	E	1,850	1,813	9	07/01/17	Rogers & Gray Insurance Agency, Inc.	(508)209-6054	No
The Commerce Insurance Company	Bi-County Collaborative	201 Franklin Street	Wrentham	MA	02093	A	4.0%	4/1/2018	PA	100	97	37	09/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Blackstone-Millville Regional School District	175 Lincoln Street	Blackstone	MA	01504	A	4.0%	4/1/2018	E	288	202	0	07/17/17	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Blackstone Valley Regional Technical High	65 Pleasant Street	Upton	MA	01568	A	4.0%	4/1/2018	E	195	190	35	02/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Blue Hills Educational Association	800 Randolph Street	Canton	MA	02021	A	4.0%	4/1/2018	PA	90	87	12	10/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Blue Hills Regional Technical School	800 Randolph Street	Canton	MA	02021	A	2.0%	4/1/2018	E	110	106	4	10/1/2002	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Boston Preparatory Charter Public School	1286 Hyde Park Avenue	Hyde Park	MA	02136	A	2.0%	4/1/2018	E	33	33	3	2/6/2007	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Boston Public Health Commission	1010 Massachusetts Avenue	Boston	MA	02118	A	6.0%	4/1/2018	E	1,200	1,100	12	09/01/16	Flynn Insurance Agency, Inc.	(617)242-1200	No
The Commerce Insurance Company	Boston Trinity Academy	1187 Beacon	Brookline	MA	02446	A	4.0%	4/1/2018	E	25	25	4	05/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Boylston Teachers Association	200 Sewall Street	Boylston	MA	01505	A	2.0%	4/1/2018	PA	32	32	2	3/15/2006	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Braintree School District	348 Pond Street	Braintree	MA	02184	A	4.0%	4/1/2018	E	710	700	10	02/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Bridgewater State University	131 Summer Street	Bridgewater	MA	02325	A	4.0%	4/1/2018	E	828	790	101	03/01/02	Estabrook & Chamberlain Insurance Agency, Inc.	(508)697-6963	No
The Commerce Insurance Company	Bridgewater-Raynham Education Assoc.	21 Bridge Street	Bridgewater	MA	02324	A	4.0%	4/1/2018	PA	403	400	10	01/15/02	FB Insure dba FB Insure, LLC	(508)824-8666	No
The Commerce Insurance Company	Bristol County Savings Bank	29 Broadway	Taunton	MA	02780	A	4.0%	4/1/2018	E	242	178	54	08/01/08	FB Insure dba FB Insure, LLC	(508)824-8666	No
The Commerce Insurance Company	Bristol County Savings Bank - Prime Time Customers	29 Broadway	Taunton	MA	02780	A	6.0%	4/1/2018	O	60,000	60,000	67	02/15/10	FB Insure dba FB Insure, LLC	(508)824-8666	No
The Commerce Insurance Company	Brockton Teachers Association	410 Belmont Street	Brockton	MA	02301	A	4.0%	4/1/2018	PA	1,440	1,400	296	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Brookline Educators Union	115 Greenough Street	Brookline	MA	02446	A	4.0%	4/1/2018	PA	725	720	167	06/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Cambridge Friends School	5 Cadbury Road	Cambridge	MA	02140	A	4.0%	4/1/2018	E	53	48	9	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Cambridge Savings Bank	1374 Massachusetts Ave.	Cambridge	MA	02138	A	4.0%	4/1/2018	E	275	225	17	01/01/02	W.T. Phelan & Co. Insurance Agency, Inc.	(617)876-0876	No
The Commerce Insurance Company	Cambridge Teachers Federal Credit Union	459 Broadway	Cambridge	MA	02138	A	4.0%	4/1/2018	CU	2,800	2,800	276	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Canton Teachers Association	960 Washington Street	Canton	MA	02021	A	2.0%	4/1/2018	PA	215	210	15	12/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Cape Cod Academy	50 Osterville-WBarnstable Rd	Osterville	MA	02655	A	4.0%	4/1/2018	E	79	75	7	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Cape Tech Association	351 Pleasant Lake Ave.	Harwich	MA	02645	A	4.0%	4/1/2018	PA	180	175	2	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Carleton-Willard Homes	100 Old Billerica Rd	Bedford	MA	01730	A	4.0%	4/1/2018	E	325	315	11	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Carroll Enterprises, Inc.	554 Main Street	Worcester	MA	01608	A	4.0%	4/1/2018	E	171	171	30	06/01/13	Small Business Insurance Agency, Inc.	(508)795-0635	No
The Commerce Insurance Company	Central One Federal Credit Union	714 Main Street	Shrewsbury	MA	01545	A	6.0%	4/1/2018	CU	27,400	27,000	364	09/01/13	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	4.0%	4/1/2018	E	366	300	24	06/01/02	Whalen Insurance Agency, Inc.	(413)586-1000	No
The Commerce Insurance Company	Chapel Hill-Chauncy Hall School	785 Beaver Street	Waltham	MA	02452	A	4.0%	4/1/2018	E	60	55	17	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Charlestown High School	240 Medford Street	Charlestown	MA	02129	A	2.0%	4/1/2018	E	101	98	40	11/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Chicopee Public Schools	180 Broadway	Chicopee	MA	01013	A	4.0%	4/1/2018	E	1,250	1,200	169	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Citizen's Circle Checking Club	28 State Street	Boston	MA	02190	A	6.0%	4/1/2018	O	130,000	68,000	773	10/01/01	Hub International of New England, LLC	(781)792-3200	Yes
The Commerce Insurance Company	Clinton Teachers Association	18 Winter Street	Clinton	MA	01510	A	4.0%	4/1/2018	PA	230	220	70	04/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Cohasset Public Schools	143 Pond Street	Cohasset	MA	02025	A	4.0%	4/1/2018	E	198	194	9	06/15/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Commerce Bank & Trust	386 Main St	Worcester	MA	01615	A	4.0%	4/1/2018	E	226	218	6	09			

