

American Commerce Insurance Company

Connecticut Homeowners

Proposed Effective Date: 8/18/2025

Expected Expense Exhibit

Annual Statement Line 4.0 - Homeowners Multiple Peril

	Calendar Year					Averages			Selected Ratio
						5 Years	3 Years	2 Years	
	2019	2020	2021	2022	2023	2019 to 2023	2021 to 2023	2022 to 2023	
Written Premium	37,433	30,372	28,314	29,669	31,386				
Earned Premium	42,614	33,525	29,335	29,010	30,510				
Commissions	16.2%	17.5%	16.7%	16.0%	16.8%				
Other Acq. Expense	3.9%	4.5%	4.1%	4.0%	3.6%				
General Expense	8.8%	10.4%	10.0%	7.8%	7.5%				
Taxes, Licenses & Fees	1.5%	1.7%	2.0%	1.7%	1.7%				
Profit and Contingency (incl. Investment Income)									
Total Expenses									33.4%
Expected Loss and LAE Ratio [1.000 - Total Expenses]									66.6%

Notes:

All dollars are in 000's

Written/Earned Premium, Commissions, and Taxes, Licenses & Fees: Source = CT ACIC data from Statutory Page 14

Other Acquisition Expense and General Expense: Source = Total ACIC data from Insurance Expense Exhibit - Part III