

<b>193R Application Spreadsheet</b>																		
<b>INSURANCE</b>		<b>STREET</b>				<b>PROPOSED</b>	<b>PROPOSED</b>			<b>TOTAL</b>	<b>ELIGIBLE</b>	<b>NUMBER</b>	<b>ORIGINAL</b>			<b>PRODUCER OR</b>	<b>EXPERIENCE</b>	
<b>COMPANY</b>	<b>GROUP NAME</b>	<b>ADDRESS</b>	<b>CITY/TOWN</b>	<b>STATE</b>	<b>ZIP CODE</b>	<b>AUTO (A) or</b>	<b>RATE</b>	<b>EFFECTIVE</b>	<b>GROUP</b>	<b>NUMBER</b>	<b>NUMBER</b>	<b>OF CURRENT</b>	<b>PLAN</b>		<b>PRODUCER OR</b>	<b>MARKETING REPRESENTATIVE</b>	<b>MARKETING REPRESENTATIVE</b>	<b>SUBMITTED</b>
The Commerce Insurance Company	Beth Israel Deconess Hospital - Plymouth	275 Sandwich Street	Plymouth	MA	02360	HOME (H)	DEV. (0.0%)	DATE	TYPE	IN GROUP	IN GROUP	INSUREDS	DATE	MARKETING REPRESENTATIVE	CONTACT INFORMATION	CONTACT INFORMATION	YES OR NO	
							2.0%	07/01/17	E	1,850	1,813	0	New	Rogers & Gray Insurance	(508) 209-6054		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.

<u>INSURANCE 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	Beth Israel Deconess Hospital - Plymouth	26.3%	23.8%	Commision contribution by agent. Lower ULAE* Lower Acquisition Costs**	2.0%

\* - 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