The Commerce Insurance Company	Dartmouth School Department	8 Bush Street	Dartmouth	MA	02748	A	4.0%	4/1/2018	E	569	551	7	05/01/10	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Dedham Education Association	140 Whiting Avenue	Dedham	MA	02026	A	4.0%	4/1/2018	PA	300	290	9	01/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Digital Federal Credit Union	865 Donald Lynch Boulevard	Marlborough	MA	01752	A	6.0%	4/1/2018	CU	400,000	100,000	3,138	07/15/14	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%	4/1/2018	E	180	180	15	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	dPer Club, LLC	92 State Street, Suite 600	Boston	MA	02109	A	4.0%	4/1/2018	PA	3970	3970	21	01/14/13	Lydton & Murphy Insurance Agency, Inc.	(617) 596-1376	No
The Commerce Insurance Company	DuFour, Inc.	133 South Street	Hinsdale	MA	01235	A	2.0%	4/1/2018	E	200	181	86	02/06/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Duxbury Teachers Association, Inc.	130 St. George Street	Duxbury	MA	02332	A	4.0%	4/1/2018	PA	340	330	8	11/08/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	e Clinical Works	2 Technology Drive	Westborough	MA	01581	A	4.0%	4/1/2018	E	300	291	78	04/01/13	Dolan & Maloney Insurance Agency LLC	(508)366-4894	No
The Commerce Insurance Company	E.M. Duggan	140 Will Drive	Canton	MA	02021	A	5.0%	4/1/2018	E	350	340	8	07/17/17	Joseph D. Galvin Insurance Agency, Inc.	(781) 828-0505	No
The Commerce Insurance Company	East Longmeadow Public Schools	180 Maple Street	East Longmeadow	MA	01028	A	4.0%	4/1/2018	E	417	413	64	10/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Eastern Bank	265 Franklin Street	Boston	MA	02110	A	4.0%	4/1/2018	E	1,250	1,200	169	01/01/05	Eastern Insurance Group, LLC	(800)876-5510	No
The Commerce Insurance Company	Eastern Bank Premier Checking Customers	45 Market Street	Lynn	MA	01901	A	5.0%	4/1/2018	O	67,733	37,529	26	05/15/16	Eastern Insurance Group, LLC	1-508-270-5315	No
The Commerce Insurance Company	Easthampton Savings Bank	36 Main Street	Easthampton	MA	01027	A	4.0%	4/1/2018	E	130	130	46	09/15/02	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%	4/1/2018	E	450	444	45	10/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Education Association of Leicester	1078 Main Street	Leicester	MA	01524	A	4.0%	4/1/2018	PA	153	150	35	04/01/02	George E. 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%	4/1/2018	PA	1,100	1,050	86	10/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Educational Association of Worcester, Inc.	397 Grove Street	Worcester	MA	01605	A	4.0%	4/1/2018	PA	2,949	2,875	417	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Fall River Public School System	417 Rack Street	Fall River	MA	02720	A	4.0%	4/1/2018	E	1,250	1,200	32	04/15/10	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	4/1/2018	E	155	150	30	10/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Fessenden School (The)	250 Waltham Street	West Newton	MA	02465	A	4.0%	4/1/2018	E	155	150	12	10/01/05	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	First Priority Credit Union	100 Swift Street	East Boston	MA	02138	A	4.0%	4/1/2018	CU	7,165	6,500	23	05/15/15	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%	4/1/2018	PA	37	37	41	04/01/08	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Framingham Teachers Association	301 Brook-How Road	Framingham	MA	01703	A	4.0%	4/1/2018	PA	1,000	1,000	141	01/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Francis W. Parker Charter School	49 Antietam Street	Devens	MA	01432	A	4.0%	4/1/2018	E	70	68	14	03/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Franklin Education Association	218 Oak Street	Franklin	MA	02038	A	4.0%	4/1/2018	PA	560	550	21	09/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Freedom Credit Union	1978 Main Street	Springfield	MA	01103	A	6.0%	4/1/2018	CU	27,000	25,000	4	07/15/14	Whalen Insurance Agency, Inc.	(413)586-1000	No
The Commerce Insurance Company	Gateway Regional School District	12 Littleville Road	Huntington	MA	01050	A	4.0%	4/1/2018	E	250	244	30	12/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	GFA Federal Credit Union	229 Parker Street	Gardner	MA	01440	A	6.0%	4/1/2018	CU	29,000	25,000	0	11/27/17	Insurance Center of New England, Inc.	(413) 781-2410	No
The Commerce Insurance Company	Gifford School, The	177 Boston Post Road	Weston	MA	02493	A	4.0%	4/1/2018	E	83	81	51	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Gill-Montague Regional School District	43 Crocker Avenue	Turners Falls	MA	01376	A	4.0%	4/1/2018	E	295	250	30	01/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Gloucester Public Schools	2 Blackburn Drive	Gloucester	MA	01930	A	4.0%	4/1/2018	E	701	675	12	03/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Gloucester Teachers Association	32 Leslie O Johnson Road	Gloucester	MA	01930	A	4.0%	4/1/2018	PA	350	330	15	10/15/02	Cape Ann Insurance Agency, Inc.	(978)283-7757	No
The Commerce Insurance Company	Gordon College	255 Grapevine Road	Wenham	MA	01984	A	4.0%	4/1/2018	E	335	300	55	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Gordon-Conwell Theological Seminary	130 Essex Street	So Hamilton	MA	01982	A	4.0%	4/1/2018	E	126	117	21	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Governors Academy (The)	1 Elm Street	Byfield	MA	01922	A	4.0%	4/1/2018	E	196	137	3	05/01/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Greater Lowell Regional Vocational High	250 Pawtucket Boulevard	Tyngsboro	MA	01879	A	4.0%	4/1/2018	E	280	250	11	07/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Greater Lynn Senior Services	8 Silsbee Street	Lynn	MA	01902	A	4.0%	4/1/2018	E	620	615	12	09/05/08	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Greenfield/Northampton Cooperative Bank - Employees	63 Federal Street	Greenfield	MA	01302	A	4.0%	4/1/2018	E	100	93	3	02/01/17	Whalen Insurance Agency, Inc.	(413) 586-1000	No
The Commerce Insurance Company	Greenfield/Northampton Cooperative Bank - Members	63 Federal Street	Greenfield	MA	01301	A	4.0%	4/1/2018	O	17000	17000		12/18/17	Whalen Insurance Agency, Inc.	(413) 586-1000	No
