

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
	2019	2020	2021	2022	2023	5 Years 2019 to 2023	3 Years 2021 to 2023	2 Years 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%	16.7%	16.5%	16.4%	16.4%
Other Acq. Expense	3.9%	4.5%	4.1%	4.0%	3.6%	4.0%	3.9%	3.8%	3.8%
General Expense	8.8%	10.4%	10.0%	7.8%	7.5%	8.9%	8.4%	7.6%	7.6%
Taxes, Licenses & Fees	1.5%	1.7%	2.0%	1.7%	1.7%	1.7%	1.8%	1.7%	1.7%
Profit and Contingency (incl. Investment Income)									3.9%
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