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| 193R Application Spreadsheet | | | | | | | | | | | | | | | | | | | |
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| 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 | |
| | | | | | | HOME (H) | DEV. (0.0%) | DATE | TYPE | IN GROUP | IN GROUP | INSUREDS | DATE | | | | MARKETING REPRESENTATIVE | CONTACT INFORMATION | YES OR NO |
| The Commerce Insurance Company | Metro Credit Union | 200 Revere Beach Parkway | Chelsea | MA | 02150 | A | 4.0% | 09/01/17 | CU | 190,000 | 167,611 | 0 | New | Metro Insurance Advisors, LLC | | | (617) 488-5600 | 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 | Metro Credit Union | 26.3% | 22.8% | Commision contribution by agent. Lower ULAE* Lower Acquisition Costs** | 4.0% |

* - 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

| 193R Application Spreadsheet | | | | | | | | | | | | | | | | | | |
|-------------------------------------|--------------------|--------------------------|-----------|-------|----------|-------------|----------|-----------|-------|---------|----------|------------|----------|-------------------------------|--------------------------|--------------------------|--------------------------|----|
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| COMPANY | GROUP NAME | ADDRESS | CITY/TOWN | STATE | ZIP CODE | HOME (H) | RATE | EFFECTIVE | TYPE | NUMBER | NUMBER | OF CURRENT | PLAN | | MARKETING REPRESENTATIVE | MARKETING REPRESENTATIVE | MARKETING REPRESENTATIVE | |
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