The Commerce Insurance Company	Greenfield Public Schools	141 Davis Street	Greenfield	MA	01301	A	4.0%	4/1/2018	E	475	450	77	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Greylock Federal Credit Union	150 West Street	Pittsfield	MA	01201	A	4.0%	4/1/2018	CU	70,000	45,000	7,080	09/15/11	Greylock Insurance Agency dba Greylock Fin. & Ins. Services, LLC	(508)892-8133	Yes
The Commerce Insurance Company	Groton-Dunstable Education Association	100 Boston Post Road	Groton	MA	01450	A	4.0%	4/1/2018	PA	240	230	88	05/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Guidos Quality Fruit & Produce, Inc.	1020 South Street	Pittsfield	MA	01201	A	5.0%	4/1/2018	E	180	165	2	02/01/17	Wheeler & Taylor, Inc.	(413) 229-8064	No
The Commerce Insurance Company	Guild of St. Agnes (The)	405 Grove Street	Worcester	MA	01605	A	4.0%	4/1/2018	E	285	283	2	07/01/15	Sullivan / Garrity / Donnelly Ins. Agency	(508)453-2549	No
The Commerce Insurance Company	Hampden-Wilbraham Regional School District	621 Main Street	Wilbraham	MA	01095	A	4.0%	4/1/2018	E	500	491	82	09/01/97	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hampshire College	893 West Street	Amherst	MA	01002	A	4.0%	4/1/2018	E	427	412	70	05/04/95	Whalen Insurance Agency, Inc.	(413)586-1000	No
The Commerce Insurance Company	Hanover Teacher Association	287 Cedar Street	Hanover	MA	02339	A	4.0%	4/1/2018	PA	215	208	32	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hingham Education Association	17 Union Street	Hingham	MA	02043	A	4.0%	4/1/2018	PA	400	395	78	12/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hingham Federal Credit Union	19 Fort Hill Street	Hingham	MA	02043	A	4.0%	4/1/2018	CU	5,600	5,600	803	09/01/97	Horace Mann Ins. Brokerage of MA	(217)789-2500	Yes
The Commerce Insurance Company	Holbrook Education Association	719 South Franklin Street	Holbrook	MA	02343	A	4.0%	4/1/2018	PA	130	125	41	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hometown Bank	31 Sutton Avenue	Oxford	MA	01540	A	4.0%	4/1/2018	E	137	121	2	08/01/15	Oxford Insurance Agency, Inc.	(508)987-0333	No
The Commerce Insurance Company	Hopedale Public Schools	78 Hopedale Street	Hopedale	MA	01747	A	4.0%	4/1/2018	E	180	170	9	12/21/15	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hopkinton Teachers Association	104 Hayden Rowe Street	Hopkinton	MA	01748	A	2.0%	4/1/2018	PA	275	264	28	07/01/02	Paul M. 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%	4/1/2018	E	92	90	6	04/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Hudson Education Association	69 Brigham Street	Hudson	MA	01749	A	4.0%	4/1/2018	PA	251	242	42	03/01/02	D. Francis Murphy Ins. Agency, Inc.	(508)485-8211	No
The Commerce Insurance Company	Hull Teachers Association	180 Harbor View Road	Hull	MA	02045	A	4.0%	4/1/2018	PA	135	130	25	11/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	IC Federal Credit Union	300 Bemis Road	Fitchburg	MA	01420	A	4.0%	4/1/2018	CU	14,500	12,000	1,161	10/01/95	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%	4/1/2018	E	53	53	0	09/01/14	Hub International of New England, LLC	(781)545-5544	No
The Commerce Insurance Company	Ipswich Public Schools	1 Lords Square	Ipswich	MA	01938	A	4.0%	4/1/2018	E	110	100	30	02/15/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Jewish Healthcare Center	629 Salisbury Street	Worcester	MA	01609	A	4.0%	4/1/2018	E	395	390	5	07/01/11	Sullivan / Garrity / Donnelly Ins. Agency	(508)754-1767	No
The Commerce Insurance Company	Keller Williams Realty	500 Cummings Cir. Suite 1550	Beverly	MA	01915	A	6.0%	4/1/2018	E	250	220	32	07/15/14	Clement C. Archer Ins. Agency, Inc.	(978) 922-4600	No
The Commerce Insurance Company	Kollmorgen Corp.	347 King Street	Northampton	MA	01060	A	4.0%	4/1/2018	E	499	250	36	06/01/02	Whalen Insurance Agency, Inc.	(413)586-1000	No
The Commerce Insurance Company	Kripalu Center for Yoga and Health	57 Interlaken Road	Stockbridge	MA	01262	A	4.0%	4/1/2018	E	500	480	10	12/15/14	Hub International of New England, LLC	(413) 448-3113	No
The Commerce Insurance Company	LABBB Collaborative Education Association	251 Waltham Street	Lexington	MA	02421	A	4.0%	4/1/2018	PA	215	205	23	06/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Landmark School	429 Hale Street	Prides Crossing	MA	01965	A	4.0%	4/1/2018	E	307	301	38	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Lanesborough Elementary School	188 Sammy Street	Lanesborough	MA	02137	A	4.0%	4/1/2018	E	101	97	39	01/24/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Lawrence Academy, Trustees of	26 Powderhouse Rd	Groton	MA	01450	A	4.0%	4/1/2018	E	117	95	13	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Lawrence Public Schools	225 Essex Street	Lawrence	MA	01842	A	4.0%	4/1/2018	E	2,200	2,000	254	07/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Learning Center For The Deaf	848 Central Street	Framingham	MA	01701	A	4.0%	4/1/2018	E	320	306	10	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Lee Public Schools	480 Pleasant Street	Lee	MA	01238	A	4.0%	4/1/2018	E	150	145	35	09/07/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Legacy Bank	99 North St., PO Box 1148	Pittsfield	MA	01201	A	4.0%	4/1/2018	E	180	164	18	03/01/02	Wheeler & Taylor, Inc.	(413)229-8064	No
The Commerce Insurance Company	Leominster Public Schools	24 Church Street	Leominster	MA	01453	A	4.0%	4/1/2018	E	852	829	73	04/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Lexington Teachers Association	251 Waltham Street	Lexington	MA	02421	A	4.0%	4/1/2018	PA	800	780	165	04/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Lighthouse School	25 Wellman Avenue	No. Chelmsford	MA	01863	A	4.0%	4/1/2018	E	125	120	2	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Lincoln-Sudbury Regional Teachers Association	390 Lincoln Road	Sudbury	MA	01776	A	2.0%	4/1/2018	PA	175	175	12	10/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Longmeadow Education Association	110 Cambridge Circle	Longmeadow	MA	01106	A	4.0%	4/1/2018	PA	315	300	48	09/01/98	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Lower Pioneer Valley Education Collaborative	174 Brush Hill Avenue	West Springfield	MA	01089	A	4.0%	4/1/2018	PA	387	381	24	01/08/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company																

