

COMMERCE GROUP INC /MA
Form 8-K
November 20, 2007

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report

(Date of earliest event reported)

November 19, 2007

THE COMMERCE GROUP, INC.

(Exact name of registrant as specified in its charter)

Massachusetts

(State or other
jurisdiction
of incorporation)

001-13672

(Commission File
Number)

04-2599931

(IRS Employer
Identification
No.)

211 Main Street, Webster, Massachusetts 01570

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(508) 943-9000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Section 8. Other Events

Item
8.01 **Other Events**

On November 19, 2007, The Commerce Group, Inc. (the "Company") issued a press release announcing that The Commerce Insurance Company has filed proposed rate decreases and additional coverages for personal automobile insurance policies in Massachusetts. A copy of the press release is attached as Exhibit 99.1.

Section 9. Financial Statements and Exhibits

Item
9.01 **Financial Statements and Exhibits**

(d) Exhibits

Exhibit 99.1 Press Release dated November 19, 2007

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE COMMERCE GROUP, INC.
November 20, 2007

/s/ Randall V. Becker
Randall V. Becker
Senior Vice President and Chief Financial
Officer