

COMMERCE GROUP INC /MA  
Form 8-K  
December 27, 2006

**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)

**December 22, 2006**

**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 December 22, 2006, The Commerce Group, Inc. (the "Company") entered into an agreement to acquire SWICO Enterprises, Ltd., the holding company for Hempstead, New York-based property and casualty insurer State-Wide Insurance Company, in a transaction valued at \$52 million. Through this agreement, the Company expects to enter the New York personal lines insurance market in 2007.

A press release announcing the agreement is attached as Exhibit 99.1 to this Form 8-K.

**Section 9. Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

Exhibit 99.1      Press Release dated December 26, 2006

**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.**  
**December 27, 2006**

/s/ John M. Meciak

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John M. Meciak  
Assistant Treasurer and Controller