The Commerce Insurance Company	MA Council of Human Services Providers, Inc.	250 Summer Street, Suite 237	Boston	MA	02210	A	4.0%	4/1/2018	PA	10,000	9,500	6	09/21/09	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	MA Society of Certified Public Accountants	105 Chauncy Street	Boston	MA	02111	A	6.0%	4/1/2018	PA	8,715	8,200	542	04/01/95	Robert H. Pike Ins. Agency, Inc.	(617)698-7850	Yes
The Commerce Insurance Company	Malden Teachers Association	323 Main Street	Malden	MA	02148	A	4.0%	4/1/2018	PA	659	650	122	09/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Manchester-Essex Regional School District	36 Lincoln Street	Manchester	MA	01944	A	4.0%	4/1/2018	E	140	140	27	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Mansfield Public Schools	2 Park Row	Mansfield	MA	02048	A	4.0%	4/1/2018	E	673	661	24	12/29/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	MAPFRE USA, Corp.	211 Main Street	Webster	MA	01570	A	20.0%	4/1/2018	E	1,911	1,457	1,156	11/01/12	Not applicable (See Filing Description.)	N/A	Yes
The Commerce Insurance Company	Marlborough Education Association	17 Washington Street	Marlborough	MA	01752	A	4.0%	4/1/2018	PA	365	360	108	09/01/98	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Marshfield Teachers Association	76 South River Street	Marshfield	MA	02050	A	4.0%	4/1/2018	PA	500	500	32	01/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Massconnet Regional School District	20 Endicott Road	Topsfield	MA	01983	A	4.0%	4/1/2018	E	370	362	9	10/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Massconnet Teachers Association	20 Endicott Road	Topsfield	MA	01983	A	4.0%	4/1/2018	PA	260	255	10	10/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Mashpee Chamber of Commerce	5 North Market Street	Mashpee	MA	02649	A	4.0%	4/1/2018	PA	350	350	0	11/27/17	Reid-Hofmann Insurance Agency Corp dba Bridge Marine Insurance	(508) 583-4400	No
The Commerce Insurance Company	Massachusetts Association of Health Plans, Inc. (MAHP)	40 Court Street, Suite 550	Boston	MA	02108	A	4.0%	01/22/18	O	5,200	5,100	0	01/22/18	Flynn Insurance Agency, Inc.	(617) 242-1200	No
The Commerce Insurance Company	Massachusetts Coalition of Police	182 Worcester-Providence Tpke	Sutton	MA	01590	A	6.0%	4/1/2018	PA	4,250	4,250	9	11/01/16	Kaplansky Insurance Agency, Inc.	(781) 453-2552	No
The Commerce Insurance Company	Mass Mutual Life Insurance Company	1295 State Street	Springfield	MA	01111	A	6.0%	4/1/2018	E	9,500	5,700	465	09/15/13	Axia Insurance Services, Inc.	1 (888) 697-8687	Yes
The Commerce Insurance Company	Masy Systems, Inc.	10 Lomar Park Drive	Pepperell	MA	01463	A	4.0%	4/1/2018	E	115	110	0	07/17/17	Choice Insurance Agency, Inc.	(978) 343-4853	No
The Commerce Insurance Company	Matignon High School	1 Matignon Road	Cambridge	MA	02140	A	4.0%	4/1/2018	E	31	30	9	12/29/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Maynard Public Schools	12 Bancroft Street	Maynard	MA	01754	A	4.0%	4/1/2018	E	262	260	13	09/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Mechanics Cooperative Bank - Employees	308 Bay Street	Taunton	MA	02780	A	4.0%	4/1/2018	E	100	95	0	08/01/13	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%	4/1/2018	O	10,000	9,675	132	08/01/13	Rua-Dumont-Audet Insurance Agency, Inc.	(508)673-5808	No
The Commerce Insurance Company	Medfield Teachers Association	459 Main Street, 3rd Floor	Medfield	MA	02052	A	4.0%	4/1/2018	PA	245	241	16	02/01/02	Cross Insurance Agency, Inc.	(781)235-3100	No
The Commerce Insurance Company	Medford Teachers Association	489 Winthrop Street	Medford	MA	02155	A	4.0%	4/1/2018	PA	495	487	212	02/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Medway Federation of Teachers	45 Holliston Street	Medway	MA	02053	A	4.0%	4/1/2018	PA	252	247	8	02/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Melrose Education Association	350 Lynn Felis Parkway	Melrose	MA	02176	A	4.0%	4/1/2018	PA	310	300	22	02/01/02	Williams & Atley 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%	4/1/2018	E	305	300	28	04/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Methuen Education Association	10 Ditson Place	Methuen	MA	01844	A	4.0%	4/1/2018	PA	530	450	33	10/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Methuen, City of	41 Pleasant Street	Methuen	MA	01844	A	4.0%	4/1/2018	E	499	499	32	10/01/02	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	Metro Credit Union	200 Revere Beach Parkway	Chelsea	MA	02150	A	4.0%	4/1/2018	CU	190,000	167,611	182	09/01/17	Metro Insurance Advisors, LLC	(617) 488-5600	No
The Commerce Insurance Company	MetroWest Community Federal Credit Union	200 Concord Street	Framingham	MA	01701	A	6.0%	4/1/2018	CU	9,500	7,800	489	07/01/96	Fitts Insurance Agency, Inc.	(508)620-6200	No
The Commerce Insurance Company	Middleboro School Employees	30 Forest Street	Middleboro	MA	02346	A	4.0%	4/1/2018	E	306	295	38	03/21/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Middlesex Gases & Technologies, Inc.	292 Second Street	Everett	MA	02149	A	4.0%	4/1/2018	E	60	60	0	01/15/18	Hub International of New England, LLC	(781) 792-3200	No
The Commerce Insurance Company	Milford Teachers Association	161 West Street	Milford	MA	01757	A	2.0%	4/1/2018	PA	368	360	4	04/01/02	D. Francis Murphy Ins. Agency, Inc.	(781)235-3100	No
The Commerce Insurance Company	Millbury Public Schools	12 Martin Street	Millbury	MA	01527	A	4.0%	4/1/2018	E	263	256	18	10/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Milton Academy	170 Centre Street	Milton	MA	02186	A	4.0%	4/1/2018	E	284	275	62	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Mitchell Memorial Club, Inc.	29 Elm Street	Middleboro	MA	02346	A	2.0%	4/1/2018	CO	800	750	0	03/01/16	J.K. Oliveri Insurance Agency, Inc.	(508)923-7522	No
The Commerce Insurance Company	Mohawk Trail, Hawlemont & Rowe School District	24 Ashfield Road	Shelburne Falls	MA	01370	A	4.0%	4/1/2018	E	399	370	48	09/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Monson School System	29 Thompson Street	Monson	MA	01057	A	4.0%	4/1/2018	E	250	225	10	05/01/05	J. Stolar Insurance Agency, Inc.	(413)283-2561	No
The Commerce Insurance Company	Montachusett Regional Teachers Association	1050 Westminster Street	Fitchburg	MA	01420	A	4.0%	4/1/2018	PA	129	123	62	02/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Montserrat College of Art	23 Essex Street	Beverly	MA	01915	A	6.0%	4/1/2018	E	120	120	4	12/15/14	Clement C. Archer Ins. Agency, Inc.	(978)922-4600	No
The Commerce Insurance Company	Mortgage Financial Inc.	170 Main Street, Suite 108	Tewksbury	MA	01876	A	6.0%	4/1/2018	E	75	65	2	08/01/15	Clement C. Archer Ins. Agency, Inc.	(978)922-4600	No
The Commerce Insurance Company	Mt. Greylock Regional School District	1781 Cold Spring Road	Williamstown	MA	01267	A	4.0%	4/1/2018	E	113	88	80	01/09/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Natick Public Schools	13 East Central Street	Natick	MA	01760	A	4.0%	4/1/2018	E	696	689	60	03/15/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	National Fire Protection Agency	One Batterymarch Park	Quincy	MA	02169	A	4.0%	4/1/2018	E	303	286	40	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Needham Education Association	609 Webster Street	Needham	MA	02194	A	4.0%	4/1/2018	PA	315	305	14	01/01/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	New Height's Charter School	1690 Main Street	Brockton	MA	02031	A	4.0%	4/1/2018	E	46	41	1	04/01/17	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Newton Educational Secretaries Association	140 Brandeis Road	Newton Centre	MA	02459	A	4.0%	4/1/2018	PA	101	98	27	03/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Newton Teachers Credit Union	360 Lowell Avenue	Newtonville	MA	02460	A	4.0%	4/1/2018	CU	860	850	454	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Nichols College Alumni Association	Center Rd. Box 5000	Dudley	MA	01571	A	4.0%	4/1/2018	O	8,500	4,093	21	05/01/99	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%	4/1/2018	E	164	159	40	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Norfolk Teachers Association	232 Main Street	Norfolk	MA	02056	A	4.0%	4/1/2018	PA	85	85	2	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Attleboro Public Schools	6 Morse Street	North Attleboro	MA	02760	A	4.0%	4/1/2018	E	600	575	112	01/27/10	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Central Charter Essential School	1 Oak Hill Road	Fitchburg	MA	01420	A	4.0%	4/1/2018	E	53	51	21	08/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Middlesex Regional Teachers Association	23 Main Street	Townsend	MA	01409	A	4.0%	4/1/2018	PA	330	320	70	05/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Reading Public Schools	235 North Street	Reading	MA	01864	A	4.0%	4/1/2018	E	1250	1200	15	08/01/08	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Shore Education Consortium	57 Conant Street	Danvers	MA	01923	A	4.0%	4/1/2018	PA	203	200	46	09/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	North Shore Regional Vocational School District	30 Log Bridge Road	Middleton	MA	01949	A	4.0%	4/1/2018	E	110	107	11	06/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Northampton Public Schools	212 Main Street	Northampton	MA	01060	A	4.0%	4/1/2018	E	455	450	38	07/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Northbridge Public Schools	87 Linwood Avenue	Whitinsville	MA	01588	A	4.0%	4/1/2018	E	350	340	4	06/15/15	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Northeast Insurance Agency, Inc.	567 Southbridge Street	Auburn	MA	01501	A	4.0%	4/1/2018	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%	4/1/2018	PA	225	215	209	04/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Norwell Education Association	334 Main Street	Norwell	MA	02061	A	4.0%	4/1/2018	PA	183	180	17	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Norwood Teachers Association	245 Nichols Street	Norwood	MA	02062	A	4.0%	4/1/2018	PA	321	313	21	12/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Oxford School District	5 Sigourney Street	Oxford	MA	01540	A	4.0%	4/1/2018	E	145	140	37	05/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Palmer (Town of)	417 Main Street	Palmer	MA	01069	A	4.0%	4/1/2018	E	450	420	68	02/01/05	J. Stolar Insurance Agency, Inc.	(413)283-2561	No
The Commerce Insurance Company	Palmer Public Schools	24 Converse Street	Palmer	MA	01069	A	4.0%	4/1/2018	E	269	263	65	09/07/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Park School, The	171 Goddard Avenue	Brookline	MA	02445	A	4.0%	4/1/2018	E	115	110	24	10/01/98	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Path Finder Regional Technical High School	241 Sykes St.	Palmer	MA	01069	A	4.0%	4/1/2018	E	130	125	13	04/01/05	J. Stolar Insurance Agency, Inc.	(413)283-2561	No
The Commerce Insurance Company	Paxton (Town of)	697 Pleasant Street	Paxton	MA	01612	A	4.0%	4/1/2018	E	143	140	40	04/01/13	Conte Insurance Agency, Inc.	(508)799-7347	No
The Commerce Insurance Company	Peabody Public Schools	70 Endicott Street	Peabody	MA	01960	A	4.0%	4/1/2018	E	990	900	39	01/01/02	Horace Mann Ins. Brokerage of MA	(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%	4/1/2018	E	75	74	9	01/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company																

