

**State:** Massachusetts **Filing Company:** The Commerce Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** MA PA Group Filing eff 01/15/18  
**Project Name/Number:** Ed Dabrowski/Darcy Costa/

### Filing at a Glance

Company: The Commerce Insurance Company  
 Product Name: MA PA Group Filing eff 01/15/18  
 State: Massachusetts  
 TOI: 19.0 Personal Auto  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Filing Type: Rule  
 Date Submitted: 12/12/2017  
 SERFF Tr Num: CMRC-131299570  
 SERFF Status: Closed-Approved  
 State Tr Num:  
 State Status: Closed-Approved  
 Co Tr Num: MA PA GROUP FILING EFF 01/15/18  
  
 Effective Date: 01/15/2018  
 Requested (New):  
 Effective Date: 01/15/2018  
 Requested (Renewal):  
 Author(s): Margaret Bennett, Rachel Galasso, Susan Nowak, Tovah Balducci, Jodi Bansfield, Christine Aurelio  
 Reviewer(s): Jerry Condon (primary), Cara Blank, Daniel D'Amico  
 Disposition Date: 12/18/2017  
 Disposition Status: Approved  
 Effective Date (New):  
 Effective Date (Renewal):

State: Massachusetts Filing Company: The Commerce Insurance Company  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
 Product Name: MA PA Group Filing eff 01/15/18  
 Project Name/Number: Ed Dabrowski/Darcy Costa/

### General Information

Project Name: Ed Dabrowski/Darcy Costa Status of Filing in Domicile: Pending  
 Project Number: Domicile Status Comments: MA is our domicile state  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 12/18/2017  
 State Status Changed: 12/18/2017 Deemer Date:  
 Created By: Jodi Bansfield Submitted By: Jodi Bansfield  
 Corresponding Filing Tracking Number:

Filing Description:

The Commerce Insurance Company respectfully requests your approval of the attached group automobile plans effective January 15, 2018. The application is submitted in both Excel and PDF formats. Also attached are required documents - New Group Expense Exhibit, Insurer Affidavit, Compliance Certification, and Property & Casualty Checklist required for both group plans. Please note our justification for the discount is fully explained in the Expense document.

Thank you for your consideration.

### Company and Contact

#### Filing Contact Information

Jodi Bansfield, State Filing Specialist II jbansfield@mapfreusa.com  
 211 Main Street 800-221-1605 [Phone] 14222 [Ext]  
 Webster, MA 01570

#### Filing Company Information

The Commerce Insurance Company CoCode: 34754 State of Domicile: Massachusetts  
 211 Main Street Group Code: 411  
 Webster, MA 01570 Group Name: MAPFRE USA Company Type:  
 (508) 943-9000 ext. [Phone] Corporation State ID Number:  
 FEIN Number: 04-2495247

### Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: Rule filing = \$150.00  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
The Commerce Insurance Company	\$150.00	12/12/2017	132486824

193R Application Spreadsheet																	
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	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	Barclay Water Management, Inc.	55 Chapel Street	Newton	MA	02458	A	4.0%	01/15/18	E	135	58	0	New	Hub International of New England, LLC	(781) 792-3200	No	No
The Commerce Insurance Company	Middlesex Gases & Technologies, Inc.	292 Second Street	Everett	MA	02149	A	4.0%	01/15/18	E	60	60	0	New	Hub International of New England, LLC	(781) 792-3200	No	No

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

Year Plan Will be Applied 2018  
 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) <u>Expenses Assumed In Insurer's Rates Currently On File</u>	(2) <u>Expenses Associated With Group Marketing Plan</u>	(3) <u>Reasons for Expensed Difference</u>	(4) <u>Requested Group Rate Deviation</u>
The Commerce Insurance Company	Barclay Water Management, Inc. Middlesex Gases & Technologies, Inc.	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