

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date 8/18/2025

Filing Road Map

Factor/Endorsement	HO3 Source or Support Exhibit	HO4/HO6 Source or Support Exhibit
Tier Flex Band Factor	N/A	N/A
Tier Rate Band	N/A	N/A
Tier Credit Factor	GLM	GLM
Tier Insured Age Factor	GLM	GLM
Tier Smoker/Nonsmoker Factor	See updated Exhibit I - Non-Modeled Factors	See updated Exhibit I - Non-Modeled Factors
Tier Basement Type Factor	GLM	GLM
Tier Bathroom Count Factor	GLM	GLM
Tier Construction Type Factor	GLM	GLM
Tier Family Count Factor	GLM	GLM
Tier Prior Carrier Factor	Judgmentally selected	Judgmentally selected
Tier Prior Claim Count Factor	GLM	GLM
Tier Factor Band	N/A	N/A
Tier Number	N/A	N/A
Base Rates	See updated Exhibit I - Non-Modeled Factors	See updated Exhibit I - Non-Modeled Factors
Policy Type Factor	Selected to achieve rate neutral by form with target peril allocation after base rate and other factor selections	Selected to achieve rate neutral by form with target peril allocation after base rate and other factor selections
Policy Tier Factor	Factors set so 1 tier movement is equivalent to 1% rate change	Factors set so 1 tier movement is equivalent to 1% rate change
Amount of Insurance / Deductible HO3 Factor	GLM	N/A
Amount of Insurance / Deductible HO4/HO6 Factor	N/A	See updated Exhibit I - Non-Modeled Factors
Hurricane Deductible Factor	GLM	N/A
Wind / Hail Deductible Factor	GLM	N/A
Territory Factor	GLM	AMEC-133552310
Distance to Coast Factor	GLM	See updated Exhibit I - Non-Modeled Factors
Protection Class Factor	GLM	See updated Exhibit I - Non-Modeled Factors
Age of Home Factor	GLM	N/A
Year Built Factor	GLM	N/A
Account Discount	GLM	AMEC-132041135
Roof Type Factor	CMRC-134239073	N/A
Dwelling Usage Factor	AMEC-132041135	AMEC-132041135
Increased Limit Factors - Coverage A Factor	N/A	See updated Exhibit I - Non-Modeled Factors
Increased Limit Factors - Coverage B Factor	CMRC-134239073	N/A
Increased Limit Factors - Coverage C Factor	CMRC-134239073	N/A
Increased Limit Factors - Coverage D Factor	CMRC-134239073	CMRC-134239073
Increased Limit Factors - Coverage E Factor	CMRC-134239073	See updated Exhibit I - Non-Modeled Factors

Increased Limit Factors - Coverage F Factor	CMRC-134239073	See updated Exhibit I - Non-Modeled Factors
Protective Device - Fire Alarm Factor	CMRC-134239073	See updated Exhibit I - Non-Modeled Factors
Protective Device - Burglar Alarm Factor	CMRC-134239073	See updated Exhibit I - Non-Modeled Factors
Protective Device - Sprinkler System Factor	CMRC-134239073	See updated Exhibit I - Non-Modeled Factors
Protective Device - Lightning Protection Factor	Judgmentally selected based on other Protective Device factors	See updated Exhibit I - Non-Modeled Factors
Protective Device - Gated Community Factor	Judgmentally selected based on other Protective Device factors	See updated Exhibit I - Non-Modeled Factors
Affinity Discount	AMEC-132672543	AMEC-132672543
Association Discount	AMEC-132041135	AMEC-132041135
Pool Factor	GLM	N/A
Trampoline Factor	GLM	N/A
Roof Condition Factor	GLM	N/A
Tree Overhang Factor	GLM	N/A
Solar Panel Factor	GLM	N/A
Yard Debris Factor	GLM	N/A
Umbrella Coverage Factor	GLM	N/A
Secondary Heating Source Factor	GLM	N/A
Oil Tank Factor	See updated Exhibit I - Non-Modeled Factors	N/A
Windstorm Mitigation Truss Bracing Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Gable Bracing Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Hurricane Shutters Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Plywood Shutters Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Hurricane Straps Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Reinforced Exterior Doors Factor	CMRC-134239073	AMEC-132041135
Windstorm Mitigation Laminated Windows Factor	CMRC-134239073	AMEC-132041135
Loss History Rating Factor	GLM	GLM
Claims Free Discount	Judgmentally selected	Judgmentally selected
Underwriting Experience	AMEC-134330580	AMEC-134330580
Minimum Premium	See updated Exhibit I - Non-Modeled Factors	See updated Exhibit I - Non-Modeled Factors
Computer Coverage	AMEC-132951687	AMEC-132951687
Replacement Cost Loss Settlement for Certain Non-Building Structures on Resident Premises	AMEC-132041135	AMEC-132041135
Building Additions and Alterations - Increased Limit	AMEC-132041135	AMEC-132041135
Livestock Collision	AMEC-132041135	AMEC-132041135
Identity Fraud Expenses	AMEC-132041135	AMEC-132041135
Scheduled Personal Property	AMEC-132041135	AMEC-132041135
Coverage C Increased Special Limits of Liability	AMEC-132041135	AMEC-132041135