The Commerce Insurance Company	Region One Schools	246 Warren Turnpike	Falls Village	CT	06031	A	4.0%	4/1/2018	E	460	50	39	04/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Rivers School Corporation, The	333 Winter Street	Weston	MA	02493	A	4.0%	4/1/2018	E	105	100	12	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Road To Responsibility, Inc.	1831 Ocean Street	Marshfield	MA	02050	A	2.0%	4/1/2018	E	325	315	62	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Rochester Memorial Teachers Assoc.	16 Pine Street	Rochester	MA	02770	A	4.0%	4/1/2018	PA	40	39	27	10/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Rockport Teachers Association	24 Jerdens Lane	Rockport	MA	01966	A	4.0%	4/1/2018	PA	125	110	19	02/01/98	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Sabis International Charter School	160 Joan Street	Springfield	MA	01129	A	2.0%	4/1/2018	E	145	130	4	11/1/1999	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Sager Electronics	19 Leona Drive	Middleborough	MA	02346	A	6.0%	4/1/2018	E	295	130	6	05/15/15	Lehrer & Madden, Inc.	(508)650-1202	No
The Commerce Insurance Company	Saint Jerome School	598 Bridge Street	N. Weymouth	MA	02191	A	4.0%	4/1/2018	E	30	26	6	12/01/99	Horace Mann Ins. Brokerage of MA	(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%	4/1/2018	O	3,500	3,500	136	08/01/15	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%	4/1/2018	O	16,000	16,000	39	08/01/15	Salem Five Insurance Services, LLC	(781)933-3100	No
The Commerce Insurance Company	Sandwich Chamber of Commerce	128 Route 6A	Sandwich	MA	02563	A	5.0%	4/1/2018	PA	365	365	0	11/15/16	Reid-Hofmann Insurance Agency Corp dba Bridge Marine Insurance	(508) 583-4400	No
The Commerce Insurance Company	Sandwich Education Association	260 Quaker Meetinghouse Road	Sandwich	MA	02537	A	5.0%	4/1/2018	PA	470	400	1	12/01/16	Reid-Hofmann Insurance Agency Corp dba Bridge Marine Insurance	(508) 583-4400	No
The Commerce Insurance Company	Scituate Public Schools	606 Cushing Highway	Scituate	MA	02066	A	4.0%	4/1/2018	E	410	391	12	06/15/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Seekonk Educators' Association	261 Arcade Avenue	Seekonk	MA	02771	A	4.0%	4/1/2018	PA	171	85	8	05/15/16	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	SEIU Local 509	100 Talcott Avenue, Bldg. 313	Watertown	MA	02472	A	6.0%	4/1/2018	TU	17,000	16,000	114	09/01/16	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%	4/1/2018	TU	282,000	495,000	1	09/01/16	Flynn Insurance Agency, Inc.	(617) 242-1200	No
The Commerce Insurance Company	SEIU Local 5000 - NAGE	159 Burgin Parkway	Quincy	MA	02169	A	6.0%	4/1/2018	TU	110,000	18,000	12	09/01/16	Flynn Insurance Agency, Inc.	(617) 242-1200	No
The Commerce Insurance Company	Sharon Public Schools	One School Street	Sharon	MA	02067	A	4.0%	4/1/2018	E	515	498	65	01/01/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Shelburne Falls Area Business Association, Inc.	75 Bridge Street	Shelburne Falls	MA	01370	A	4.0%	4/1/2018	PA	250	250	19	04/01/14	Mirick Insurance Agency dba Patrick Miles Shippee	(413)625-2526	No
The Commerce Insurance Company	Shirey Teachers Organization	P.O. Box 857	Shirley	MA	01464	A	4.0%	4/1/2018	PA	95	93	17	05/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Shore County Day School	545 Cabot Street	Beverly	MA	01915	A	4.0%	4/1/2018	E	93	89	9	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Shrewsbury Education Association	31 Harrington Farms Way	Shrewsbury	MA	01545	A	4.0%	4/1/2018	PA	500	490	23	07/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Silverlake Education Association	80 Learning Lane	Pembroke	MA	02359	A	2.0%	4/1/2018	PA	310	300	42	04/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Smith College	30 Belmont Avenue	Northampton	MA	01063	A	4.0%	4/1/2018	E	1,262	1,182	33	12/01/13	Whalen Insurance Agency, Inc.	(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%	4/1/2018	E	187	174	26	05/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Somerville Teachers Association	17 Washington Street	Somerville	MA	02143	A	4.0%	4/1/2018	PA	479	475	327	11/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	South Shore Charter School of Hull	2 A Street	Hull	MA	02045	A	4.0%	4/1/2018	E	53	51	43	09/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	South Shore Regional High School	476 Webster Street	Hanover	MA	02339	A	4.0%	4/1/2018	E	67	64	21	09/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Southampton Education Association	34 Pomeroy Meadow Road	Southampton	MA	01073	A	4.0%	4/1/2018	PA	50	50	16	04/01/01	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Southbridge Public Schools	41 Elm Street	Southbridge	MA	01550	A	4.0%	4/1/2018	E	450	440	23	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Southeast Regional Network/High Point Treatment Center	108 North Front Street	New Bedford	MA	02740	A	2.0%	4/1/2018	E	492	487	41	08/01/12	Rogers & Gray Insurance Agency, Inc.	(508)209-6054	No
The Commerce Insurance Company	Southeastern Massachusetts Educational Collaborative	12 Welby Road	New Bedford	MA	02745	A	4.0%	4/1/2018	PA	165	160	8	06/01/12	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Southern Berkshire Regional School District	491 Berkshire School Road	Sheffield	MA	01257	A	4.0%	4/1/2018	E	279	274	65	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%	4/1/2018	E	250	245	87	01/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Spencer-East Brookfield Regional School District	306 Main Street	Spencer	MA	01562	A	4.0%	4/1/2018	E	315	310	29	02/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Springfield College	263 Alden Street	Springfield	MA	01109	A	4.0%	4/1/2018	E	667	392	24	06/01/02	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	Springfield Public Schools	195 State Street	Springfield	MA	01103	A	2.0%	4/1/2018	E	4,800	4,500	508	09/01/98	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	St. Sebastian's School	1191 Greendale	Needham	MA	02492	A	4.0%	4/1/2018	E	73	70	20	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Stoneham Public Schools	149 Franklin Street	Stoneham	MA	02180	A	4.0%	4/1/2018	E	300	295	40	02/15/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Stoneham Savings Bank	359 Main Street	Stoneham	MA	02180	A	4.0%	4/1/2018	E	85	82	16	02/01/00	Salem Five Insurance Services, LLC	(781)933-3100	No
