COMMERCE GROUP INC /MA Form SC 13D April 20, 2005

United States
Securities and Exchange Commission
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934 (Amendment No. 14)

John Hancock Patriot Premium Dividend Fund II (Name of Issuer)

Common Stock (Title of Class of Securities)

41013T-10-5 (CUSIP Number)

The Commerce Group, Inc. 211 Main Street Webster, MA 01570 (508) 943-9000

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

April 13, 2005 (Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of Section 240.Rule 13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box: [X]

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

Page 1 of 5 CUSIP No.: 41013T-10-5 THE COMMERCE GROUP, INC. SCHEDULE 13D AMENDMENT No. 14 APRIL 20, 2005 NAME OF REPORTING PERSON 1. S.S. OR I.R.S. ID NO. OF ABOVE PERSON The Commerce Group Inc. ID# 04-2599931 2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) [] 3. SEC USE ONLY SOURCE OF FUNDS [WC] CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e) CITIZENSHIP OR PLACE OF ORGANIZATION 6. Massachusetts NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH SOLE VOTING POWER 5,548,200 SHARED VOTING POWER 0 SOLE DISPOSITIVE POWER 5,548,200 SHARED DISPOSITIVE POWER AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 11. 5,548,200 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES [] 13. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 36.9% TYPE OF REPORTING PERSON 14.

[HC]

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THE COMMERCE GROUP, INC. SCHEDULE 13D
AMENDMENT No. 14
APRIL 20, 2005

ITEM 1. SECURITY AND ISSUER

This Schedule 13D relates to the shares of beneficial interest (the "Shares"), of John Hancock Patriot Premium Dividend Fund II (the "Fund"), a Massachusetts business trust registered as an investment company under the Investment Company Act of 1940, as amended (the "Investment Company Act"). The principal executive offices of the Fund are located at 101 Huntington Avenue, Boston, MA, 02119-7603.

ITEM 2. IDENTITY AND BACKGROUND

(a) - (f) This Schedule 13D is being filed by The Commerce Group Inc. (the "Reporting Person"), a corporation formed under the laws of Massachusetts. The Reporting Person is a corporation whose principal offices are located at 211 Main Street Webster, MA 01570. No material changes have taken place with respect to director or officer information of the Reporting Person.

ITEM 3. SOURCE AND AMOUNT OF FUNDS OR OTHER CONSIDERATION

The source of the funds used by the Reporting Person to purchase shares listed in Item 5(a) was working capital. This amount of the funds used to purchase such shares reported in Annex A aggregated approximately \$1,660,128.55.

ITEM 4. PURPOSE OF TRANSACTION

No material change has taken place since the previous filing.

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER

- (a) The Fund's reports with the Securities and Exchange Commission report that 15,046,539 Shares are outstanding. Based upon such number, the Reporting Person beneficially owns 35.9% of the Fund's outstanding Shares.
- (b) The Reporting Person is the beneficial owner (through its insurance subsidiary as listed below) of 5,548,200 shares, over which it has sole power

of disposition and voting. Such number of Shares represents approximately 36.9% of the outstanding Shares.

Shares Cost

The Commerce Insurance Company

5,548,200

\$1,660,128.55

- (c) During the period from March 23, 2005 through April 13, 2005, the Reporting Person has effected the following purchases of common stock, all of which were made on the New York Stock Exchange (see attached Annex A). All transactions prior to March 23, 2005 were reported on previous Schedule 13D filings.
- (d) No person other than the Reporting Person has the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, the shares of Common Stock owned by the Reporting Person.
- (e) It is inapplicable to state the date on which the Reporting Person ceased to be the beneficial owner of more than five percent of the Common Stock.

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THE COMMERCE GROUP, INC. SCHEDULE 13D AMENDMENT No. 14 APRIL 20, 2005

ITEM 6. CONTRACTS, ARRANGEMENTS, UNDERSTANDINGS OR RELATIONSHIPS WITH RESPECT TO SECURITIES OF THE ISSUER

The Reporting Person does not have any contract, arrangement, understanding or relationship (legal or otherwise) with any person with respect to any securities of the Fund, including, but not limited to, the transfer or voting of any such securities, finders' fees, joint ventures, loan or option arrangements, puts or calls, guarantees of profits, division of profits or loss, or the giving or withholding of proxies.

ITEM 7. MATERIAL TO BE FILED AS EXHIBITS

Annex A Item 5(c) Information

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

April 20, 2005

THE COMMERCE GROUP INC.

/s/ Gerald Fels
 Gerald Fels
 Executive Vice President &
 Chief Financial Officer

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ANNEX A
Item 5 (c) - Information

PDT 41013T-10-5 JOHN HANCOCK PATRIOT DIV FUND II

COMMERCE INSURANCE COMPANY PURCHASES

From 03/23/05 - 04/13/05

TRADE DATE	SETTLEMENT DATE	SHARES PURCHASED	PURCHASED PRICE PER SHARE	ACQUISITION COST
DAIL	DATE	FORCHASED	FER SHARE	CO31
03/23/2005	03/29/2005	27 , 700	\$ 11.53	\$ 320,317.26
03/24/2005	03/30/2005	7,500	11.43	85,985.25
03/28/2005	03/31/2005	7,800	11.22	87,809.28
03/29/2005	04/01/2005	19,900	11.44	228,424.14
04/04/2005	04/07/2005	11,800	11.27	133,454.46
04/05/2005	04/08/2005	10,400	11.39	118,803.36
04/06/2005	04/11/2005	2,400	11.40	27,432.96
04/07/2005	04/12/2005	2,200	11.49	25,347.96
04/08/2005	04/13/2005	1,000	11.49	11,523.00
04/11/2005	04/14/2005	6,100	11.49	70,331.78
04/12/2005	04/15/2005	40,000	11.67	468,048.00
04/13/2005	04/18/2005	7,000	11.77	82,651.10

Totals 143,800 \$1,660,128.55

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