

American Commerce Insurance Company

Personal Property Program

State of Connecticut

Support: Three Fiscal Years ending 12/31/2024

Homeowners HO3

Trampoline

Trampoline	Earned Exposures	Earned Premium Rerated at Proposed Rate Level	Incurred Losses	Incurred Loss Ratio at Proposed Rate Level	Incurred Loss Ratio Relativity at Proposed Rate Level
Yes	1,316	2,882,376	5,615,253	194.8%	3.20
None	40,840	82,103,290	46,110,777	56.2%	0.92
Total	42,157	84,985,665	51,726,030	60.9%	1.00

Notes

Incurred Loss Ratio = Incurred Loss / Earned Premium Rerated at Proposed Rate Level

Incurred Loss Ratio Relativity at Proposed Rate Level = Incurred Loss Ratio at Proposed Rate Level / Total Incurred Loss Ratio at Proposed Rate Level