The Commerce Insurance Company	Stoughton School Employees	232 Pearl Street	Stoughton	MA	02072	A	4.0%	4/1/2018	E	650	645	94	09/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Sudbury Public Schools	40 Fairbanks Road	Sudbury	MA	01776	A	4.0%	4/1/2018	E	675	665	24	03/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Sunshine Village	75 Litwin Lane	Chicopee	MA	01020	A	4.0%	4/1/2018	E	275	247	9	06/12/17	Insurance Center of New England, Inc.	(413) 781-2410	No
The Commerce Insurance Company	Tantasqua Regional School District Teachers Assoc.	Route 148	Sturbridge	MA	01566	A	4.0%	4/1/2018	PA	480	450	65	05/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Taunton Education Association	5 Hill Street	Taunton	MA	02780	A	4.0%	4/1/2018	PA	525	512	35	02/06/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Thayer Academy	745 Washington Street	Braintree	MA	02186	A	4.0%	4/1/2018	E	145	140	14	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Triton Regional School District	112 Elm Street	Byfield	MA	01922	A	4.0%	4/1/2018	E	375	360	0	12/18/17	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Tyngsboro Public Schools	50 Norris Road	Tyngsboro	MA	01879	A	4.0%	4/1/2018	E	325	200	9	10/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	United Educators of Pittsfield	Williams Street	Pittsfield	MA	01201	A	4.0%	4/1/2018	PA	506	489	117	04/01/08	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Uxbridge Public Schools	21 South Main Street	Uxbridge	MA	01569	A	4.0%	4/1/2018	E	288	259	27	08/01/12	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wachusett Regional Education Association	270 Shrewsbury Street	Holden	MA	01520	A	4.0%	4/1/2018	PA	485	480	76	01/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wakefield Education Association	60 Farm Street	Wakefield	MA	01880	A	4.0%	4/1/2018	PA	364	360	23	11/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wakefield Public Schools	60 Farm Street	Wakefield	MA	01880	A	2.0%	4/1/2018	E	491	438	19	03/01/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Walnut Hill School	12 Highland Street	Natick	MA	01760	A	4.0%	4/1/2018	E	98	90	3	04/15/10	Hub International of New England, LLC	(781)792-3200	No
The Commerce Insurance Company	Walpole Public Schools	111 Robbins Road	Walpole	MA	02081	A	4.0%	4/1/2018	E	419	401	14	01/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Waltham Educators Association	750 Main Street	Waltham	MA	02451	A	4.0%	4/1/2018	PA	615	600	30	07/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wareham Education Association, Inc.	6 Viking Drive	Wareham	MA	02571	A	4.0%	4/1/2018	PA	305	295	16	09/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Watertown School System	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2018	E	330	325	10	11/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Watertown Teachers Association	30 Common Street	Watertown	MA	02472	A	4.0%	4/1/2018	PA	360	350	40	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Webster First Federal Credit Union	271 Greenwood Street	Worcester	MA	01607	A	4.0%	4/1/2018	CU	65,000	63,500	64	06/01/15	Webfirst Insurance, LLC	(800)957-1455	No
The Commerce Insurance Company	Webster School District	75 Poland Street	Webster	MA	01570	A	4.0%	4/1/2018	E	150	130	4	11/01/05	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wellesley Municipal Employee Federal Credit Union	180 Linden Street	Wellesley	MA	02482	A	4.0%	4/1/2018	CU	2300	2150	38	05/01/10	Cross Insurance Agency, Inc.	(781)235-3100	No
The Commerce Insurance Company	West Boylston Teachers Association	125 Crescent Street	West Boylston	MA	01583	A	4.0%	4/1/2018	PA	135	130	27	02/01/00	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	West Bridgewater School District	2 Spring Street	West Bridgewater	MA	02379	A	4.0%	4/1/2018	E	230	225	13	01/01/04	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	West Springfield Public Schools	26 Central Street	West Springfield	MA	01089	A	4.0%	4/1/2018	E	565	550	112	09/01/97	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Western New England College School District	1215 Wilbraham Road	Springfield	MA	01119	A	4.0%	4/1/2018	E	667	392	25	04/01/02	USI Insurance Services, LLC	(781)938-7500	No
The Commerce Insurance Company	Westfield Education Association	38 Thomas Street	Westfield	MA	01085	A	4.0%	4/1/2018	PA	900	850	253	05/05/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Westwood Teachers Association	200 Nahatan Street	Westwood	MA	02090	A	4.0%	4/1/2018	PA	250	250	36	04/01/03	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Weymouth Public Schools	111 Middle Street	Weymouth	MA	02189	A	4.0%	4/1/2018	E	1200	1150	4	05/01/07	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Weymouth Teachers Association	33 Union St., Suite 23	S. Weymouth	MA	02190	A	4.0%	4/1/2018	PA	630	600	176	01/01/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Whitman-Hanson Education Association	600 Franklin Street	Whitman	MA	02382	A	4.0%	4/1/2018	PA	386	379	38	10/15/02	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Wilbraham and Monson Academy	423 Main Street	Wilbraham	MA	01095	A	4.0%	4/1/2018	E	144	138	15	02/15/05	J. Stolar Insurance Agency, Inc.	(413)283-2561	No
The Commerce Insurance Company	Winchester Public Schools	154 Horn Pond Brook Road	Winchester	MA	01890	A	2.0%	4/1/2018	E	540	530	21	11/01/06	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Worcester County League of Sportsmens Clubs	450 Main Street	Holden	MA	01520	A	4.0%	4/1/2018	PA	20,000	18,000	3	11/01/16	Marsh - Kemp Insurance Agency, Inc.	(508) 832-9896	No
The Commerce Insurance Company	Wrentham Teachers Association	120 Taunton Street	Wrentham	MA	02093	A	4.0%	4/1/2018	PA	83	81	33	07/01/99	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	WT Holmes Transportation	22 Myrtle Street	Norfolk	MA	02056	A	4.0%	4/1/2018	E	163	157	7	08/21/11	Horace Mann Ins. Brokerage of MA	(217)789-2500	No
The Commerce Insurance Company	Y.O.U. Inc.	81 Plantation Street	Worcester	MA	01604	A	4.0%	4/1/2018	E	541	522	10	09/19/08	Sullivan / Garrity / Donnelly Ins. Agency	(508)754-1767	No