Personal Property Replacement Cost Loss Settlement	AMEC-133163608	AMEC-133163608
Refrigerated Property	AMEC-133163608	AMEC-133163608
Special Personal Property	AMEC-132041135	AMEC-133163608
Extended Theft Coverage For Residence Premises Occasionally Rented to Others	AMEC-133163608	AMEC-133163608
Unit-Owners Coverage A Special Coverage	AMEC-132041135	AMEC-132041135
Unit-Owners Coverage C Special Coverage	AMEC-132041135	AMEC-132041135
Unit-Owners Rental to Others	AMEC-133163608	AMEC-133163608
Theft Of Building Material	AMEC-133163608	AMEC-133163608
Valuable Possessions Coverage Endorsement	AMEC-133163608	AMEC-133163608
Increased Limits on Business Property	AMEC-132041135	AMEC-132041135
Specified Additional Amount of Insurance For Coverage A	AMEC-132041135	AMEC-132041135
Loss Assessment Coverage	AMEC-132041135	AMEC-132041135
Credit Card, EFT Card, Forgery and Counterfeit Money - Increased Limit	AMEC-132041135	AMEC-132041135
Ordinance or Law Increased Amount of Coverage	AMEC-132041135	AMEC-132041135
Personal Injury	AMEC-132041135	AMEC-132041135
Structure Rented to Others - Residence Premises	AMEC-132041135	AMEC-132041135
Permitted Incidental Occupancies - Residence Premises	AMEC-132041135	AMEC-132041135
Additional Residence Rented to Others	AMEC-132041135	AMEC-132041135
Business Pursuits	AMEC-132041135	AMEC-132041135
Incidental Farming Personal Liability - On Premises	AMEC-132041135	AMEC-132041135
Watercraft	AMEC-132041135	AMEC-132041135
Additional Insured - Student Living Away from Residence Premises	AMEC-133163608	AMEC-133163608
Special Loss Settlement	AMEC-132041135	AMEC-132041135
Other Insured Location Occupied by Insured	AMEC-132041135	AMEC-132041135
Secondary Residence Liability Credit	AMEC-126221232	AMEC-126221232
Limited Water Back-Up and Sump Discharge or Overflow Coverage	AMEC-133163608	AMEC-133163608
Earthquake Coverage	AMEC-132041135	AMEC-132041135
Earthquake Loss Assessment	AMEC-132041135	AMEC-132041135
Service Line Coverage	CMRC-134239073	CMRC-134239073
Home Systems Protection	CMRC-134239073	CMRC-134239073
Guaranteed Replacement Cost	CMRC-134239073	CMRC-134239073
MAPFRE Advantage Plus	CMRC-134239073	CMRC-134239073
MAPFRE Elite Plus	CMRC-134239073	CMRC-134239073
Endorsement Combination Discount	CMRC-134239073	CMRC-134239073
Umbrella Base Rate	AMEC-133904289	AMEC-133904289
Umbrella Increased Limits Factor	AMEC-133904289	AMEC-133904289
Umbrella Flat Rates	AMEC-133904289	AMEC-133904289