2018 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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>(1) Expenses Assumed In Insurer's Rates Currently On File</u>	<u>(2) Expenses Associated With Group Marketing Plan</u>	<u>(3) Reasons for Expensed Difference</u>	<u>(4) Requested Group Rate Deviation</u>
Commerce	Horace Mann groups (181)				
	Abington Education Association, Inc.	26.2%	22.5%	Commision contribution by agent.	4.0%
	Adams-Cheshire Regional School District			Lower ULAE*	
	Agawam Public Schools			Lower Acquisition Costs**	
	Algonquin Regional Teachers Association			Add'l Savings for Horace Mann Agents***	
	Amesbury Public Schools				
	Anna Jacques Hospital				
	Arlington Education Association				
	Ashburnham-Westminster Teachers Assoc. Inc.				
	Ashland Educators Association				
	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-Millville Regional School District				
	Blackstone Valley Regional Technical High				
	Blue Hills Educational Association				
	Boston Trinity Academy				
	Braintree School District				
	Brockton Teachers Association				
	Brookline Educators Union				
	Cambridge Teachers Federal Credit Union				
	Cape Tech Association				
	Chicopee Public Schools				
	Clinton Teachers Association				
	Cohasset Public Schools				
	Cushing Academy				
	Danvers Public School District				
	Dartmouth School Department				
	Dedham Education Association				
	Douglas Public Schools				
	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
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
Hull Teachers Association
Ipswich Public Schools
LABBB Collaborative Education Association
Lanesborough Elementary School
Lawrence Public Schools
Lee Public Schools
Leominster Public Schools
Lexington Teachers Association
Lighthouse School
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
Mohawk Trail, Hawlemont & Rowe School District
Montachusett Regional Teachers Association
Mt. Greylock Regional School District
Natick Public Schools
Needham Education Association
New Height's Charter School
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 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
Region One Schools
Rochester Memorial Teachers Assoc.
Rockport Teachers Association
Saint Jerome School
Scituate Public Schools
Seekonk Educators' Association
Sharon Public Schools
Shirley Teachers Organization
Shrewsbury 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
 St. Sebastian's School
 Stoneham Public Schools
 Stoughton School Employees
 Sudbury Public Schools
 Tantasqua Regional School District Teachers Assoc.
 Taunton Education Association
 Triton Regional School District
 Tyngsboro Public Schools
 United Educators of Pittsfield
 Uxbridge Public Schools
 Wachusett Regional Education Association
 Wakefield Education Association
 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
 Westwood Teachers Association
 Weymouth Public Schools
 Weymouth Teachers Association
 Whitman-Hanson Education Association
 Wrentham Teachers Association
 WT Holmes Transportation

Assabet Valley Federation of Teachers	26.2%	23.5%	Commision contribution by agent.	2.0%
Blue Hills Regional Tech High School			Lower ULAE*	
Boston Preparatory Charter Public School			Lower Acquisition Costs**	
Boylston Teachers Association			Add'l Savings for Horace Mann Agents***	
Canton Teachers Association				
Charlestown High School				
DuFour, Inc.				
Lincoln-Sudbury Regional Teachers Association				
Sabis International Charter School				
Silverlake Education Association				
Springfield Public Schools				
Wakefield Public Schools				
Winchester Public Schools				

* - 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

2018 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

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	<u>(1) Expenses Assumed In Insurer's Rates Currently On File</u>	<u>(2) Expenses Associated With Group Marketing Plan</u>	<u>(3) Reasons for Expensed Difference</u>	<u>(4) Requested Group Rate Deviation</u>
Commerce	non-Horace Mann groups (130)				
	Beth Israel Deaconess Hospital - Plymouth Hopkinton Teachers Association Milford Teachers Association Mitchell Memorial Club, Inc.	26.2%	23.5%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
	Bay Cove Human Services Road To Responsibility, Inc. Southeast Regional Network/High Point Treatment Center	26.2%	22.5%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%
	IC Federal Credit Union	26.2%	23.0%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
	Advocates, Inc. Align Credit Union Asthma & Allergy Foundation of America - New England Chapter, Inc. Astro Chemicals, Inc. Barclay Water Management, Inc. Belmont Savings Bank Benjamin Franklin Institute Berkshire Hills Regional School District Berkshire School Berlin-Boylston Regional School District Bridgewater-Raynham Education Assoc. Bridgewater State University Bristol County Savings Bank Cambridge Friends School Cambridge Savings Bank Cape Cod Academy Carleton-Willard Homes Carroll Enterprises, Inc. Channing Bete Company, Inc. Chapel Hill-Chauncy Hall School City of Methuen 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 Fessenden School (The) First Priority Credit Union GFA Federal Credit Union Gloucester Teachers Association Gordon College Gordon-Conwell Theological Seminary Greater Lynn Senior Services Greenfield/Northampton Cooperative Bank - Employees Greenfield/Northampton Cooperative Bank - Members Greylock Federal Credit Union Greater Shelburne Falls Area Bus Hampshire College Hometown Bank Hudson Education Association 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. Mashpee Chamber of Commerce Massachusetts Association of Health Plans, Inc. (MAHP) Masy Systems, Inc. Mechanics Cooperativ Bank - Employees Mechanics Cooperativ Bank - Members Medfield Teachers Association Melrose Education Association Metro Credit Union Middlesex Gases & Technologies, Inc. Milton Academy Monson School System National Fire Protection Agency Nichols College Alumni Association Noble and Greenough School Northeast Insurance Agency, Inc. Palmer (Town of)	26.2%	22.5%	Commission contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%

Path Finder Regional Technical High School Paxton (Town of) Premier Source Credit Union PRIME Motor Group Primo Medical Group, Inc. (formerly STD Medical, Inc.) Rivers School Corporation, The Salem Five - Gold Star Checking Account Holders Salem Five - Star Checking Account Holders Shore Country Day School Smith College Southern Berkshire Regional School District Springfield College Stoneham Savings Bank Sunshing Village Thayer Academy The Governors 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 Worcester County League of Sportsmens Clubs Y.O.U. Inc.				
The Guild of St Agnes	26.2%	20.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	4.0%
E. M. Duggan Sandwich Chamber of Commerce Sandwich Education Association	26.2%	22.0%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
Eastern Bank Premier Checking Customers Guidos Quality Fruit & Produce, Inc.	26.2%	21.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	5.0%
Aero Manufacturing A.R.S. Services, Inc. Boston Public Health Commission Keller Williams Realty Massachusetts Coalition of Police Montserrat College of Art Mortgage Financial Inc. Sager Electronics SEIU Local 509 SEIU Local 1199 SEIU Local 5000 - NAGE	26.2%	21.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
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 MetroWest Community Federal Credit Union Polish National Credit Union - Members	26.2%	22.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
MA Society of Certified Public Accountants	26.2%	23.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
Mass Mutual Life Insurance Company	26.2%	24.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	6.0%
AAA Employees	26.2%	18.5%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	10.0%
MAPFRE USA, Corp.	26.2%	24.5%	Lower ULAE* Lower Acquisition Costs**	20.0%

* - 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.

2018 PREMIUM/LOSS/EXPENSE EXHIBIT FOR 193R GROUPS AT LEAST 3 YEARS OLD WITH 1,000 or MORE INSURED VEHICLES

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	
		2014	2015	2016	2014	2015	2016	2014	2015	2016		
Commerce	Commerce Total - Group and Non-Group	\$1,107,744,667	\$1,108,869,584	\$1,145,199,521	\$732,849,465	\$738,879,334	\$765,157,502	66.16%	66.63%	66.81%	66.54%	
Adjustment of Commerce LR to Group EP Distribution:												
	Align Credit Union							adjusted LR	63.89%	64.35%	64.52%	64.25%
	Citizen's Circle Checking Club							adjusted LR	66.33%	66.81%	66.99%	66.71%
	Digital Federal Credit Union							adjusted LR	65.28%	62.38%	63.38%	63.61%
	Greylock Federal Credit Union							adjusted LR	63.79%	64.25%	64.42%	64.16%
	Hingham Federal Credit Union							adjusted LR	65.46%	65.93%	66.11%	65.84%
	IC Federal Credit Union							adjusted LR	64.77%	65.24%	65.41%	65.14%
	Luso Federal Credit Union							adjusted LR	66.99%	58.38%	59.72%	61.51%
	Mass Mutual Life Insurance Company							adjusted LR	63.27%	63.72%	63.90%	63.63%
	MA Society of Certified Public Accountants							adjusted LR	64.67%	65.14%	65.32%	65.05%
	MAPFRE USA, Corp.							adjusted LR	63.78%	64.24%	64.41%	64.15%
	Polish National Credit Union							adjusted LR	65.76%	66.23%	66.41%	66.14%
Commerce	Align Credit Union	\$1,969,953	\$1,950,889	\$2,060,195	\$1,553,888	\$989,784	\$1,421,005	78.88%	50.74%	68.97%	66.29%	
Commerce	Citizen's Circle Checking Club	\$1,187,952	\$1,098,725	\$1,107,712	\$620,028	\$919,479	\$681,278	52.19%	83.69%	61.50%	65.43%	
Commerce	Digital Federal Credit Union	\$662,841	\$2,674,484	\$4,283,474	\$352,134	\$1,950,441	\$3,517,755	53.13%	72.93%	82.12%	76.37%	
Commerce	Greylock Federal Credit Union	\$5,150,140	\$5,580,079	\$6,541,621	\$3,470,379	\$3,638,010	\$4,321,329	67.38%	65.20%	66.06%	66.18%	
Commerce	Hingham Federal Credit Union	\$818,933	\$856,476	\$893,202	\$755,445	\$530,162	\$692,776	92.25%	61.90%	77.56%	77.02%	
Commerce	IC Federal Credit Union	\$1,513,958	\$1,480,181	\$1,513,041	\$889,468	\$1,197,368	\$944,960	58.75%	80.89%	62.45%	67.27%	
Commerce	Luso Federal Credit Union	\$164,896	\$984,290	\$1,499,077	\$64,113	\$817,881	\$977,163	38.88%	83.09%	65.18%	70.20%	
Commerce	Mass Mutual Life Insurance Company	\$809,996	\$801,989	\$855,322	\$638,146	\$313,865	\$392,878	78.78%	39.14%	45.93%	54.51%	
Commerce	MA Society of Certified Public Accountants	\$1,013,549	\$954,346	\$943,446	\$717,583	\$713,517	\$570,454	70.80%	74.76%	60.46%	68.75%	
Commerce	MAPFRE USA, Corp.	\$1,266,037	\$1,420,796	\$1,586,773	\$868,723	\$932,043	\$982,650	68.62%	65.60%	61.93%	65.13%	
Commerce	Polish National Credit Union	\$239,369	\$380,965	\$732,611	\$68,414	\$287,485	\$423,975	28.58%	75.46%	57.87%	57.64%	

Notes:

Earned Premium is at manual rates and 2016 includes development factor

2014, 2015, and 2016 deviation percentage for 'Commerce Group and Non-Group' uses estimated deviation percentage of 0.1%

Adjusted LR is calculated per the Division's instructions.

